

A Fool's

# Fortune



Noah Olson

# A Fools' Fortune<sup>1</sup>

BY: NOAH OLSON

Someone observed, "Lottery: A tax on people who are bad at math." Publilius Syrus said, "The better the gambler, the worse the man." Another observed, "The safest bet is the one you didn't make." Saint Augustine said, "The Devil invented gambling" and it was said of John Calvin that he prohibited gambling in Geneva. "Is there anything wrong with gambling?" one teenager who gambled asked his father, to which he responded "son, tell me is there anything right with it?"

There is nothing sacred about the act of gambling. Unfortunately, it is one of the most practiced sins in America without much attention given to its dangers. *Gambling Industry News*<sup>2</sup> recorded the following statistics:

- Around 85% of U.S. adults have gambled at least once in their lives while as many as 60% of adults saying that they have gambled in the past year.
- It is estimated that there are about 57 million active gamblers in the U.S. Problem gamblers number in the millions too. *CitizenLink.com* illustrated it by saying, "If you take 15 million people and place them in average-sized NFL Football stadiums that hold about 70,000 people, you could fill approximately 214 stadiums to capacity with problem and pathological gamblers in the U.S. alone!"
- America Likes To Gamble: Each year ~40% of the U.S. adult population visits a casino at least once. The biggest casino (Winstar World Casino And Resort Bingo Hall) is found in Thackerville, OK. Millions visit the nearly 600,000 sq ft. resort every year. Nevada has the highest number of casino's at 220. Is gambling profitable? According to *Gambling Industry News* a, "Combined **commercial and tribal gaming**

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<sup>1</sup>Title from A.I.

<sup>2</sup><https://gamblingindustrynews.com/usa-gambling-statistics/>

**revenues** topped the \$100 billion mark for the first time in history as 2022 saw operators report combined revenues of \$101.32 billion. [4][5]<sup>3</sup> To put this in perspective, gambling revenue makes more than McDonalds and Starbucks combined! Dangerously, America has a gambling problem. John Hopkins University researchers, “reported that the social cost of excessive gambling ‘ranks among the most expensive illnesses afflicting society, though it is among the least expensive to treat.’”<sup>4</sup>

What is gambling? Wilson Mizner defined gambling as, “The sure way of getting nothing from something.” The word gambling comes from the word “game.” It comes from a Middle English word *gamenen* which meant, “to play, jest, or be merry.”<sup>5</sup> Cambridge dictionary defined it as, “the activity of risking “risking money on the result of something, such as a game or horse race, hoping to make money.” Merriam Webster similarly wrote, “the practice or activity of betting: the practice of risking money or other stakes in a game or bet.” Gambling is a specific act done with the intention of gaining money or some other prize. It is much different than the casting of lots done in the Bible (Jonah 1:7; Acts 1:26) as it seemed like God was behind these things (Proverbs 16:33). It is also much more than merely rolling dice. Ray Pritchard sanctioned gambling to three specific traits:

Therefore, there are three key elements in the definition of gambling: **First**, the betting of money or something else of value. **Second**, the winner is determined by a chance or uncertain event. **Third**, the gain of the winners is at the expense of the losers.<sup>6</sup>

Gambling is not just entertainment, but immoral entertainment. It is a form of stealing, a skewed view of getting rich, and a manipulating game all covered in the cloak of “entertainment.” Gambling personified says, “let us do evil that good may come” (Romans 3:8).

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<sup>3</sup><https://gamblingindustrynews.com/usa-gambling-statistics/>

<sup>4</sup><https://apologeticspress.org/christians-gambling-and-the-lottery-1251/>

<sup>5</sup><https://www.etymonline.com/word/gambling>

<sup>6</sup><https://www.keepbelieving.com/sermon/dont-bet-on-it-gambling-and-the-christian-faith/>

Who is gambling? While people of all economic classes gamble, the majority comes from those who are lower on the socioeconomic chain. Those who have low incomes or are in financial trouble are those you might see at the casino or be the ones you stand behind at a gas station buying lottery tickets. In a 2014 issue from the *Substance Abuse and Mental Health Services Administration*, it was recorded that

men are more likely than women to have gambling problems.<sup>2,14,15</sup> Gambling problems show some association with adolescence and young adulthood, ethnic minority status, low income and low socioeconomic status, high school education or less, and unmarried status.<sup>2,15,16”7</sup>

This does not include all of those who gamble every now and then, or just for fun with things like raffle tickets or with sporadic games.

Gambling is an ancient sin with modern twists. There are now more ways to gamble than ever have been in history. Although some have reported that gambling has existed all the way back to the Mesopotamian period, the opportunities to gamble have grown with the technological advancements and legislative allowances. The first legislation for legalized gambling in the U.S. began in Nevada in 1931 and the first lottery occurred in 1964 in New Hampshire. As of 2024, the only two states to outlaw gambling are Hawaii and Utah. The other 48 states legalize gambling in some form. Today, types of gambling include:

- Casinos.
- Lottery tickets.
- Sports betting.
- Card games like Poker.
- Raffles.
- Horse racing.



Despite the many ways there are to gamble there is one conclusion—all forms are harmful.

Gambling is a moral, social, physical, psychological, physiological, emotional, domestic, and spiritual issue. There is nothing good that comes from it. No one can deny that it is an issue; even secular positions speak of its dangers. We address it here, not merely because it is a political, personal, and

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<sup>7</sup><https://www.in.gov/fssa/dmha/files/Gambling-Problems-An-Intro-Behavioral-Health-Service-Providers.pdf>

psychological issue, but because it is a Biblical one. Let us examine five excuses people make to justify gambling, five Biblical arguments for its sinfulness, and five dangers that can result from this act.

### Five Excuses.

Sin is exciting (Hebrews 11:25), therefore, it is not surprising that people want to fight for the freedom to partake in sinful things. If gambling were not pleasurable, people may not be drawn to it; however, because it is exciting, fleshly, and worldly, people justify it. Even more drastically is when Christians attempt to justify this sin. What are some excuses people use to justify this moral issue?

**“Well... farming, investing, and insurance is gambling.”** It has been said that since life is a gamble (cf. Ecclesiastes 9:11), going to the boats or lottery machine must be ok. The “risk” argument seems to be the fundamental principle to justify gambling in this argument. However, gambling is not wrong merely because of risk. We take risks all the time when driving a car, going to a hospital, or riding a roller coaster. No one would say these are sins in the slightest. There is much risk in investing, farming, and insurance, but risk doesn’t make them sinful.

Gambling is much different from insurance, farming, and investing. First, gamblers win by others’ losses. Their success comes through the wallet of other gamblers, but insurance companies provide service for potential catastrophes, farmers are successful through labor, and companies are involved in buying and selling when they make deals with investors. Second, gamblers are covetous, but farmers work to **provide**, investors make deals for a certain **economical purpose** under the umbrella of buying and selling, and insurance agencies **provide a comfort** to families who may face potential harm. Surely, each one of these occupations can be covetous and unjust; however, there is no honor in gambling—only greed.

The Bible speaks highly of each of the above examples—except gambling. Farming is said to lead to bountiful crops (Proverbs 12:11), but this abundancy does not mean his crop would be perfect. Was the presence of some imperfect crop an example of the farmer’s gambling? NO! Perhaps he needs to plan better for the next year. Insurance may be similar to savings. Saving up for the future is surely deemed wise (Genesis 41). Jesus discussed the principle of investing in Matthew 25:14-30. These are not examples of gambling, but honest things people do to increase wealth or help in unexpected

disasters. Bob Winton wrote: “If the outcome depends entirely or mostly on chance, it is gambling; if the outcome depends on skill and diligence and is a worthy endeavor in which no one is made to be a loser, the activity is not gambling.”<sup>8</sup>

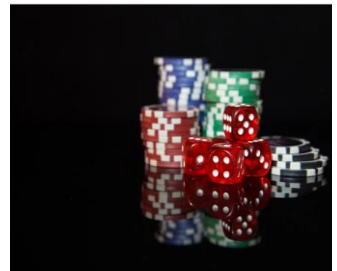
**“The money is going for a good cause.”** This emotional argument is used to justify a person’s spending habits. “At least the money goes to a good cause like schools” some may say. While some money may go to good causes, not all of it does. According to Denise Runge, a dean at the University of Alaska Anchorage,

In almost every case states either earmark the funds for education but then decrease the general fund appropriations for education by a similar amount, or, in more cases, they simply put the money in the general fund.<sup>9</sup>

One Washington Post op-ed stated, “Instead of using the money as additional funding, legislatures have used the lottery money to pay for the education budget and spent the money that would have been used had there been no lottery cash on other things.”<sup>10</sup> Ricky Lopes, an assistant superintendent of Cumberland County Schools in North Carolina noted that, “The lottery didn’t add teachers...it replaced existing positions.”<sup>11</sup> Could it be that state officials and governments remain silent on the issues of gambling because of the profit it brings to the state?

Even if the money were to fully go to help schools, the poor, or shelters, would this argument be valid? If so, then:

- Abortion is ok because it saves the health of the mother.
- We should buy alcohol because it may help a good cause.
- Christians should curse to bring about sinners to the Gospel.



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<sup>8</sup>[https://cdn.subsplash.com/documents/XJ7DGK/\\_source/f1d89cd0-1a20-41c9-9347-52e987bf9585/document.pdf](https://cdn.subsplash.com/documents/XJ7DGK/_source/f1d89cd0-1a20-41c9-9347-52e987bf9585/document.pdf)

<sup>9</sup><https://www.bloomberg.com/news/articles/2017-02-21/where-casino-gambling-and-lottery-profits-really-go>

<sup>10</sup><https://www.publicschoolreview.com/blog/do-lotteries-really-benefit-public-schools-the-answer-is-hazy>

<sup>11</sup><https://www.publicschoolreview.com/blog/do-lotteries-really-benefit-public-schools-the-answer-is-hazy>

Money from lottery tickets, casino's, sports betting, and poker benefiting the injured and unfortunate would not negate the fact that this money was done through a form of stealing. Good ends do not justify bad means (Romans 3:8).

**“Gambling is not explicitly condemned in the Bible.”** While it is true there is no specific prohibition (“thou shalt not gamble”) in the Bible regarding this sin, it is nonetheless sinful. If an explicit condemnation were needed then the use of cocaine or marijuana is allowed by God, as is pornography! An action does not have to be specifically named as wrong in Scripture for it to be sinful. It can be wrong in principle. These Bible principles guide people to determine what actions are right and wrong. Despite the lack of a word for word condemnation on gambling's sinfulness in the Bible, Proverbs 13:11 is interesting: “Wealth obtained by **fraud** dwindles, But the one who gathers by labor increases it” (NASB, emp. mine, NO).

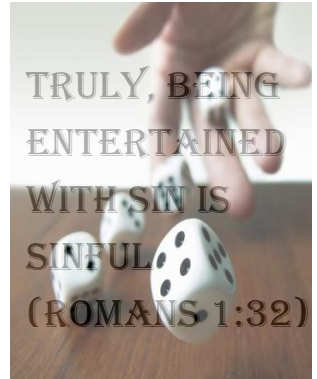
**“People willingly consent to losing and my taking from them, so gambling is ok.”**<sup>12</sup> Does consent automatically justify behavior? If so, then is murdering another justified if someone asked us to do it (Judges 9:54)? Would child sex crimes would be allowed if there was consent by the child? Would it be acceptable to lie because someone told us we could do so? Simply, this argument says, “everyone at the casino says I can steal their money therefore, its ok to steal.” However, human consent does not equal divine consent (Isaiah 5:20). Many ways are right to a man, but it does not equate to them being right to God (Proverbs 14:12). Also, if one's recognition of sins against him were needed for something to be sinful then some sins wouldn't be sins **until** the target knew he was being sinned against. This of course is fallacious. The law of love can be broken despite the acknowledgement of the pain caused by another. Consent by another for us to sin against them does not take away the fact of the presence of sin.

**“Its just a form of entertainment like sports events, movies, and concerts.”** Entertainment is not wrong—unless you have to sin to enjoy it. Gambling is an entertainment industry that is far more than fun. There is nothing wrong with buying tickets to a sports game, paying for movie tickets, or attending a clean concert. There are two essential differences between these two forms of entertainment. First, one is fueled by chance, while the other is a process of buying and selling with exact amounts. Those who buy tickets to a sports game, movie, or concert know exactly what they are getting; however, putting money in the slots or purchasing lottery tickets is done without any

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<sup>12</sup><https://cdn.subsplash.com/documents/XJ7DGK/ source/f1d89cd0-1a20-41c9-9347-52e987bf9585/document.pdf>

expectation of the exact amount of what one will receive. Second, one is gaining from the loss of others while the other allows both parties to gain. In purchasing tickets, the buyer watches the sports game, a movie, or a concert, while the seller gets the money. Gambling leaves those who lost with no more money while others have filled pockets—with the money of the losers! There are no similarities between the two transactions. Truly, being entertained with sin is sinful (Romans 1:32).



### Five Arguments.

While the Bible does not explicitly forbid gambling, it does implicitly. Gambling is sinful for the following reasons:

#### **Reason 1: Gambling is sinful because it is founded in covetousness.**

The driving force, the written thesis, and the main purpose of gambling is for personal monetary gain. No one goes to the Casino, buys lottery tickets, or plays the Mega Millions without an expectation of the possibility of winning. The love of money is often the foundation for this action (1 Timothy 6:9-10). Covetousness is defined as “to have a desire for, long for, to desire.”<sup>13</sup> Gambling is wrong simply because of the attitude manifested by gamblers. Covetousness is expressly condemned from cover to cover in the Bible (Exodus 20:17; Habakkuk 2:9; Luke 12:15). If gamblers are covetous and the covetous are idolatrous, then gamblers are idolatrous (Colossians 3:5)! Instead, contentment should drive our focus (Proverbs 30:8-9; Luke 3:14; 1 Timothy 6:6, 8; Hebrews 13:5). John told the soldiers in his day “be content with your wages” (Luke 3:14), a lesson gamblers ought to have heeded before they put in their coins or scratched off the ticket. First, gambling is wrong because of its covetous disposition.

#### **Reason 2: Gambling is sinful because it impedes work ethic.**

Gambling’s alluring pull is the quickness of becoming rich. While the chances of winning are little to nothing, the possibility (although slight) of winning it big after one game causes people to play and keep playing. Gambling is a “get rich fast” scheme, which is negatively expressed in Scripture (Proverbs 28:22). It is no surprise that gamblers fail financially (Proverbs 20:4). Solomon wrote: “A

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<sup>13</sup>Thayer.



faithful man shall abound with blessings: but he that maketh haste to be rich shall not be innocent” (Proverbs 28:20).

Despite the chances of “winning it big,” the odds are not in anyone’s favor. *Investopedia* wrote

For people who are really good at blackjack, the advantage for the casino might be only 0.5%, but certain types of slot machines might have a 35% edge over a player—and other games fall somewhere in between. The slot machine odds are often some of the worst, ranging from a one-in-5,000 to one-in-about-34-million chance of winning the top prize when using the maximum coin play.<sup>14</sup>

*Gamble Aware* noted the following odds:<sup>15</sup>

- Winning 1<sup>st</sup> Division Lotto: 13,900,000 to 1.
- Winning Powerball: 76,767,000 to 1.
- Being dealt a royal flush in the first 5 cards of poker: 649,740 to 1.

Dangerously, you are 510 million times more likely to get killed by a vending machine than to win the Enalatto Jackpot.<sup>16</sup> Although some attempt to use gambling to get rich quickly, odds are you actually become poor faster!

Gambling affects work production. *Kindbridge* noted, “People addicted to gambling are likely to take extended breaks during the working day, or even full days of absence, to focus on their gambling activities.”<sup>17</sup> Businesses and employers are harmed by gambling (covetousness) because it promotes laziness (cf. Luke 12:18-19).

The Bible expresses the importance of working hard. (Genesis 2:15; Proverbs 13:4; 14:23a; Acts 20:35; Ephesians 4:28; 1 Thessalonians 4:11; 2 Thessalonians 3:8-10). Anything that denies, contradicts, or opposes this principle should be avoided. If people want to be better financially, work harder; do not take others’ money to do it. One preacher told a story about a man “who made his sons work in the cornfields while their peers spent the afternoon at the swimming hole. Someone scolded the father saying, ‘Who do you make those boys work so hard? You don’t need all that corn.’ The wise

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<sup>14</sup><https://www.investopedia.com/financial-edge/0910/casino-stats-why-gamblers-rarely-win.aspx>

<sup>15</sup><https://www.gambleaware.nsw.gov.au/learn-about-gambling/what-are-the-odds>

<sup>16</sup><https://www.focusforhealth.org/the-lottery-the-poor-are-playing-and-the-wealthy-are-winning/>

<sup>17</sup><https://kindbridge.com/gambling/how-gambling-affects-the-workplace/>

father replied, ‘Sir I’m not raising corn. I’m raising boys.’”<sup>18</sup> The principle of work is taken away when people purchase a coin, a ticket, or when they place a bet. Second, gambling is wrong because it impedes work ethic.

**Reason 3: Gambling is sinful because it is bad stewardship.** A good financial analyst, advisor, or accountant would never agree that gambling is good use of one’s money. In fact, the statistics agree.

1 in 5 American male sports bettors allot 25% of their paycheck to gambling, with an equal proportion being in debt from the activity. Further, the average problem gambler debt load (American men) is between \$55,000 and \$90,000.<sup>19</sup>

One study listed some gamblers who limited spending on essential areas because of their gambling, like “petrol, healthcare costs, social events, and house maintenance.”<sup>20</sup> If an action prohibits you from providing for necessities and family—how can it not be sinful?

The Bible is not quiet about good stewardship practices. Chuck Northrop wrote:

First, gambling violates the basic laws of good stewardship. There are three legitimate laws of economy. The law of labor in which labor is rewarded (1 Timothy 5:18; Ephesians 4:28; 2 Thessalonians 3:10). Also, there is the law of exchange in which a product is exchanged with something of equal value (Galatians 6:7-8; James 4:13-15). Finally, there is the law of love in which benevolence is shown to those in need (1 Corinthians 16:2-3; Matthew 7:12; 22:39).<sup>21</sup>

Christians are stewards; they must be faithful with what they have (1 Corinthians 4:2; Colossians 3:23-25; 1 Peter 4:10). Gambling prohibits one from truthfully telling God “I have done my best with what you have given me.” Since everything we have is God’s (it is the “lord’s money” [Matthew 25:18]), we must

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<sup>18</sup>Michael Hodgin, *1001 Humorous Illustrations For Public Speaking*, Zondervan, 1994, p. 373.

<sup>19</sup><https://kindbridge.com/gambling/who-gambling-report/>

<sup>20</sup>Sarah Marko, Samantha L Thomas, Hannah Pitt, Mike Daube, The lived experience of financial harm from gambling in Australia, *Health Promotion International*, Volume 38, Issue 3, June 2023, daad062, <https://doi.org/10.1093/heapro/daad062>

<sup>21</sup>Chuck Northrop.

not use it for wasteful purposes. Ultimately, we will be held accountable for how we spend our money—specifically if we gambled. Cody Westbrook wrote,

stewardship involves accountability. Ultimately, every steward will account to the Master for how he has managed the Master’s goods. The stewardship parables clearly emphasize this point as do a number of other passages throughout God’s Word. The Hebrews writer said, And there is no creature hidden from His sight, but all things are naked and open to the eyes of Him to whom we must give account (**Heb. 4:13**). The word “account” has to do with providing an explanation, a reckoning, or giving a record of assets and liabilities...Everyone will stand before the judgment seat and answer for how he discharged his duties as a steward. We are accountable to the Master for how we use His goods.<sup>22</sup>

Just like the master wanted to find his servant prepared at his arrival (Luke 12:42-48), so should we be found faithful and prepared with our finances when the Lord comes. Imagine being at a Casino when the Lord comes back and telling Jesus that you spent His money there! Third, gambling is wrong because it creates slothful servants.

**Reason 4: Gambling is sinful because you are getting rich by others’ losses.** The majority do not win big in gambling. In fact, for gambling to thrive people **MUST** lose. Winners are not the only ones to blame, casinos are too. These organizations grow their wealth by taking from the poor. *Focus for Health Foundation* observed that, “People who make less than \$10,000 spend on average \$597 on lottery tickets (6% of their income).”<sup>23</sup> In a 2016 report, “The rate of problem gambling among homeless populations is about 9 times higher than in the general population.”<sup>24</sup> Specifically, the poor are getting robbed—a sin God did not take lightly in Bible times (Proverbs 22:22-23).

Paul wrote, “Let him that stole steal no more: but rather let him labour, working with *his* hands the thing which is good, that he may have to give to him that needeth” (Ephesians 4:28). Merriam Webster defined stealing

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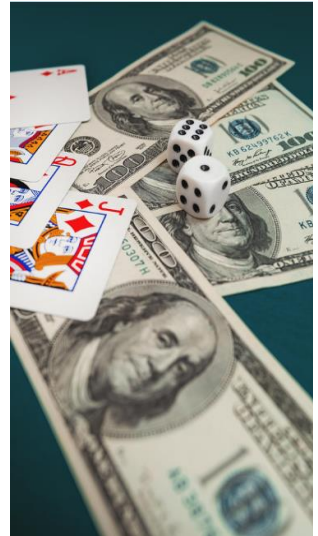
<sup>22</sup><https://swcofc.org/stewardship/>

<sup>23</sup><https://www.focusforhealth.org/the-lottery-the-poor-are-playing-and-the-wealthy-are-winning/>

<sup>24</sup><https://www.responsiblegambling.org/for-the-public/safer-play/whos-at-risk/>

as, “to take (something) without right and with an intent to keep.” Gambling fits right in with this simple definition. What would you call gaining something you didn’t have, from someone you did not meet, and by means of dishonest gain? Fourth, gambling is wrong because it is stealing.

**Reason 5: Gambling is sinful because of evil associations.** What is the first thing that comes to mind when you think about a casino, sports betting, or Las Vegas poker? Do you think of “love, joy, peace, longsuffering, gentleness, goodness, faith, meekness temperance” (Galatians 5:22-23) or, “Adultery, fornication, uncleanness, lasciviousness, Idolatry, witchcraft, hatred, variance, emulations, wrath, strife, seditions, heresies, Envyings, murders, drunkenness, revellings, and such like” (Galatians 5:19-21)? Gambling is associated with other sins like drinking, partying, and perhaps even sexual sins. If gambling is associated with sinful pursuits, the Christian should not desire to engage or approve of those who engage in them (Romans 1:32; 1 Thessalonians 5:22). What comes to your mind when you see a person gambling? He is a faithful child of God? She goes to church? This action alone surely creates associations with devilish things; reputation matters (Proverbs 22:1; 1 Corinthians 11:2-16).



Instead, Christians are to be thinking of good things. Paul wrote, “Finally, brethren, whatsoever things are true, whatsoever things *are* honest, whatsoever things *are* just, whatsoever things *are* pure, whatsoever things *are* lovely, whatsoever things *are* of good report; if *there be* any virtue, and if *there be* any praise, think on these things” (Philippians 4:8). One would find it difficult, nay, impossible, to place gambling into one of these categories. Intelligently, Don Blackwell observed, “It’s going to be hard to turn around and talk to the person behind you about the gospel when standing in line to buy a lottery ticket.”<sup>25</sup> Fifth, gambling is wrong because of the evil reputation and associations it brings.

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<sup>25</sup>Truth about Moral Issues Book

## Five Dangers

It is no surprise that those who have a lustful desire for money are destroyed by it. This principle and warning was taught by Paul when he wrote

But they that will be rich fall into temptation and a snare, and *into* many foolish and hurtful lusts, which drown men in destruction and perdition. 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 (1 Timothy 6:9-10).

The destruction of gambling is often overlooked and not considered by the covetous. There are dangers associated with this sin that are even worse than other sins. Dave Miller and Kyle Butt wrote, “Just the fact that there is a ‘National Center for Pathological Gambling’ should clue every legislator into the fact that there is something wrong with this type of activity.”<sup>26</sup> The fact that there is a gambling hotline alone should turn people off from this action too! What are five dangers gambling produces?

**Danger 1: It is addictive (1 Corinthians 6:12).** Paul warned of the danger of addictions in his treatise to the Corinthians. Paul forbid anyone from being influenced by an substance, action, or even a person to the point that an addiction is developed. The phrase “brought under the power” comes from the Greek word *ἐξουσιάζω* and it means to have authority over. Nothing is to have authority over our minds to which we are enslaved by it, gambling included.

An addiction is defined as “a compulsive, chronic, physiological or psychological need for a habit-forming substance, behavior, or activity.”<sup>27</sup> Interestingly, Cambridge dictionary had gambling as an example under their definition of addiction! The DSM-5 has included “Gambling Disorder” as a section in their catalog. Gambling is unlike any other addiction. Dr. Fong observed that

Gambling, unlike any other addiction, is associated with cognitive distortions...” “People say, ‘If I keep gambling then eventually I’ll win.’ You don’t say that about alcohol, tobacco or cocaine.”<sup>28</sup>

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<sup>26</sup><https://apologeticspress.org/christians-gambling-and-the-lottery-1251/>

<sup>27</sup> Merriam Webster

<sup>28</sup><https://www.uclahealth.org/news/article/gambling-addiction-can-cause-psychological-physiological-health-challenge>

The analytics are not shy. One paper noted:

Researchers spanning three decades estimate that from slightly less than 1 percent up to 1.9 percent of the U. S. general population suffers from pathological gambling.<sup>10</sup> In a meta-analysis of 120 previous studies, researchers at the Center for Addictions at Harvard Medical School found that approximately 1.1 percent of the adult general population were past-year level three [pathological] gamblers and an additional 2.8 percent were classified as level 2 [problematic] gamblers who were having some problems as a result of their gambling but did not meet diagnostic criteria as pathological.<sup>11</sup> This research suggests that almost 4 percent of the adult population in the United States suffers from some form of gambling disorder.<sup>29</sup>

Note these statistics:<sup>30</sup>

- In the United States, between 1 and 2% of the adult population (2-4 million) will develop a gambling disorder at some point in their lives [24].
- Only 10% of people with gambling problems will seek help [24].
- In 2022, the U.S. National Institutes of Health failed to invest any money to study gambling problems [24].
- 39% of people who are getting assistance for a gambling disorder will drop out of treatment [25].
- During the global pandemic the number of compulsive gamblers grew by 17.6% [26].
- New Jersey's high-risk problem gambling rate is three times the national level [40].

There is surely an epidemic and addictions to this sin are rampant.

How do people develop this addiction? Emily Sohn wrote:

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<sup>29</sup>Position Paper "A Biblical Perspective on Gambling" 2015, pdf.

<sup>30</sup><https://gamblingindustrynews.com/usa-gambling-statistics/>

For one group of people, habitual gambling pushes them to chase wins until they develop a problem. A second group comes from a history of trauma, abuse, or neglect, and gambling offers an escape from stress, depression, and anxiety. A third group may have antisocial or impulsive personalities with risk-taking behaviors.<sup>31</sup>

The addiction is very deceptive. People mistakenly think that their loss is bad luck so they keep on playing until they get “good luck,” which rarely happens. Ian Flemmin said, “At gambling, the deadly sin is to mistake bad play for bad luck.” It is impossible to get an addiction to gambling if you never start; however, if you gamble occasionally you have a 50 to 1 chance of developing a problem, and if you gamble once a week or more other than the lottery-style gambling you have a 7 to 1 chance of developing a problem.<sup>32</sup> Truly, the addiction continues because money is not a satisfying object (Ecclesiastes 5:10). Someone said, “The love of money increases, in proportion as money itself increases.”

If you are a compulsive gambler, it would be for your upmost benefit to seek help immediately. Psychotherapy is one of the best forms of treatment, specifically, Cognitive Behavioral Therapy.<sup>33</sup> It also best to refrain from any places and all events where gambling (in any form) could take place (Proverbs 4:14-15; Matthew 5:29-30; 1 Corinthians 10:14; 2 Corinthians 6:17; 1 John 5:21). Kindbridge advised,

Casino gamers must logically avoid land-based casinos, delete gaming apps from their digital devices, and install software (**such as Gamban**) that prevents devices from accessing online gambling platforms. Sports bettors must also do the same for online sportsbooks **and fantasy apps**. Even go-to news resources such as CBS Sports, Fox Sports, Bleacher Report, and the rest are full of picks and predictions to tempt your senses. And as of August 2023, **ESPN should be added to the list** of sites for problem gamblers to avoid. Lastly, remove yourself

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<sup>31</sup><https://www.apa.org/monitor/2023/07/how-gambling-affects-the-brain>

<sup>32</sup><https://www.gambleaware.nsw.gov.au/learn-about-gambling/what-are-the-odds>

<sup>33</sup><https://www.apa.org/monitor/2023/07/how-gambling-affects-the-brain>

from social situations that encourage gambling. If a traditional day or evening out with the gang entails frequenting sports bars and **conversations about points spreads** it's best to skip the invite and **focus on healthy alternative activities**.<sup>34</sup>

**Danger 2: Suicide.** Gambling does not only affect the wallet, but it can also pose a threat to life. “Research from different countries has shown that among people receiving treatment for problem gambling, between 22% and 81% have thought about suicide, and 7% to 30% have made an attempt.”<sup>35</sup> “A Swedish study, for example, reported a standardised mortality ratio of 15:1 for suicide among a cohort of more than 2000 people with diagnosed gambling disorder compared with the general population<sup>5</sup> Cowlshaw and Kessler<sup>6</sup> reported odds ratios of 4:2 for suicidal ideation, and 5:5 for suicide attempts, among high-risk gamblers in health-care settings.”<sup>36</sup> Heavy gamblers who started off as normal gamblers have taken their own life due to the distress and mental pain gambling has caused. Unfortunately, some die with grief much like Judas (Matthew 27:1-5) or perhaps with desperation like Saul (1 Samuel 31:1-4). Gambling is not worth it.

**Danger 3: It leads to financial trouble.** Charles Spurgeon said, “A young gambler is sure to be an old beggar if he lives long enough.” Gambling is laziness in entertainment and any form of laziness leads to ruin (Proverbs 13:4). Gambling is a way to get money without working—unsurprisingly it kills a man financially (Proverbs 21:25; 28:19). Often those who resort to gambling and develop addictions to it neglect the duty of providing for their families—which is sinful (1 Timothy 5:8). One report noted:

Acquiring debt was a common strategy used by gamblers and affected others to make ends meet. This included borrowing from members of their social networks, payday loans, personal loans, credit cards, and refinancing their mortgage. Some gamblers explained that borrowing money was initially a way to cover their expenses and making it to their next payday. Borrowed money was used for daily expenses such as buying groceries, repaying

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<sup>34</sup><https://kindbridge.com/gambling/how-to-stop-gambling-and-get-out-of-debt/>

<sup>35</sup><https://theconversation.com/many-suicides-are-related-to-gambling-how-can-we-tackle-this-problem-228017>

<sup>36</sup>[https://www.thelancet.com/journals/lanpub/article/PIIS2468-2667\(20\)30257-7/fulltext](https://www.thelancet.com/journals/lanpub/article/PIIS2468-2667(20)30257-7/fulltext)





debts, and catching up on bills, with some also gambling with borrowed money.”<sup>37</sup>

Bills pile upon bills, credit cards<sup>38</sup> are maxed out, and savings are blown all to support an addiction. Extremely, “the top 1% of gamblers surveyed spent 58% of their income and one in ten are spending 8% on the habit.”<sup>39</sup> The debt from such a sin is catastrophically burdensome. One reported:

Bankruptcy presents yet another adverse consequence of excessive gambling. In one of the few studies to address bankruptcy, Ladouceur et al. (1994) found that 28 percent of the 60 pathological gamblers attending Gamblers Anonymous either reported that they had filed for bankruptcy or reported debts of \$75,000 to \$150,000.<sup>40</sup>

According to *debt.org*, “The average debt generated by a man addicted to gambling is between \$55,000 and \$90,000. Women gamblers average \$15,000 of debt.”<sup>41</sup> There is no limit to the financial burdens people acquire to gambling, especially for those who develop a problem. The financial dangers alone should be enough to keep people from practicing this vice.

**Danger 4: It leads to other sins.** Someone said, “Gambling is the child of avarice, the brother of iniquity, and the father of mischief.” It is no surprise that something sinful leads to more sin. The principle of the progression of sin is stated in the Scripture (2 Samuel 11; Psalm 1:1). Many would be wise to understand that gambling sometimes is not the only sin committed at the boats, nor does it stop with sins of finance. What does gambling often produce?

- *Divorce.* “One study in *The Journal of Social Issues* found that as gambling increases, there is an increase in (a) proportion of divorce and separation; (b) disagreement about money matters with one’s spouse; (c) lack of understanding between marital partners; and (d) more

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<sup>37</sup>Sarah Marko, Samantha L Thomas, Hannah Pitt, Mike Daube, The lived experience of financial harm from gambling in Australia, *Health Promotion International*, Volume 38, Issue 3, June 2023, daad062, <https://doi.org/10.1093/heapro/daad062>

<sup>38</sup><https://www.debt.org/advice/gambling/>

<sup>39</sup><https://www.ox.ac.uk/news/2021-02-04-oxford-gambling-study-fun-can-stop-financial-problems-addiction-unemployment-ill>

<sup>40</sup><https://www.ncbi.nlm.nih.gov/books/NBK230628/>

<sup>41</sup><https://www.debt.org/advice/gambling/>

reported problems among children of gamblers.’<sup>42</sup>  
“The personal damage is also great: the divorce rate for problem gamblers is twice the rate of non-gamblers.”<sup>43</sup>

- *Abuse*: “Bland and colleagues (1993) estimated that 23 percent of the spouses and 17 percent of the children of pathological gamblers were physically and verbally abused. These percentages vary somewhat across studies. Lorenz and Shuttlesworth (1993) estimated that 50 percent of spouses and 10 percent of children experienced physical abuse from the pathological gambler.”<sup>44</sup>
- *Stealing*. “In order to support their gambling sin, some may even steal from others! a **Pennsylvania priest was arrested** for allegedly stealing over **\$117K** from his church to cover gambling debt. Then there’s Chicago’s well-known Rabbi Michael Sternfield who was **ousted from his position** after winning a **\$10,000** jackpot from the very same casino he was self-excluded (due to debt) from. And the NFL executive? Former **Jacksonville Jaguars** executive, Amit Patel, has **allegedly admitted** to embezzling more than **\$22 million** from the team to cover losses sustained from playing Daily Fantasy Sports (DFS).<sup>45</sup> “Those with authorized access to company funds may use the money to support their addiction.”<sup>46</sup>
- *Substance abuse*. While alcoholic rules differ between states, drinks are served nonetheless. Some states even serve free alcohol to players!
- *Sexual abuse and promiscuity*. Casino’s are the modern day definition of Corinthianism! According to David Vialpando, “Human traffickers often seek to set-up shop in casino hotels to facilitate prostitution activity.”<sup>47</sup>

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<sup>42</sup><https://probe.org/gambling/>

<sup>43</sup><https://www.debt.org/advice/gambling/>

<sup>44</sup><https://www.ncbi.nlm.nih.gov/books/NBK230628/>

<sup>45</sup><https://kindbridge.com/gambling/debt-from-gambling-an-american-mental-health-epidemic/>

<sup>46</sup><https://www.trinet.com/insights/employee-gambling-in-the-workplace-how-to-keep-it-under-control>

<sup>47</sup><https://www.bing.com/search?q=are+people+sexually+abuse+at+casinos&q&n&form=QBRE&sp=-1&lq=0&pq=are+people+sexually+abuse+at+casinos&sc=0-36&sk=&cvid=2187A05956F64EDEB3DE839E36680B25&ghsh=0&ghacc=0&ghpl=>

If you enter a casino or buy a lottery ticket, don't expect for your sin to stop at the scratch or putting coins in the slot machine. Gambling often leads to other harmful and disastrous sins.

**Danger 5: It will keep you out of heaven.** Put aside all the financial, physical, social, and psychological problems; this last danger is the worst of all. Heaven does not welcome the idolatrous, thieves, and covetous. Paul wrote,

Know ye not that the unrighteous shall not inherit the kingdom of God? Be not deceived: neither fornicators, nor idolaters, nor adulterers, nor effeminate, nor abusers of themselves with mankind, Nor thieves, nor covetous, nor drunkards, nor revilers, nor extortioners, shall inherit the kingdom of God (1 Corinthians 6:9-10).

The eternal hell awaits those who live in this sin and will not repent (Revelation 21:8). Logic proposes that a quest for the “supposed” win at the cost of finances, family, and ultimately one's soul, is idiotic and pointless. Will you take a chance at the big win at the cost of your soul (Matthew 16:26)?

The sin of gambling is evident. No person, especially no Christian should be engaging in a practice that involves so much loss. Gambling like any sin can be stopped. Gamblers like any who have an addiction can be cured. Gamblers who have lost in the past, can ultimately win—the eternal prize (Revelation 2:10) if they turn to Christ.

If you are in this sin, how can you overcome it? First, stop all forms of gambling and if you are a Christian, pray to God for forgiveness (Acts 8:22; 1 John 1:9). If you are not a Christian study with someone about what the Bible says about becoming a Christian (i.e. being saved [Romans 10:17; John 8:24; Acts 17:30; Romans 10:9-10; 1 Peter 3:21]). Second, if you are a compulsive gambler get in touch with a therapist. Research has shown psychotherapy is one of the best ways to overcome this sin. Third, avoid situations where you will be tempted to gamble. Fourth, replace these urges and situations with good, Biblical things like:

- Prayer (Philippians 4:6-7).
- Bible study (2 Timothy 2:15).
- Assembling with other Christians (Acts 2:42-47; Hebrews 10:24-25).

Gambling is destructive because of the desire for earthen treasures instead of spiritual ones. Want to be successful with money and not be overcome by the

sin of gambling? Follow Kin Hubbard's advice, "The safest way to double your money is to fold it over once and put it in your pocket." Beware, be watchful, and be faithful.