

# **Sermon & Bible Study Guide**

## **Gambling**

### **September 2006**

## **Sermon Outline**

### **Gambling with One's Life**

#### **Emphasis Passage: 1 Timothy 6:10**

#### **Context**

In 1 Timothy 6:3-10, Paul points out the sharp contrast between two types of people—one who lives for Christ and one who lives for self. The one who lives for Christ is focused on His teachings, which lead to sound doctrine and promote godliness. This godliness, coupled with a deep sense of contentment, is of great benefit. On the other hand, the one who lives for self denies the teachings of Christ. That person becomes characterized by conceit, lack of understanding, envy, strife, endless quarreling and disputes, etc. His life is ruined by the love of money and he eventually turns his back on God. The difference is evident: Know Christ—Know peace; No Christ—No peace.

#### **Introduction**

Linda Selymes started gambling two years before her retirement as an executive at Boeing Aircraft. But after retirement, she began gambling more often. She went through \$500,000 in retirement savings, fell behind on house payments, and hated the person she had become.

At the height of her addiction, she would draw out \$500 from her credit union account and head for the casino. After losing that money, she would use her debit card to get another \$500, then add \$300 more to credit cards. On one occasion, she had in her purse \$14,000 that she had won, but it was all gone in three days.

At first Linda's husband did not know what she was doing since she managed the household finances. But after an all-nighter at a casino, her husband threatened to leave her—though never did. Finally, her husband, her son, and her doctor convinced her to get help. It took several months to eventually gain control and completely stop gambling. She now says she will never stop going to her support group meetings because she knows that if she gambles again, she will be on the fast-track to being back where she was. She says there is one thing she keeps telling herself: "At least for today I won't give in to this urge. I don't have to deal with my whole life all at once." (See **OS1**.)

What a tragedy! Linda Selymes had been a successful businesswoman. She had amassed a large amount of money that would have provided her with more than enough for the rest of her life. But she wasted it all on gambling—an addiction that hooked her before she even knew it. Gambling not only did that to Linda Selymes; it will do it to anyone who thinks he or she can play around with it and remain immune from its lure.

**I. The root of gambling**

- A. “Love of money” is the root of gambling. (WS1, WS2, CC1, CC3, CC5, CC6)
- B. The love of money is one aspect of the “lust of the flesh” (1 John 2:16). (WS3, WS4)
- C. The word used by John is one that means an inordinate desire for something. It is desire that goes beyond normal. (WS5, WS6, CC1, CC3)
- D. The desire to get more and more is often caused by a lack of faith concerning the future (Matt. 6:25-34). (CC2)
- E. Jesus asked, “What does it benefit a man to gain the whole world yet lose his life?” (Mark 8:36)
- F. Rather than gaining more, the one who gambles usually loses what he already has—many times much more. (CC2, CC4)

**II. The ravages of gambling—gambling’s love of money leads to evil outcomes. (OS2)**

- A. The word “evil” used here by John certainly applies to the ravages of gambling. (WS3, WS4)
- B. Examples of the ravages of gambling are numerous.
  - 1. Gambling creates no new wealth.
    - i. Redistributes wealth on an inequitable basis.
    - ii. Enriches the few and impoverishes the many.
    - iii. Non-productive—performs no useful or necessary services.
    - iv. Parasitic.
  - 2. Gambling depresses legitimate business, siphoning off money from the regular business community.
    - i. Dislocates the purchasing dollar.
    - ii. Business leaders are reluctant to invest money in areas that sustain large gambling enterprises because of the ensuing bad debts, delinquent time payments, and bankruptcy.
    - iii. Gambling disrupts the normal checks and balances of a well-ordered community.
    - iv. Gambling restricts business.
  - 3. Gambling increases welfare costs.
    - i. Gambling weakens the stability of family life.
    - ii. Gambling lowers the standard of living and necessitates a larger welfare burden, thus raising taxes.
    - iii. Increased revenue from gambling means larger claims for welfare.
  - 4. Gambling increases crime.
    - i. Gambling always attracts racketeers and mobsters.
    - ii. Gambling increases the number of murders, assaults, robberies, crimes of violence of all kinds, etc.
    - iii. The underworld thrives on gambling.
    - iv. Police costs increase.

5. Gambling corrupts government.
  - i. Gamblers always seek to increase their offers and to buy protection.
  - ii. Gamblers are soulless in attempting to corrupt police, judges, and legislators.
  - iii. Instead of the state controlling legalized gambling, the professional gamblers often end up in control of the state.
6. Gambling victimizes the poor.
  - i. Gambling leads to embezzlement, bribes, extortion, treason, suicide, and corruption of college and professional athletes.
  - ii. Those who can least afford it usually gamble the most.
  - iii. Gambling exploits the weaknesses of individuals.
  - iv. Gambling and poverty go hand in hand.
  - v. Inner-city residents are hurt the most by expanded gambling.
7. Gambling is a sophisticated form of legalized stealing (Eph. 4:28).
  - i. In winning, one obtains the wages that another person has earned without giving anything in exchange.
  - ii. The larger the winnings, the more someone else had to lose.
8. Gambling produces the wrong attitudes toward work—promotes the idea that a person can live by his wits and luck without making any contribution to society.
9. Gambling contradicts social responsibilities.
  - i. Mature adults try to minimize the risks in life; gambling seeks to maximize risks.
  - ii. Responsible societies attempt to build security into life; gambling undermines security.
  - iii. Gambling deliberately creates artificial and unnecessary risks.
  - iv. Gambling militates against the highest values of human welfare.
  - v. History shows that a major increase in gambling has signified the decline of a nation.
10. Gambling revenues violate all the sound theories of taxation.
  - i. Gambling revenue is regressive, inequitable, variable and unpredictable.
  - ii. To make public service dependent upon erratic gambling “taxes” is irresponsible.
  - iii. Public service should be soundly financed.
11. As a source of state revenue, gambling has a consistent record of failure.
  - i. Proponents promise huge government income from legalized gambling, but only a trickle of money results.
  - ii. Even in Nevada, only about one-third of the state’s budget comes from gambling.
  - iii. Lotteries have been discredited as a source of school funds.
12. Gambling is socially disintegrating, politically corrupt and morally dangerous.

- i. Gambling is bad business, bad politics and bad morals.
- ii. The state cannot gamble itself rich

### **III. The results of gambling**

- A. Wandering from the faith
  1. “Wandered from” means to be led astray. (**WS7, WS8, CC1, CC3, CC4, CC6**)
  2. Two possibilities:
    - a. Led astray by someone else’s influence
    - b. Led astray by the lure of gambling itself
- B. Wounding of pains
  1. “Pierced themselves” means “to put on a spit” to be roasted over an open fire. (**WS9, WS10, CC1, CC3, CC6**)
  2. This is something that results from one’s own doing.
  3. They pierce themselves through with many sorrows or griefs.
  4. They may ruin not only their emotional well-being, but their physical health as well.
  5. They may lose their self-respect, good name and standing in the community. (**OS3, OS5, OS6**)
  6. They may lose their family and their intimate fellowship with God.
  7. They may even lose their life. (**OS4**)

## **Conclusion**

Not everyone will become addicted to gambling like Linda Selymes, Greg Hogan, Ben McCausland, Henrietta Rundell, or Fred Cappellano (see **OS3**). No one knows who will and who won’t. What may start out as only “entertainment,” as some like to call it, may become much more—an addiction that will last the rest of their life, one that will control them and control their future. When a person chooses to gamble, he truly gambles with his life.

## **WHAT CAN ONE PERSON DO?**

1. Determine now that, if you have never gambled, you will never start.
2. Determine now that, if you have started gambling, you will do whatever it takes to stop.
3. If you have started gambling, find a support group to help you overcome the addiction.
4. Pray for anyone among your family or friends who is gambling—to whatever degree.
5. Consider leading (or asking someone else to lead) the gambling recovery program, *Chance to Change*—available through our website at <http://erlc.com>.

# Resources

## Gambling with One's Life

### Emphasis Passage: 1 Timothy 6:10

#### Bible Translations

**Holman Christian Standard:** For the love of money is a root of all kinds of evil, and by craving it, some have wandered away from the faith and pierced themselves with many pains.

**King James Version:** For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.

**New King James Version:** For the love of money is a root of all *kinds of* evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.

**New International Version:** For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

**New American Standard:** For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.

**New Living Translation:** For the love of money is at the root of all kinds of evil. And some people, craving money, have wandered from the faith and pierced themselves with many sorrows.

**The Message:** Lust for money brings trouble and nothing but trouble. Going down that path, some lose their footing in the faith completely and live to regret it bitterly ever after.

#### Other Helpful Scriptures

Bible verses about Gambling:

Exodus 20:3, 15, 17; Proverbs 1:19; Proverbs 15:27a; Proverbs 21:25-26; Proverbs 28:25; Jeremiah 6:13; Matthew 6:19-21, 24; Romans 14:21, 23c; I Corinthians 10:24, 31; Ephesians 4:28; Philippians 2:3-4; Philippians 4:11-13; I Thessalonians 5:22; II Thessalonians 3:6-12; I Timothy 5:8

## Word Studies (WS)

**WS1**—love of money—“from *phileō*, ‘to love,’ and *argyros*, ‘silver,’ occurs in 1 Tim. 6:10 (cp. *philargyros*, ‘covetous, avaricious’). Trench contrasts this with *pleonexia*, ‘covetousness’” [*Vine’s Expository Dictionary of Old and New Testament Words* (Austin, TX: WORDSearch 7 Electronic version, WORDSearch Corp., 2004)].

**WS2**—root—“used (a) in the natural sense, Matt. 3:10; Matt. 13:6, 21; Mark 4:6, 17; Mark 11:20; Luke 3:9; Luke 8:13; (b) metaphorically (1) of ‘cause, origin, source,’ said of persons, ancestors, Rom. 11:16-18 (twice); of things, evils, 1 Tim. 6:10, RV, of the love of money as a ‘root’ of all ‘kinds of evil’ (marg., ‘evils;’ AV, ‘evil’); bitterness, Heb. 12:15; (2) of that which springs from a ‘root,’ a shoot, said of offspring, Rom. 15:12; Rev. 5:5; Rev. 22:16” [*Vine’s Expository Dictionary of Old and New Testament Words* (Austin, TX: WORDSearch 7 Electronic version, WORDSearch Corp., 2004)].

**WS3**—evil—“apparently a primary word; *worthless* (*intrinsically* such; whereas <G4190> (*poneros*) properly refers to *effects*), i.e. (subject) *depraved*, or (object) *injurious* :- bad, evil, harm, ill, noisome, wicked” [*Strong’s Exhaustive Concordance* (Austin, TX: WORDSearch 7 Electronic version, WORDSearch Corp., 2004)].

**WS4**—evil—“indicates the lack in a person or thing of those qualities which should be possessed; it means ‘bad in character’ (a) morally, by way of thinking, feeling or acting, e.g., Mark 7:21, ‘thoughts;’ 1 Cor. 15:33, ‘company;’ Col. 3:5, ‘desire;’ 1 Tim. 6:10, ‘all kinds of evil;’ 1 Pet. 3:9, ‘evil for evil;’ (b) in the sense of what is injurious or baneful, e.g., the tongue as ‘a restless evil,’ Jas. 3:8; ‘evil beasts,’ Titus 1:12; ‘harm,’ Acts 16:28; once it is translated ‘bad,’ 2 Cor. 5:10. It is the opposite of *agathos*, ‘good’” [*Vine’s Expository Dictionary of Old and New Testament Words* (Austin, TX: WORDSearch 7 Electronic version, WORDSearch Corp., 2004)].

**WS5**—coveted after—“middle of apparently a prolonged form of an obsolete primary [compare <G3735> (*oros*)]; to *stretch* oneself, i.e. *reach* out after (*long* for) :- covet after, desire” [*Strong’s Exhaustive Concordance* (Austin, TX: WORDSearch 7 Electronic version, WORDSearch Corp., 2004)].

**WS6**—coveted after—“Literally, to stretch out especially with the hands, to snatch. In the NT, only in the mid. *orégomai*, to stretch oneself, reach after something, and hence metaphorically meaning to covet, long after, desire, try to gain, be ambitious (in a benign manner) (1 Tim. 3:1; Heb. 11:16). By implication, to indulge in, to love (1 Tim. 6:10)” [*The Complete Word Study Dictionary* (Austin, TX: WORDSearch 7 Electronic version, WORDSearch Corp., 2004)].

**WS7**—erred from—“from <G575> (*apo*) and <G4105> (*planao*); to *lead astray* (figurative) passive to *stray* (from truth) :- err, seduce” [*Strong’s Exhaustive Concordance* (Austin, TX: WORDSearch 7 Electronic version, WORDSearch Corp., 2004)].

**WS8**—erred from—“to cause to wander away from, to lead astray from’ (*apo*, ‘from,’ and No. 1), is used metaphorically of leading into error, Mark 13:22, AV, ‘seduce,’ RV, ‘lead astray;’ 1 Tim. 6:10, in the Passive Voice, AV, ‘have erred,’ RV, ‘have been led astray’” [*Vine’s Expository Dictionary of Old and New Testament Words* (Austin, TX: WORDSearch 7 Electronic version, WORDSearch Corp., 2004)].

**WS9**—pierced themselves through—“from <G4012> (*peri*) and the base of <G4008> (*peran*); to *penetrate entirely*, i.e. *transfix* (figurative) :- pierce through” [*Strong’s Exhaustive Concordance* (Austin, TX: WORDSearch 7 Electronic version, WORDSearch Corp., 2004)].

**WS10**—pierced themselves through—“to put on a spit,’ hence, ‘to pierce,’ is used metaphorically in 1 Tim. 6:10, of torturing one’s soul with many sorrows, ‘have pierced (themselves) through’” [*Vine’s Expository Dictionary of Old and New Testament Words* (Austin, TX: WORDSearch 7 Electronic version, WORDSearch Corp., 2004)].

### Commentary Citations (CC)

**CC1**—“**The love of money is the root of all evil**—Perhaps it would be better to translate παντων των κακων, of all these evils; i.e. the evils enumerated above; for it cannot be true that the love of money is the root of all evil, it certainly was not the root whence the transgression of Adam sprang, but it is the root whence all the evils mentioned in the preceding verse spring. This text has been often very incautiously quoted; for how often do we hear, ‘The Scripture says, Money is the root of all evil!’ No, the Scripture says no such thing. Money is the root of no evil, nor is it an evil of any kind; but the love of it is the root of all the evils mentioned here.

“**While some coveted after**—Ορεγομενοι· Insatiably desiring.

“**Have erred from the faith**—Απεπλανηθησαν· Have totally erred—have made a most fatal and ruinous departure from the religion of Christ.

“**And pierced themselves through with many sorrows**—The word περιεπειραν signifies to be transfixed in every part; and is an allusion to one of those snares, παγιδα, mentioned verse 9, where a hole is dug in the earth, and filled full of sharp stakes, and, being slightly covered over with turf, is not perceived; and whatever steps on it falls in, and is pierced through and through with these sharp stakes, the οδυναις πολλαις, the many torments, mentioned by the apostle” [*Adam Clarke’s Commentary*, (Austin, TX: WORDSearch 7 Electronic version, WORDSearch Corp., 2004)].

**CC2**—“Although the desire for wealth is based on the desire for security, it ends in nothing but anxiety. The more a man has to keep, the more he has to lose and, the tendency is for him to be haunted by the risk of loss. There is an old fable about a peasant

who rendered a great service to a king who rewarded him with a gift of much money. For a time the man was thrilled, but the day came when he begged the king to take back his gift, for into his life had entered the hitherto unknown worry that he might lose what he had . . . The love of money may easily lead a man into wrong ways of getting it, and therefore, in the end, into pain and remorse. That is true even physically. He may so drive his body in his passion to get, that he ruins his health. He may discover too late what damage his desire has done to others and be saddled with remorse.

“To seek to be independent and prudently to provide for the future is a Christian duty; but to make the love of money the driving-force of life cannot ever be anything other than the most perilous of sins” [*Barclay’s Daily Study Bible* (NT) (Austin, TX: WORDSearch 7 Electronic version, WORDSearch Corp., 2004)].

**CC3**—“*For the love of money is the root of all evil.* That is, of all *kinds* of evil. This is evidently not to be understood as *literally* true, for there are evils which cannot be traced to the love of money—the evils growing out of ambition, and intemperance, and debasing lusts, and of the hatred of God and of goodness. The expression here is evidently a popular saying—‘all sorts of evils grow out of the love of money.’ Similar expressions often occur in the classic writers . . . Of the truth of this, no one can doubt. No small part of the crimes of the world can be traced to the love of gold. But it deserves to be remarked here, that the apostle does not say that ‘*money* is the root of all evil,’ or that it is an evil at all. It is the ‘love’ of it which is the source of evil.

“*Which while some coveted after.* That is, some who were professing Christians. The apostle is, doubtless, referring to persons whose history was known to Timothy, and warning him, and teaching him to warn others, by their example.

“*They have erred from the faith.* Marg., *been seduced.* The Greek is, they have been led astray from; that is, they have been so deceived, as to depart from the faith. The notion of *deception or delusion* is in the word, and the sense is, that, deceived by the promises held out by the prospect of wealth, they have apostatized from the faith. It is not implied of necessity that they were ever real Christians. They have been led off from truth and duty, and from all the hopes and joys which religion would have imparted.

“*And have pierced themselves through with many sorrows.* With such sorrows as remorse, and painful reflections on their folly, and the apprehension of future wrath. Too late they see that they have thrown away the hopes of religion for that which is at best unworthy the pursuit of an immortal mind; which leads them on to a life of wickedness; which fails of imparting what it promised when its pursuit is successful; and which, in the great majority of instances, disappoints its votaries in respect to its attainment. The word rendered ‘pierced themselves through’-περιεπειραν-occurs nowhere else in the New Testament, and is a word whose force and emphasis cannot be well expressed in a translation. It is from περιρω, and is made more emphatic by the addition of the preposition περι. The word περιρω, *peiro*, means, properly, to pierce through from one end to another, and is applied to meat that is *pierced through* by the spit when it is to be

roasted (*Passow*;) then it means, to pierce through and through. The addition of the preposition (*περι*) to the word, conveys the idea of doing this *all round*; of piercing everywhere. It was not a single thrust which was made, but they are gashed all round with penetrating wounds. Such is the effect on those who cast off religion for the sake of gold. None can avoid these consequences who do this. Every man is in the hands of a holy and just God, and sooner or later he must feel the effects of his sin and folly” [*Barnes’ Notes on the New Testament* (Austin, TX: WORDSearch 7 Electronic version, WORDSearch Corp., 2004)].

**CC4**—“Paul contrasted the proper attitude of contentment with its opposites: The craving **to get rich and the love of money**, two sides of the same coin. The history of the human race, and perhaps especially that of modern Western societies, cries out in support of Paul’s point. The grasping after riches leads to: (1) **temptation**, (2) **a trap**, and (3) **many foolish and harmful desires that plunge men into ruin and destruction**. Though not an end in itself, greed is actually **a root of all kinds of evil**. It is a crucial chink through which other vices gain access. To illustrate his point Paul referred indirectly to **some people**, undoubtedly known to Timothy, who had fallen into the trap Paul was discussing. **Eager for money**, they **wandered from the faith**. This may mean that they had fallen into heretical teaching (cf. 2 Tim. 2:17-18) or simply that their spiritual fruitfulness had been choked off (cf. Luke 8:14) by their concern for riches. In either case, they had suffered for it, causing themselves to be **pierced... with many griefs** (lit., ‘pains’)” [*Bible Knowledge Commentary* (Austin, TX: WORDSearch 7 Electronic version, WORDSearch Corp., 2004)].

**CC5**—“We see here the evil of covetousness. It is not said, they that are rich, but they will be rich; who place their happiness in wealth, and are eager and determined in the pursuit. Those that are such, give to Satan the opportunity of tempting them, leading them to use dishonest means, and other bad practices, to add to their gains. Also, leading into so many employments, and such a hurry of business, as leave no time or inclination for spiritual religion; leading to connexions that draw into sin and folly. What sins will not men be drawn into by the love of money! People may have money, and yet not love it; but if they love it, this will push them on to all evil. Every sort of wickedness and vice, in one way or another, grows from the love of money. We cannot look around without perceiving many proofs of this, especially in a day of outward prosperity, great expenses, and loose profession” [*Matthew Henry Concise* (Austin, TX: WORDSearch 7 Electronic version, WORDSearch Corp., 2004)].

**CC6**—“The phrase **the love of money is a root of all sorts of evil**, is the theme of this section. Everything else is an exposition of the significance of that statement. **Love of money** translates *philarguria*, a compound word that literally means ‘affection for silver.’ As already noted, money is not intrinsically evil. Paul condemns **the love of money**, not money itself. That love becomes the **root** from which develops **all sorts of evil**. It is hard to imagine a sin that has not been committed for **love of money**. Such love causes people to indulge themselves, show off, distort justice, take advantage of the poor, lie, cheat, steal, and murder.

“Paul closes this passage by illustrating the danger of loving money. **Some by longing for it**, he warns, had **wandered away from the faith, and pierced themselves with many a pang**. Paul does not name names, but he would shortly have an example from his inner circle. Demas was perhaps even then turning aside to pursue the things of this world (cf. 2 Tim. 4:10). He, and others like him, **have wandered away from the faith**. Here, as in Jude 3, **the faith** refers to the body of Christian truth. For these apostates, gold replaced God.

“Not only have they become apostates, but they have also **pierced themselves with many a pang**. Like an animal placed on a spit, they have skewered their own souls and brought themselves consuming grief. A condemning conscience, unfulfilled desires, dissatisfaction, and disillusionment are their lot. As Psalm 32:10 says, ‘Many are the sorrows of the wicked.’ The ultimate **pang** they will suffer may well be eternal torment in hell” [*The MacArthur New Testament Commentary* (Austin, TX: WORDSearch 7 Electronic version, WORDSearch Corp., 2004)].

### Other Sources (OS)

**OS1**—Linda Selymes started gambling two years before her retirement as an executive at Boeing Aircraft. But after retirement, she began gambling more often. She went through \$500,000 in retirement savings, fell behind on house payments, and hated the person she had become.

At the height of her addiction, she would draw out \$500 from her credit union account and head for the casino. After losing that money, she would use her debit card to get another \$500, then add \$300 more to credit cards. On one occasion, she had in her purse \$14,000 that she had won, but it was all gone in three days.

At first Linda’s husband did not know what she was doing since she managed the household finances. But after an all-nighter at a casino, her husband threatened to leave her—though never did. Finally, her husband, her son, and her doctor convinced her to get help. It took several months to eventually gain control and completely stop gambling. She now says she will never stop going to her support group meetings because she knows that if she gambles again, she will be on the fast-track to being back where she was. She says there is one thing she keeps telling herself: “At least for today I won’t give in to this urge. I don’t have to deal with my whole life all at once” [Adapted from Marsha King, “Older Adults Vulnerable to Gambling Addiction,” *Grand Forks Herald* (North Dakota), December 3, 2005].

**OS2**—Ramifications of gambling

- “Gambling creates no new wealth. It redistributes wealth on an inequitable basis. It enriches the few and impoverishes the many. Gambling is non-productive. It performs no useful or necessary services. Gambling is parasitic.

- Gambling depresses legitimate business, siphoning off money from the regular business community. It dislocates the purchasing dollar. Business leaders are reluctant to invest money in areas that sustain large gambling enterprises because of the ensuing bad debts, delinquent time payments, and bankruptcy. Gambling disrupts the normal checks and balances of a well-ordered community. Gambling restricts business.
- Gambling increases welfare costs. Gambling weakens the stability of family life. Gambling lowers the standard of living and necessitates a larger welfare burden, thus raising taxes. Increased revenue from gambling means larger claims for welfare.
- Gambling increases crime. Gambling always attracts racketeers and mobsters. Gambling increases the number of murders, assaults, robberies, crimes of violence of all kinds, etc. The underworld thrives on gambling. Police cost increase.
- Gambling corrupts government. Gamblers always seek to increase their offers and to buy protection. Gamblers are soul-less in attempting to corrupt police, judges and legislators. Instead of the state controlling legalized gambling, the professional gamblers often end up in control of the state.
- Gambling victimizes the poor. Gambling leads to embezzlement, bribes, extortion, treason, suicide, and corruption of college and professional athletes. Crime often results from victims trying to recoup gambling losses. Those who can least afford it usually gamble the most. Gambling exploits the weaknesses of individuals. Gambling and poverty go hand in hand. Inner-city residents are hurt the most by expanded gambling.
- Gambling is a sophisticated form of legalized stealing. In winning, one obtains the wages that another person has earned without giving anything in exchange. The larger the winnings, the more someone else had to lose.
- Gambling produces the wrong attitudes toward work. It promotes the idea that a person can live by his wits and luck without making any contribution to society.
- Gambling contradicts social responsibilities. Mature adults try to minimize the risks in life. Gambling seeks to maximize risks. Responsible societies attempt to build security into life, gambling undermines security. Gambling deliberately creates artificial and unnecessary risks. Gambling militates against the highest values of human welfare. History shows that a major increase in gambling has signified the decline of a nation.
- Gambling revenues violate all the sound theories of taxation. Gambling revenue is regressive, inequitable, variable and unpredictable. To make public service dependent upon erratic gambling 'taxes' is irresponsible. Public service should be soundly financed.
- As a source of state revenue, gambling has a consistent record of failure. Proponents promise huge government income from legalized gambling, but only a trickle of money results. Even in Nevada, only about one-third of the state's budget comes from gambling. Lotteries have been discredited as a source of school funds.
- Gambling is socially disintegrating, politically corrupt and morally dangerous. Gambling is bad business, bad politics and bad morals. The State cannot gamble

itself rich” [Excerpted from “Gambling Statistics,” [www.gamblingwiththegoodlife.com/statistics.html](http://www.gamblingwiththegoodlife.com/statistics.html) (Gambling with the Good Life) Accessed March 2, 2006].

**OS3**—In December 2005, Lehigh University student Greg Hogan, 19, robbed a bank in Allentown, Pennsylvania, to pay off a \$5,000 gambling debt incurred through online poker. Hogan was president of his sophomore class, played second-chair cello in the university orchestra, worked in the chaplain’s office, and is the son of a Baptist minister.

His world came crashing down because he got addicted to poker and started borrowing money to fund his addiction.

Texas Hold’em is the hottest gambling venue today. It is televised on several nationwide channels and played in all-night tournaments, campus fundraisers, dorm rooms, local poker clubs, and homes across the nation. Toy stores and major department stores now sell poker sets openly.

Edward Looney, executive director of the Council on Compulsive Gambling of New Jersey, says, “The word, conservatively, is ‘epidemic.’” Elizabeth George, chief executive of the North American Training Institute, which specializes in dealing with problems of youth gambling, says the popularity of poker is “absolutely phenomenal.”

The University of Pennsylvania’s Annenberg Public Policy Center released a study in September 2005 which stated that half of college men admit to having gambled on cards at least once a month during the year. That is a 5 percent increase from the previous year. Fifteen percent played at least once a week in 2005, up from 2 percent in 2002 [Wendy Koch, “It’s Always Poker Night on Campus; Internet Makes It Easier to Bet—and Get Hooked,” *USA Today*, December 23, 2005].

**OS4**—Jennifer McCausland, founder of Second Chance Washington, a gambling recovery program, describes going into a grocery store where she watched a mother handing her small children dollar bills to feed into a lottery ticket machine. When she approached the store’s corporate offices about the incident, she received a form e-mail and nothing more.

She also alerted the state Gambling Commission that teenagers were being admitted to nearby casinos during lunch-break from school. A sting operation revealed that she was correct. The casino was allowing teenagers to gamble and buy alcohol.

McCausland cites a Harvard Medical School study that found teenage gamblers are three times more likely to become addicted than adults. The study also found that the younger the age at initial exposure the higher the incidence of addiction. She further reports that other studies estimate that between 2.5 percent and 6 percent of teenagers are already addicted to gambling.

McCausland faults parents like the mom who gave her children money to feed the lottery machine with advancing the false idea that gambling is just a harmless game when it isn't. She faults the gambling industry for making gambling appeal to younger and younger children—much like the tobacco industry did years ago to induce more cigarette smokers among the younger generation.

McCausland lost a son in an automobile accident due to mechanical failure. But she said the mechanical failure was due to her son's spending his money on gambling rather than fixing his car. Her son, Ben, even said before his death, "Kids don't realize they are not only gambling with money, they are gambling with their lives." Prophetic! Tragic! And true! [Jennifer McCausland, "Teens Are Gambling with Their Lives," *The Seattle-Post Intelligencer*, December 8, 2005].

**OS5**—"Henrietta Rundell's gambling addiction led her to rack up \$20,000 in credit card debt, file for bankruptcy and even spend a night in jail after she returned to the casino despite agreeing never to go back. Yet, the 72-year-old former Army medic who lives just outside Omaha can't seem to silence the almost-constant calling from those three casinos in Council Bluffs. She never knew she was addicted until the slot machines became so easy to visit. She knows she shouldn't go back, she even knows that if she does she'll probably lose and could be arrested again.

"But when the feeling comes, none of that matters.

"I haven't robbed a bank yet, but I've thought about it," said the tough-talking, thinly-built senior citizen. "It's like a drug. When I get that feeling, I'd do almost anything to play."

"At night, the crowd at Council Bluffs casinos represents a mix of the city's adult population, but during the day those rows of slot machines are frequently occupied by women like Rundell, some older, some younger. Most sit at their favorite machine and play what they can afford, treating their losses like another form of entertainment comparable to bingo or going to a movie.

"But a few, like Rundell, just can't stop. With every win Rundell feels a buzz of satisfaction she described as comparable to shooting drugs. And with every play she feels a mini-buzz of anticipation that quickly subsides when the slots fail her. So she sits on the chair hour after hour, repeatedly pushing the spin button with fingers twisted by arthritis, searching for that feeling that seemingly becomes a little harder to reach with every time she gambles.

"Not all of the problem gamblers are women squandering their Social Security checks.

"Fred Cappellano of Omaha was a 32-year worker in the Pottawattamie County treasurer's office, with a lake house, a collection of classic cars and an infectious personality that almost everyone liked. He'd always enjoyed visiting Las Vegas a few times a year, but when the casinos came to Council Bluffs he was able to gamble two or

three times a week.

“As his thirst to gamble became more insatiable and his losses began to mount, he started to embezzle money from the treasurer’s office, where he’d risen to become deputy director of motor vehicles.

“When auditors in July told him his scheme was up, that he had embezzled nearly \$100,000, he was shocked it was so much, but he knew there were times when he’d gamble after work nearly until it was time to go back to work the next day.

“Like Rundell and many addicts who fall into debt, Cappellano . . . is considering bankruptcy. Personal bankruptcies have increased statewide since the casinos arrived, compared with non-casino states, according to a study by Ernie Goss, a professor of economics at Creighton University in Omaha . . . ‘I never realized that I was ruining my life,’ said Cappellano, a family man and longtime bingo caller at his church. ‘I’ve lost my job, my health insurance and my reputation. I just never took the time to think about how many people I could be hurting’” [Excerpted from Matt Assad, “One City’s Jackpot is Neighbor’s Bust; Decade of Casinos Shows Host Town in Iowa Reaps Benefits but Region Shares in Gambling’s Woes,” *Morning Call* (Allentown, PA), November 6, 2005].

**OS6**—An addiction to gambling, large gambling debts, and access to large sums of money often lead to embezzlement. That was apparently the formula that led to the downfall of a Wisconsin fire chief. His attorney has reimbursed the city of Mequon \$30,000 and said that the chief is undergoing treatment for a gambling problem. The chief had used a city credit card on two previous occasions to fund his gambling venture but reimbursed the city both times. He finally came under suspicion when it was discovered that \$30,000 was missing from a fund established to assist catastrophically ill firefighters and to purchase fire prevention equipment.

Since 2003, at least eight Milwaukee-area people have been convicted of crimes related to gambling. The thefts ranged from \$5,000 to more than \$500,000. Sentences imposed ranged from two years probation to 10 years in prison [Tom Kertscher, “Embezzling Blamed on Gambling Addictions,” *Milwaukee Journal Sentinel*, February 6, 2006].

# **Bible Study Guide**

## **Gambling with One's Life**

### **Emphasis Passage: 1 Timothy 6:10**

This is a suggested Bible study for any size group. The accompanying sermon notes, fact sheet, and PowerPoint presentation serve as resources as you prepare to lead this Bible study. Answers are provided with the questions when appropriate, but do not be too quick to give the answers. Allow the participants time to talk about the questions among themselves and offer their own thoughts and reflections.

**Before class:** Make a copy of **OS2** in the Resources section of this guide for distribution to class members at the suggested time below.

**Create Learning Readiness:** If possible, provide copies of the *Faith & Family Impact* bulletin inserts focusing on gambling to class participants as they arrive (available from Lifeway Christian Resources at 1.800.458.2772 or [www.lifeway.com](http://www.lifeway.com)). Ask them to begin looking over it while waiting for class to begin.

**Say:** Linda Selymes started gambling two years before her retirement as an executive at Boeing Aircraft. But after retirement, she began gambling more often. She went through \$500,000 in retirement savings, fell behind on house payments, and hated the person she had become.

At the height of her addiction, she would draw out \$500 from her credit union account and head for the casino. After losing that money, she would use her debit card to get another \$500, then add \$300 more to credit cards. On one occasion, she had in her purse \$14,000 that she had won, but it was all gone in three days.

At first Linda's husband did not know what she was doing since she managed the household finances. But after an all-nighter at a casino, her husband threatened to leave her—though never did. Finally, her husband, her son, and her doctor convinced her to get help. It took several months to eventually gain control and completely stop gambling. She now says she will never stop going to her support group meetings because she knows that if she gambles again, she will be on the fast-track to being back where she was. She says there is one thing she keeps telling herself: "At least for today I won't give in to this urge. I don't have to deal with my whole life all at once." (See **OS1**.)

What a tragedy! Linda Selymes had been a successful businesswoman. She had amassed a large amount of money that would have provided her with more than enough for the rest of her life. But she wasted it all on gambling—an addiction that hooked her before she even knew it. Gambling not only did that to Linda Selymes; it will do it to anyone who thinks he or she can play around with it and remain immune from its lure.

**Say:** Maybe you know, or have heard about, someone else who ruined his or her life through gambling. Share that information with us if you can.

**Ask:** How many of you have seen any of the poker shows or gambling advertisements on television? They make it look and sound so appealing, don't they? Are all of those people winners?

**Say:** Someone—actually many someones—must lose in order for someone to win. Understand something: when you see those advertisements for the casinos or the off-shore Internet sites, you never see the aftermath of people's lives that have lost everything and their lives are in shambles.

**Ask:** Why would a person ever start gambling in the first place? (Write answers on the board.)

**Say:** The “love of money” is the root of gambling. Gambling is an attempt to gain what someone else has without working for it. (Ask a class participant to look up and read aloud 1 John 2:16. See **WS1**, **WS2**, **CC1**, **CC3**, **CC5**, and **CC6** for supplemental information.)

**Ask:** John names three areas of sin in that verse. Which one (or ones) do you think gambling fits into?

**Say:** The word used by John translated “lust” in that verse refers to an inordinate desire for something. It is desire that goes far beyond normal. (See **WS5**, **WS6**, **CC1**, and **CC3** for supplemental information.)

**Ask:** What do you think is the cause of a person's desire to gain more through gambling? (Write answers on the board.)

**Say:** Let's all turn to Matthew 6:25-34. Our Lord tells us exactly what the problem is—lack of faith concerning the future.

**Ask:** Even if a person could always—or even almost always—win at gambling, how much would it take to satisfy that lack of faith?

Ask someone to look up and read Mark 8:36 for the class.

**Say:** If a person amassed a fortune through gambling but never came to faith in Christ, what does our Lord say would be the end result?

**Say:** Rather than gaining more, the one who gambles usually loses what he already has—many times much more.

Hand out the copies of **OS2** to the class.

**Say:** The page I have just given you is a list of some of the problems created by gambling. I want us to read each one.

**Ask:** That’s a rather ominous list of problems associated with gambling, isn’t it? What do you think about that? (Give time for class members to think about the list and make any comments before proceeding.)

**Say:** Paul points out two results of this overarching desire to gain more that is evident in the person who gambles. The first is wandering from the faith. The original language indicates that this is in the passive voice. That means that the person is not the actor, but the one acted upon. This person is led astray by something or someone else. It might be through the influence of someone else or it may be by the lure of gambling itself. (See **WS7, WS8, CC1, CC3, CC4, and CC6** for supplemental information.)

**Ask:** What are some things that the gambling industry uses to try to lure people into gambling? (Possible answers: cheap or free food, lodging, or drinks; free transportation to and from gambling sites; instant credit line; advertising; glitzy places to gamble, etc.)

**Say:** The second result that Paul mentions is the wounding of the one who gambles. The translation of “pierced themselves” means “to put on a spit” to be roasted over an open fire. (See **WS9, WS10, CC1, CC3, and CC6** for supplemental information.)

**Ask:** What are some things besides money that a person who gambles may lose? (Possible answers: emotional well-being, physical health, self-respect, good name, standing in the community, family, intimate fellowship with God, life.)

**Say:** Not everyone will become addicted to gambling like Linda Selymes. No one knows who will and who won’t. What may start out as only “entertainment,” as some like to call it, may become much more—an addiction that will last the rest of their life, one that will control them and control their future. When a person chooses to gamble, he or she truly gambles with his or her life.

**Say:** You may be asking, “what should I do?” Here are five suggestions:

1. Determine now that, if you have never gambled, you will never start.
2. Determine now that, if you have started gambling, you will do whatever it takes to stop.
3. If you have started gambling, find a support group to help you overcome the addiction.
4. Pray for anyone among your family or friends who is gambling—to whatever degree.
5. Consider leading (or asking someone else to lead) the gambling recovery program Chance to Change, which is available through the Ethics & Religious Liberty Commission’s Web site at <http://erlc.com>.