
The Salvation Army Canada and Bermuda Territory



*A resource
attuned to the
needs of the times
for those who
choose to decide,
act and speak
with moral clarity
and conviction.*

➤ *Gambling*

**Small Group
Bible Studies**

A Word to Small Group Leaders from the Editor

The following small group studies have been inspired by The Salvation Army's Position Statements for the Canada and Bermuda Territory and are designed to accompany them. This series has been a vision of the Social Issues Committee for some time now and, in 2006-2007, one "lucky" Cadet was sent to The Salvation Army Ethics Centre and asked to make this vision a reality. This cadet was me and, under the direction of Dr. James Read and Sharon Jones-Ryan, this booklet and the studies by various authors contained within it is the result.

The authors of these studies are all people of faith who have felt compelled to understand the issues surrounding their particular study in light of their faith. They have placed the Position Statements in one hand and the Scriptures in the other and, in the end, developed studies designed to help others see the intimate connections between the two. As The Salvation Army's first doctrine states, "We believe that the Scriptures of the Old and New Testaments were given by inspiration of God and that they only constitute the Divine rule of Christian faith and practice." It is with this doctrine in mind that these studies have been developed and I wish to thank all the authors for their time, effort and hard work.

The initial feedback from this project has been positive; these studies are making people more aware of the important ethical issues facing our world and how Salvationists are responding. I realize that some readers may not agree with the Position Statements or with the perspectives expressed in these studies. Such a result does not make me unhappy; raising awareness is not the same thing as compelling agreement. Therefore, it is my hope that these studies will allow those with differences of opinion to appreciate the views of others while, at the same time, having an opportunity to express their own views. Seeing that this happens in respectful and productive ways could be a challenge to group leaders.

To that end, I plead with those leading these studies to accept the responsibility of diligently exploring these issues beforehand and preparing for the difficult questions that will no doubt arise. This will take time and effort - discernment will be needed - but it will certainly be worth your effort and helpful to those you are leading.

Thus, it is my hope and prayer that these studies will be used by Christian leaders to help those in their care learn more about the difficult issues of our day, understand them in light of faith, and respond to them appropriately as faithful followers of Christ.

The Salvation Army Ethics Centre 2007

Cadet Bramwell Pearce

Gambling: A Small Group Study

By Geoff Moulton

With every trip to the grocery store, Sandy buys a lottery ticket. It doesn't cost much and it gives her a little thrill at the end of the day. Besides, she's reluctant to quit because she has developed a "lucky" system for picking the winning jackpot numbers. She's afraid that the day she forgets to play will be the day her numbers finally come up.

At the last company Christmas party, Heather won a cosmetics package as a door prize. Although she didn't willingly participate, her name was automatically entered in the draw just for attending. She claimed the prize, but felt guilty about it because she felt someone else might be more deserving.

David is only 17, but he's crazy about sports. He spends hours watching football, hockey and baseball. Legally, he's not allowed to gamble, but he's found a retailer who looks the other way when he places a bet. He figures it's not gambling if you know the team statistics and make an educated guess.

Last year, Andrew entered the world of online day trading. It started with an e-mail from his bank inviting him to enrol in a free online account. The economy is doing well and, while his stocks have gone up and down, Andrew has made enough money to stay afloat. He's thinking of quitting his job so he can spend more time managing his investments.

Questions for Discussion:

1. Which of the above scenarios constitute gambling? Why or why not?
2. What's the difference between gambling and taking risks in other areas of your life?
3. Albert Einstein once said, "God does not play dice with the universe." What do you think he meant?

Reading: Position Statement

Read The Salvation Army's Position Statement on Gambling (see appendix A) and discuss the following questions.

Questions for Discussion:

1. What are some of the potential consequences of gambling?
2. Where does our wealth come from? What is the relationship between gambling and stewardship?
3. Should the Army accept revenues from gambling or lotteries? Explain.
4. How would you respond to someone who said gambling is "harmless fun"?
5. What are the warning signs of gambling addiction?
(See Appendix B)

Old Testament Readings: Ecclesiastes 5:10; Proverbs 12:11, 14:23, 21:25, 29:19; Amos 6:1-6.

Questions for Discussion:

1. What are some of the common themes emerging in these passages?
How do you think they relate?
2. What is the relationship between the rich and the poor in Amos 6:1-6?
3. What do the verses in Proverbs say about the value of work?

Commentary:

The bright lights and excitement of casinos are a haunting temptation for many in our society. But that's not the only place you'll find gambling these days. A growing number of Internet sites allow you to gamble right in your own home. Bingo halls, the racetrack, sports betting, video lottery terminals (VLTs), lottery tickets and even community raffles all clamour for your money and attention. Although the gambling industry promotes a glamorous lifestyle, there is little publicity devoted to the dark side of gambling. For every winner there are thousands of losers, people that are risking all they have to feed their addiction.

The sad reality is that it's not the wealthy who gamble most often, but rather those who can least afford it. Statistics Canada reports that people who make \$20,000 or less spend an average of \$211, or 2.6 percent of their income, on gambling activities annually. People who make more than \$80,000 average \$497, 0.6 percent of their total income. In addition, teens are twice as likely as adults to develop a gambling problem and 76 percent of teens gamble at some point during high school. Gambling preys on the desperation of the poor and vulnerable.

As The Salvation Army's Position Statement on Gambling suggests, governments and other agencies that support gambling are culpable for the fall-out it produces. The God-ordained purpose of government, as outlined in Romans 13:1-5, is to protect the welfare of the citizenry and to suppress evil. State-sanctioned gambling does the opposite. Legal gambling operations are also steeped in deceit. Lotteries that downplay the odds and market the "easy life," casinos without clocks or windows to hide the passage of time, slot machines programmed for "near misses" are but a few examples. Some try to justify their existence under the guise of giving to charitable causes. Scripture roundly condemns such dishonesty and manipulation.

Contrary to popular belief, gambling is not an "easy" way to make money. In any game of chance, the odds are stacked against you. On the other hand, the idea of an honest wage for an honest day's work is a biblical principle (see 2 Thessalonians 3:10). "Hard work means prosperity; only fools idle away their time" (Proverbs 12:11 NLT). Work has been part of God's design for humanity from the beginning. We are to invest our time and energies into labours that supply our needs and those of our families (see Proverbs 31; 1 Timothy 5:8) and that allow us to share with others (see Ephesians 4:28). Scripture is replete with exhortations toward industriousness and admonitions against slothfulness. Gambling, on the other hand, entices us with the prospect of getting "something for nothing," and its advertising and marketing frequently belittles hard work and diligence.

Some people believe gambling is a harmless way to escape their problems for a few hours. But any relief gained from gambling is only a temporary

fantasy. When the last die is cast and the last chip lost, reality will hit. Compulsive gamblers rack up huge debts, which lead in desperation to lying, cheating and stealing. Statistics show that as many as 6.3 percent of Canadians are “at risk or problem gamblers.” Problem gamblers are defined as those who have experience negative consequences of gambling and who gamble more than five times per year. Rather than ignoring the issue, we need to lobby politicians for change and urge gambling addicts to seek help.

Winning the lottery or next week’s poker game doesn’t come cheap. You have a better chance of being hit by lightning or witnessing a no-hitter pitched in a baseball game than winning the Lotto 649 jackpot. Judging by those odds, people who think that gambling brings happiness should be prepared for a life of misery and discontentment. Indeed, the Bible says, “Those who love money will never have enough. How absurd to think that wealth brings true happiness” (Ecclesiastes 5:10 NLT).

New Testament Readings: Matthew 6:24; 1 Timothy 6:3-10, 17-19; 2 Thessalonians 3:6-13; Colossians 3:23-24.

Questions for Discussion:

1. According to these passages, how should we view our relationship to money?
2. How can we be better stewards of the resources that God has given to us?
3. Is it possible to be wealthy and still love God?
4. In what ways does the biblical injunction to “love your neighbour” apply to gambling?

Commentary:

At its heart, gambling tempts us to place our trust in something other than God. Every time you put faith in “odds” or “luck,” in effect, you are affirming that life is based on chance. This is a form of idolatry. Christians believe that God has a purpose for everything that happens in our lives. “Not even a sparrow, worth only half a penny, can fall to the ground without your Father knowing it. And the very hairs on your head are all numbered” (Matthew 10:29-30 NLT). We must trust God, not “lady luck,” with our finances and our future.

Although Scripture does not specifically condemn gambling, betting or the lottery, the Bible clearly warns about the love of money (1 Timothy 6:10; Hebrews 13:5) and attempts to “get rich quick” (Proverbs 13:11; 23:5; Ecclesiastes 5:10). The allure of gambling breeds discontent with the blessings that God has bestowed on us. When soldiers questioned him, John the Baptist urged them, “Be content with your wages” (Luke 3:14). Coveting wealth that God hasn’t given you is a transgression of the tenth commandment and, according to Colossians, covetousness is idolatry. According to several passages in Proverbs, there is a biblical way to acquire wealth: fearing God, acquiring knowledge, diligent work, and giving to the poor and to God’s work.

Many people mistakenly believe that their gambling only affects them. The truth is that gambling is predicated on the losses, pain and suffering of others. For one to win at gambling, others must lose. Gambling is the attempt to obtain the resources of others without providing anything of value in return. Some have rightly described gambling as consensual theft. For many, the ramifications attributable to their gambling losses are

profound. Families touched by a gambling addiction are at greatly increased risk for such negative outcomes as divorce, bankruptcy, child abuse, domestic violence, crime and suicide. The higher the stakes become, the more a gambler's conscience shrinks. Dishonesty and deceitfulness become tools for survival. There is a loss of empathy as people are seen as opponents or potential sources of income rather than fellow human beings. Greed, covetousness and selfishness replace God's commands to "Love your neighbour as yourself" (Matthew 22:39).

Some argue that they can gamble responsibly. However, Jesus encouraged his followers to adhere to the spirit of the law, not just the letter of the law. "Everything is permissible," wrote the Apostle Paul, "but not everything is beneficial. Everything is permissible—but not everything is constructive. Nobody should seek his own good, but the good of others" (1 Corinthians 10:23-24). As Christians, we have a responsibility to be an example and support those who are not able to control their gambling. While some argue for freedom, Christian love should lead us to sacrifice. This may include abstaining from gambling as a witness to others. By participating in gambling, are you encouraging someone else in their sinful activity? Ask yourself what others might be learning about our Saviour through your behaviour.

Is investing in the stock market gambling? Many Christians would rightly argue that investments involve a calculated risk to produce things necessary for our security (e.g., saving enough money for retirement or ill health). Buying and selling in the stock market for gain is not wrong—provided it doesn't involve an unreasonable amount of risk. Receiving payment for allowing someone to use your money as working capital is also an honest

economic principle (see Matthew 25:14-30). Likewise, we need not feel guilty about occasionally winning a door prize or a free draw. At the same time, we must remember that the Bible warns us to avoid an unhealthy preoccupation with material goods and instead to “store up treasures in Heaven” (Matthew 6:20).

In the end, gambling is an issue of stewardship. Christians are responsible before God for how they invest the resources entrusted to them, as the parable of the talents makes clear. In many cases, money spent on gambling is money that should have gone to provide for the well-being of one’s family or the advancement of a worthy cause. And such spending only further supports an immoral, predatory and exploitative industry. In all cases, it is an unwise investment with an almost-certain negative return.

Worship:

In this part of the study, gather into groups of three or four people for a time of sharing and prayer. Take time to consider those things that may compete with putting God first in your life. Do you sometimes have difficulty trusting God? Discuss how you can better rely on God to meet all of your needs.

Silently reflect on the following quote by pastor and author Eugene Peterson:

“We try to get [joy] through entertainment ... Society is a bored, gluttonous king employing a court jester to divert it after an overindulgent meal. But that kind of joy never penetrates our lives ... When we run out of money, the joy trickles away.”

What is the source of true joy and security? Those who know God have the assurance of God's provision and grace at work in their lives. As a group, offer prayers of thanksgiving for this provision and grace.

Mission:

Draft a letter to your local MP or MPP expressing your concerns about gambling. Attach The Salvation Army's Positional Statement on Gambling. Ask others in your Corps to get involved by adding their names to the list. Believe it or not, elected officials do listen to their constituents. As Christians, we need to make our voices heard.

In your letter, you can urge governments to:

- Enforce current legal restrictions on gambling in the Criminal Code and Competition Act.
- Withdraw from all forms of direct involvement in gambling.
- Regulate, restrict and contain gambling as much as possible.
- Prohibit the advertising of gambling opportunities.
- Heavily tax both gambling businesses and winnings.
- Assume responsibility, or assist in finding alternative sources of funding, for social services functions and the public support of certain cultural, educational and sports activities that depend on the proceeds of gambling.
- Acknowledge the extent of the damage caused by compulsive gambling, and properly fund agencies and facilities dealing with problem gamblers and their families.
- Help develop alternative economic development opportunities for aboriginal communities.

OR

Invite someone from your local chapter of Gambler's Anonymous or a Salvation Army recovery centre to come and speak to your group about the dangers of addiction. Listen carefully and sensitively to their story. Consider the possibility of starting a Celebrate Recovery program for those in your community who struggle with addictions (see resources).

Appendix A

Position Statement on Gambling

The Salvation Army takes a stand against gambling that involves the act of risking money, property or something of value on an activity that gives material advantage based on chance and at the expense of others. The Salvation Army opposes gambling on spiritual and moral grounds and because of its tragic social implications.

The Salvation Army is deeply concerned that gambling, used by governments and organizations to raise revenues, has become an accepted aspect of our daily lives. Gambling undermines the true spirit of charitable giving. The Salvation Army's experience confirms that there are those who disregard personal and family needs to indulge in gambling and may become addicted. Even in its simplest form, gambling can lead to excess and undermine the personality and character of the individual. The Salvation Army therefore cautions governments and individuals of the inherent dangers of gambling.

Salvation Army soldiers pledge to abstain from gambling, based on our belief that all our resources belong to God and that we depend on Him through faith and work. This position is supported by Scriptural teachings* concerning the responsibility to use money productively, to guard against greed and not to gain at the expense of others.

*e.g., 1 Timothy 6:3-10, 17-19; 2 Thessalonians 3:6-13; Amos 6:1-6

The Salvation Army, Canada & Bermuda, 2006

Appendix B

20 Questions About Gambling

1. Did you ever lose time from work or school due to gambling?
2. Has gambling ever made your home life unhappy?
3. Did gambling affect your reputation?
4. Have you ever felt remorse after gambling?
5. Did you ever gamble to get money with which to pay debts or otherwise solve financial difficulties?
6. Did gambling cause a decrease in your ambition or efficiency?
7. After losing, did you feel you must return as soon as possible and win back your losses?
8. After a win, did you have a strong urge to return and win more?
9. Did you often gamble until your last dollar was gone?
10. Did you ever borrow to finance your gambling?
11. Have you ever sold anything to finance gambling?
12. Were you reluctant to use "gambling money" for normal expenditures?
13. Did gambling make you careless of the welfare of yourself or your family?
14. Did you ever gamble longer than you had planned?
15. Have you ever gambled to escape worry or trouble?
16. Have you ever committed, or considered committing, an illegal act to finance gambling?
17. Did gambling ever cause you to have difficulty sleeping?
18. Do arguments, disappointments or frustrations create within you an urge to gamble?

19. Did you ever have an urge to celebrate any good fortune by a few hours of gambling?
20. Have you ever considered self destruction or suicide as a result of your gambling?

Excerpt from Gambler's Anonymous website

For a list of problem gambling helplines in Canada, visit the Canada Safety Council website at

<http://www.safety-council.org/info/community/gambling-addict.html>

Resources

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