

What About the Lottery? 1 Timothy 6:6-19

The Bible is God's prescription for our continued existence, health, prosperity, happiness and salvation. To live by biblical principles is to live in obedience and submission to the lordship of Jesus Christ and His Word.

Undoubtedly, we all desire to live rewarding and significant lives. This can be fully achieved, but only if we share God's eternal perspective in this life. God's principles are challenged daily, as we walk along the exciting and difficult road called life. In Matthew 10:16, Jesus says "Behold, I send you out as sheep in the midst of wolves; so be shrewd as serpents and innocent as doves."

One such wolf is the gambling industry. It is a human predator that consumes societal stability, personal well-being, marriages, families, life and, ironically, financial prosperity. We must be wise and shrewd to avoid the teeth of gambling.

Legalized gambling is one of the fastest expanding enterprises in the United States. In 2006, the gross revenues from gambling were \$91 billion — more money than Americans spent on movie tickets, theme parks, spectator sports and videogames *combined!*

Gambling has attained unprecedented levels of acceptance, glamorization, and popularity in the United States. Once confined to the remote desert region of Nevada, gambling, in one form or another, is now legal in 48 of the 50 states. UT and HI are the only exceptions.

Overall, the gambling industry is "more united, stronger and with more opportunities than ever before," Walton Chalmers, vice president of the American Gaming Association, crowed before a tourism convention in Las Vegas.

You may wonder why we are discussing this. Does someone in this congregation have a gambling problem? I don't know. The gambling addiction is the least conspicuous of all addictions. It does not manifest itself by slurred speech, bloodshot eyes, or staggering. So it is possible that someone you would never suspect does have a gambling problem. When we discuss any sin we must be careful. In Eph. 4:15 Paul says that we must speak "the truth in love." A contemporary paraphrase of that approach is, "We hate the sin, but love the sinner" or "We condemn the sin,

but not the sinner.” In John 8 Jesus told the woman caught in adultery, “Neither do I condemn you. Go and sin no more.” Jesus did not condemn her, but He did challenge her to stop her sinful ways. In the same way, we have no authority to berate or belittle people for their past. But neither do we have the authority to condone or excuse sin. We must speak the truth, but we must never use the truth as a club. We must speak the truth in love with the desire to instruct, to heal, to restore. Our kids are being released into a world where gambling opportunities abound. They could easily be seduced if they are not properly prepared. Also, this issue could and should determine how we vote. Our lieutenant governor,

What Is Gambling?

Gambling is defined by a combination of three components:

Consideration – something of value placed as a "wager" or bet

Chance – the element of risk

Award – a prize, usually money or an item of value, that comes from losers' losses

There are many legitimate enterprises that contain two of these components or even two and a half that people call gambling which are not gambling. Gambling must contain all three components. So farming, buying stock, buying life insurance, driving a car, and marriage do not constitute gambling, although they all contain some of the same components.

When we think of gambling we immediately think of the lottery, horse or dog tracks, casinos at Tunica or places further away, bookies, and smoke-filled rooms. But there is gambling taking place right under our noses sometimes and we don't realize it. Have you ever had a child ask you to buy a raffle ticket to help his team travel to a tournament? You could win a TV. You probably won't win, but at least you are helping kids. Several years ago I met a fisherman who entered in fishing contests. These were not the big ones with corporate sponsors you see on TV. These contests are much smaller. The participants all pay an entry fee and the prizes are paid out of the entry fee. That is gambling. I visited with a young man recently who explained how he competes in landmark races. The participants all pay an entry fee as much as \$200. They start together perhaps in Beebe and race to a landmark in West LR. First and second place finishers receive prize money from the entry fees. That is gambling, and it is also dangerous. I know another man who has coon dogs. He and other coon dog owners have contests in which the dogs score points for various

feats. For example, they score points for treeing a coon. Each owner pays an entry fee. The winners are paid prizes out of the entry fees. That, too, is gambling.

Who Is Gambling?

Gambling has been legalized in 48 states, with the two exceptions being Hawaii and Utah. Approximately 33 percent of the American population does not gamble. Another 46 percent gambles at casinos, while the remaining 21 percent choose other forms of gambling.

The five largest gambling sectors include:

Commercial casinos (36% of total revenue)

Tribal/Indian casinos (26%)

Lotteries (26%)

Illegal off-shore Internet gambling (6%)

Pari-mutuel wagering – dog/horse racing (4%)

According to the American Gaming Association's *2008 State of the States* report, about 54.5 million people visited U.S. casinos in 2007 (25 % of the adult population, 21 years of age and older). A Barna survey of public opinion found that 61 % of Americans believes that gambling is "morally acceptable," and a more recent Barna survey found that about 20 % – or one in five – adults have gambled in the past week.

In confronting the problem of compulsive gambling, it is important to be able to distinguish between types of gamblers. Basically, there are four types of gamblers. Most frequent is the **Social Gambler**, who gambles for recreation or diversion from everyday stresses. Losses are viewed as entertainment, and gambling does not interfere with normal family, social or vocational interests, with the gambler's physical or emotional health, or with the gambler's sense of values. Should the gambling interfere, the social gambler will limit the gambling in terms of frequency, time and money wagered, or turn to an activity which causes fewer problems and is more rewarding.

Examples of social gambling are betting on a Super Bowl game, a weekly poker game, or buying a daily lottery ticket. Frequency and amount are not the issue; rather, it is the gambler's reason for gambling and his or her ability to control the gambling that distinguishes among the types of gamblers.

The **Professional Gambler** views gambling as a business, earning his livelihood from gambling. The gambling is disciplined and controlled, with losses being carefully studied to minimize their recurrence. Wins, too, are carefully analyzed in order to increase the profit margin. The professional gambler does not seek to avoid emotional pain through gambling.

The **Criminal Gambler** gambles to make money, even if this includes cheating or swindling, alone or in conspiracy with others. Losses are usually blamed on others and cheating is justified. Losing or cheating does not result in feeling guilty or remorseful; rather, it increases the criminal gambler's tendency to blame others for his misfortune and to seek revenge.

This type of individual develops problems early on in life with physical and sexual aggressiveness, poor school performance, truancy, lack of acceptable social skills, an inability to sustain close personal relationships, association with fringe groups, and a history of poor work performance.

The criminal gambler is usually well known to juvenile authorities and law enforcement agencies, being a "client" of these systems generally starting in childhood or adolescence, being in and out of foster homes and juvenile detention centers. Gambling is only one of his many socially unacceptable or illegal activities.

From a clinical perspective, this person most often may be diagnosed as suffering from Anti-Social Personality Disorder and may be labeled as a sociopath.

The **Pathological Gambler** can be described as an individual who is above average in intelligence, honest, energetic, competitive, creative, athletic, hard working and motivated to achieve – a citizen with a solid set of values concerning law and order, health, family, job and country.

Typically the pathological gambler is reared in a family environment in which there is a strong emphasis on money. Almost always there is a parental history of pathological gambling, alcoholism, or some other form of serious emotional disorder. The gambler's childhood is marked throughout with inconsistent parenting and discipline, and with a history of physical and/or verbal abuse. There is also a very strong emphasis on the importance of money in these families.

Gambling, and winning, give the pathological gambler a sense of action and excitement, a sense of confidence and accomplishment. Money and

winning are seen as a means of gaining in esteem, attention and power; thus, gambling provides the pathological gambler with the opportunity to avoid facing pain and the harsh realities and discomforts of life.

The development of pathological gambling might be described as developing in three phases -- the Winning Phase, the Losing Phase and the Chasing Phase.

The **Winning Phase** starts when the casual, social gambler realizes that gambling can become a fast-action, exciting experience. He gambles carefully, studies the horses, teams, cards or numbers, and wins fairly frequently. The gambling is fun, is usually a social activity engaged in with a friend or two, and is a means of relaxing and getting away from daily pressures of work and family.

This phase is usually ended by repeated wins or a "big win," a win of money equivalent to several times one's weekly income, or more. These wins generate in the potential pathological gambler a false sense of optimism concerning luck and skill in gambling. Winning provides a sense of accomplishment: it is a boost to low self-esteem. It gives the pathological gambler new status, confidence, a sense of control and power.

The **Losing Phase** is generally marked by increased gambling and losses. Although the gambler has experienced a big win, or several big wins, or even a series of smaller wins, he will also eventually experience losses. These losses are very disturbing to the pathological gambler. It is not only a loss of money, but also an upset to a fragile sense of self-esteem. What had been fun is now very uncomfortable, making him feel anxious and depressed. Thus he immediately returns to gambling to rid himself of these feelings. He needs to gamble more often and with larger amounts to regain the previous level of action and excitement.

This stage is associated with attempts to hide the gambling, with lies about absences from home, about income not received, and missing monies, mail, and other ploys. Money is lacking and bills are late in being paid. The gambler may borrow from friends or colleagues hoping thereby to prevent a spouse or other family members from discovering gambling losses.

Personality changes occur such as becoming restless, irritable, defensive and argumentative. The gambler becomes more despondent, feeling guilty about his behavior towards others and angry with himself.

Repeated evidence of money missing and bills not paid on time result in increased arguments. He desperately wants his family to stop harassing him and berating him. Promises of abstinence are made.

The family is convinced that intentions to stop gambling are sincere and will provide the money to pay back loans and past-due bills. Unfortunately, this "bail-out" more often than not will become the first of many bail-outs, both financially and emotionally, by covering up for the gambler, through lies and other deceptions. The spouse or other family member may themselves become co-dependent or enablers of this illness.

Promises of abstinence are well-intentioned but short-lived. As new pressures occur, as financial problems increase, the urge to gamble becomes stronger. The return to gambling is not with a \$2 bet or one lottery ticket, but rather at the level where the gambling left off previously. The gambling accelerates – as do losses. The gambler becomes desperate, and starts "chasing" losses, gambling large amounts, recklessly, wagering with all available funds on a longshot. Thus begins the **Chasing Phase**.

All thoughts are on gambling, constantly -- which team to play, how much to bet, how to pay off bills, how to get to the phone or track, to the action, how to block out discomforts and pressures.

The gambler borrows until all borrowing options are used up. Checking or savings accounts have long been depleted. Credit cards are overdrawn. Cash value on life insurance policies is spent. Loans from banks and financial institutions are no longer possible, and whatever could have been sold was, in fact, sold long ago.

He knows of only one way to escape from what many gamblers describe as "living in a gray zone, a fog." He needs one more big win -- a win that rides on the next bet, if only he can get the money to make it. He is convinced he will win. He "borrows" -- most often first from the family, then from his employer or elsewhere. Most gamblers start their "borrowing" by writing bad checks, forging a loan application, or using another's credit card.

He may "borrow" once, or he may "borrow" many times. There is no intention to injure anyone but rather, in the gambler's confused state of mind at this time, there is only the thought, "the next bet will come in, and all will be well." If the next bet does not come in, he will have to "borrow"

again. He "knows" it is his turn to win; after all, he has done so before, many times. And the wins have been for very substantial sums.

He can't think clearly or concentrate. He is filled with a tremendous sense of anger, guilt, and anxiety. He works harder, but accomplishes less. He has become alienated from his spouse, family, friends and fellow employees. He feels isolated and alone. He may start drinking.

The gambler at this point in the development of the mental illness is also quite ill, physically. He may briefly consider seeing a doctor, but that would cost money -- money which he needs for gambling.

He suffers physically from multiple somatic complaints. His head hurts constantly. He cannot eat, and often goes two or three days without food. His stomach feels like it is tied in knots, he is constipated or suffers from frequent diarrhea. His chest hurts, as does his lower back and his upper back. He may break out in a rash or other form of dermatitis. His breathing becomes difficult. He cannot sleep soundly, and often finds himself awake all night, suffering from increasing nightmares. At times his fingers or hands feel numb or he cannot lift his leg. He has no more energy.

This formerly honest, intelligent person now has only a very weakened intellectual understanding between right and wrong, of appreciating the consequences of his behavior, of considering that others are being hurt by his actions. But he does know that when that urge to gamble comes upon him, he is virtually powerless. He is unable to fight off that urge.

Some believe the only way out of the desperation and turmoil is to commit suicide. Research studies on compulsive gamblers indicate that almost 25% have attempted suicide. Others have felt incredibly relieved after being arrested. The long, desperate struggle is over.

Finally the gambler "hits bottom." Some may need to be hospitalized, either for depression, suicidal ideation, or any of the physical complications resulting from years of stress, anxiety, abuse, neglect or malnutrition. Others need to be removed from the environment to prevent further illegal activities. Withdrawal symptoms similar to those of alcohol or drug withdrawal may occur.

It is only after a period of abstinence that the compulsive gambler begins to recognize the irrationality of his behavior. It is not uncommon to hear a compulsive gambler in treatment utter over and over again, "I can't believe I

did this, I can't believe I did this." Or, "My head kept racing, everything was so fast." Or, "My children are teenagers! I remember them as toddlers."

Unfortunately, the first "bottom" may not be the only one. Gamblers may experience several bottoms, with the financial bottom usually being the first. They may remain abstinent for a period of time, repay debts and other financial obligations, but eventually the hopes of "being normal", of being able to gamble responsibly again, will lead them back to the poker table, track, bookie, lottery vendor, or other form of action.

As family or job related stress or money pressures once again build up, the ability to think clearly diminishes. Problem solving skills and communication skills are still poor, and resources are fewer. The one-time slip ("to prove to myself I'm normal") becomes a relapse. Without treatment, not even the fear of a parole violation will suffice to intercept the gambling addiction. An outside intervention is necessary to break the destructive pattern.

Crimes committed by compulsive gamblers vary, but typically are non-violent crimes such as writing bad checks (against insufficient funds, against a closed account, on a spouse's account), floating or kiting checks, forgery, fraud, embezzlement, failure to file IRS returns, submitting false financial statements to obtain loans, or other thefts by deception.

An attorney may embezzle a million dollars from clients' trust accounts, a juvenile may steal from a parent's wallet, a house-wife may shoplift or forge a husband's name on a credit application, a contractor may falsify invoices, or a businessman may fail to file income tax returns.

Despite the national trend toward embracing gambling as "gaming" and classifying it as harmless entertainment, this activity – and related technology – has never been more deceptive and addictive than it is today. Parents, senior citizens and young people need to be aware that nobody is exempt from gambling addiction, regardless of whether you have an "addictive" personality or not. And the underlying theme of "something for nothing" is no more real today than it was several hundred years ago.

As the early 1900's humorist Frank McKinney Hubbard stated, "The safest way to double your money is to fold it over once and put it in your pocket." This is even truer today with mechanized video predators that simulate "near wins" while taking more and more money from the pockets of unknowing victims or gamblers.

Compulsive gambling is the layman's term for "pathological gambling." Thirty years ago compulsive gamblers attending Gamblers Anonymous (GA) typically were white, middle aged, middle-class men (Livingston, 1974, Custer, 1977). Today a compulsive gambler may be a teenager or a retired senior citizen, male or female, a businessman, blue collar or white collar worker, military member, student or housewife, of any level of socioeconomic status, highly educated or illiterate, of any racial or ethnic group, or of any religious inclination. In short, many groups are represented in Gamblers Anonymous.

Such indicators underscore how gambling, once a widely recognized vice, now has become one of America's favorite forms of entertainment: a guiltless diversion that is readily available.

"For the most part, gambling has already become not only decriminalized from an official standpoint but also from a moral standpoint," says Robert Thompson, an insightful expert on popular culture at Syracuse University. "When we think of who is on those bus trips from New York to Atlantic City now, it tends to be our grandparents."

Two years ago or so Charles Barkley, a pro-basketball Hall of Famer, "came out" about his expensive gambling habit. Golfer John Daly revealed in the same month that he had lost \$61.3 million gambling over the past 12 years.

And there are hints of even more such woes in the future because of gambling's disproportionate popularity among young Americans. In a survey ending in 2002, about two-thirds of American juveniles said they gambled during the previous year—compared with less than half in a similar survey 20 years earlier. And there are two to five times more problem gamblers among kids than adults.

An expert in youth gambling said, "Adults get very concerned with kids' addictions to alcohol or drugs or food or sex or Internet use, but they don't even look at the rates of juvenile gambling. Somehow, this is beneath the radar screen."

And clearly, the new focus of gambling companies is to attract even greater numbers of youths. Partly because in many states they can't get into casinos until they're 21, kids' gambling avenue of choice increasingly is poker—in real games with friends, on the Internet and on TV.

ESPN and other networks, for example, broadcast poker competitions live from Las Vegas with all the breathlessness of the U.S. Open golf tournament. Many of the players are young guys with tattoos, earrings, low-slung baseball caps and cool names such as Chris MoneyMaker.

“The reason that parents want their kids to play sports and watch sports maybe is to sacrifice a little and build character,” says Mike Pesca, a New York-based reporter who covers gambling for National Public Radio. “Does poker have that aspect? No, it’s more of a celebration of a roguish element.”

At the extreme, devoted young poker players give up on college for an online-gambling “career,” says Chad Hills, analyst of gambling research and policy for Focus on the Family. “But what do you think they’re going to be doing five years down the road?”

Yet, many of today’s parents actually encourage poker-playing by their kids. “They’ll say, ‘At first it really made me nervous,’ ” says Professor Thompson of Syracuse. “But the kids are playing for really small stakes, maybe, and parents are so much happier because what the kids were doing the year before was something out in the car, with no supervision. Now, Mom just has to poke her head into the game room and she knows where her teenagers are.”

All this shows how thoroughly gambling has tunneled right into the heart of our national culture and brought moral, and even spiritual, decay with it. When I was a student in Bible college we were not permitted to have playing cards in our possession on choir tour. It was not that the college administration considered playing cards inherently evil, but they knew that many Christians did. On choir tour we were ambassadors for the college, so we had to be extra careful about not giving the wrong impression. You go back one generation before mine and you find many homes in which playing cards were not allowed because of their association with evil and the potential for gambling addiction.

Nowadays, however, few Americans equate gambling with sin or even consider it a guilty pleasure. Office pools for the Super Bowl and for the college basketball tournament in March, in fact, have become fixtures in the cultural landscape.

For at least a decade, various polls consistently have found that between 61 percent (Barna, 2003) and 85 percent (The American Gaming Association) of U.S. adults have no moral qualms about gambling for themselves or others. Even churches have been strangely silent on this issue and haven't stepped up to the plate.

So perhaps it's not so surprising that even 27 percent of evangelicals and 45 percent of "born-again" Christians believe gambling is "morally acceptable," their highest level of approval of any of 10 morally dubious behaviors—also including abortion, cohabitation and drunkenness—in a 2003 survey by Barna Research Group.

Pesca's attitude toward his beat reflects the modern mores that have allowed gambling to become such a vibrant part of the American economy and culture.

"I cover it sociologically, which is not to celebrate it—but not necessarily to condemn it, either," says Pesca, whose boss recently asked him to add weekly podcasts to his gambling coverage. "It's not like, say, liquor. When people think of vices they think of the sexual vices first, then things to imbibe or ingest, and only on down the list do they even think of gambling."

Yet by the sheer number of its victims, gambling should rate near the top of America's concerns.

True, the practice produces a few winners. They include huge gaming corporations and the state governments that rake in billions of dollars a year in lotteries and then redistribute most of the proceeds to general funds for indiscriminate use or to replace state education funds. And, of course, there is the very occasional gambler who goes on a temporary winning streak.

History of Gambling

American society has periodically attempted to arrest the spread of gambling—but with little long-term effect.

After a major scandal in the Louisiana lottery in 1895, government-sponsored gambling came to a screeching halt, and within 15 years there was not a single legal outpost for gambling in the entire country.

The industry was reborn in 1931 when Nevada became the first state to adopt casino gambling. The Depression era, when Seabiscuit reigned, also

saw the rise of betting on horseracing. But the big breakthrough for legalized gambling was 1961, when the voters of New Hampshire decided to start a state lottery—a practice that subsequently hopped to a handful of states all over the country. Midwestern states let gambling riverboats play the Mississippi. And Congress passed the Indian Gaming Regulatory Act in 1988, triggering an explosion in Indian-run gambling.

When the spread of legalized gambling produced its inevitable dirty laundry, Americans became concerned anew. Even the Clinton administration was unable to block the efforts of Rep. Frank Wolf, R-Va., to form the National Gambling Impact Study Commission in 1996. The group's two-year task was to conduct a comprehensive legal and factual study of the social and economic implications of gambling in the United States.

Among the commission's most outspoken members was Dr. James Dobson, founder of Focus on the Family.

"Thirty years ago, gambling was widely understood in the culture to be addictive, progressive and dangerous. Parents taught their children about its evils, and some families, including my own, would not even permit playing cards in the home," Dobson wrote in a January 1999 newsletter. "Clearly, 'gambling fever' has engulfed the nation and has penetrated every age group from the very young to the very old. It now threatens the work ethic and the very foundation of the family."

The commission at least put a speed bump in the way of the breakneck growth in gambling. A majority of members, including Dobson, called for a moratorium on further gambling expansion until the social costs could be calculated.

But most of the commission's major recommendations failed to gain traction, including its calls for a ban on Internet gambling, prohibition of all betting on amateur sports, the posting of "user" warnings in each gambling establishment and a strengthening of federal regulation of Indian casinos.

And over the last few years, the gambling industry has continued to spread its tentacles into positions of influence.

Jack Abramoff's particularly salacious lobbying activities were just part of the more than \$11 million that industry lobbyists spent to advance gambling in 2004. And the Abramoff aftereffects continue. Rep. Bob Goodlatte, R-

Va., couldn't get much support for a proposed ban on Internet gambling that he introduced in 2000. But after Abramoff was convicted, Goodlatte quickly racked up more than 100 new co-sponsors. His bill would amend the Wire Act, which makes gambling over telephone lines illegal, to include Internet gambling.

The problem for the bill's supporters is that Internet-gaming companies are almost entirely based outside the United States. Meanwhile, Internet gambling continues to burgeon. There were about 1,800 gambling Web sites already by 2000. And by 2003, the industry's revenues were estimated at \$5.7 billion by Christiansen Capital Advisors LLC, a Maine firm that analyzes the gambling industry—and projected that Internet-gambling revenues would skyrocket to nearly \$17 billion by 2009.

Frank Fahrenkopf is an important man in Washington, the former chairman of the Republican National Committee (1983-89), the co-founder and co-chairman of The Commission of Presidential Debates. But he's not a public servant anymore. Since 1995 Frank Fahrenkopf has been the president and CEO of the AGA (American Gambling Assoc.), i.e., the chief lobbyist for the gambling industry. Gambling has moved from the back rooms to the boardrooms and it has a new name: gaming. It's classier, more respectable, downright American.

Meanwhile, the debate goes on. A conversation with Frank Fahrenkopf is a good indicator of the industry's communications strategy: emphasize the positive and pooh-pooh the opposition. In legitimating gambling, for example, the president and chief executive officer of the American Gaming Association wraps his industry in the venerable mantle of the Founding Fathers by noting that George Washington outfitted and equipped his army with lottery proceeds from the 13 colonies. "So I mean, we probably wouldn't be here as a nation, perhaps, if the lotteries hadn't made that great contribution. So I see no problem with it."

Fahrenkopf also notes that big gambling companies such as MGM Mirage are generating more and more of their profits, about 45 % nowadays, from non-gambling activity such as resort operations, compared with just 1/3 of profits a decade ago. He mentions that, before state lotteries and their strict regulation of gambling were widespread, "every major city in North America had an illegal numbers game."

Las Vegas used to be known as "Sin City," a remote refuge for adult pleasures. Not anymore. Las Vegas is now America's fastest growing city

and it's not just for adults. The 30 million visitors a year include the whole family. It's one of the world's top destination locations. Eleven of the twelve largest hotels in the world are within just a few blocks of each other. Las Vegas is now a mainstream resort. The same town that was once ruled by gangsters like Bugsy Siegel is now controlled by some of the nation's most respectable corporations. The fact that Wall Street and the major corporations -- ITT, Hilton, et cetera, MGM -- have invested places an air of respectability. Retirement funds for teachers' unions and municipal employees invest heavily in gaming corporations. Gaming today is no different than going to the Metropolitan Opera. Thirty years ago, gaming was a no-no.

In its first three months, a new casino called "New York, New York" earned a profit of \$31,000 an hour 24 hours a day, 7 days a week.

CASINOS ON INDIAN RESERVATIONS

ANTHONY PICO, Chairman of the Viejas Indians: "This solution works for us, just as it does for the state of California, just as it does for private gambling resort owners and just as it does for Wall Street investors." Native Americans are newcomers to the regulation debate. They support limits on gambling elsewhere in the state to protect the new and hugely profitable monopolies on their sovereign lands. The Viejas used to be among the poorest residents of California, but gambling changed all that. They come by the thousands, 24 hours a day, 7 days a week. The once desolate reservation 30 miles east of San Diego is now teeming with activity. It changed almost overnight when they opened their casino. Congress passed a law permitting Indian tribes to offer gambling on their sovereign lands. Ten years later, there are 150 Indian casinos across the country. In California alone, more than 70 tribes have or plan to build casinos.

PICO: "On this reservation, there are very few elders left because almost all of my father's generation died from alcoholism. Our culture has been obliterated. Our language is almost dead. Our customs and traditions are still being followed, but are becoming a faint memory because of poverty."

The Viejas Indians once had 80 percent unemployment. Today they are the largest employer in the valley. The tribe used to survive on food stamps. Now each member has a guaranteed income of more than \$1,000 a week, their share of the gaming revenues, and there is still plenty of money left over to ensure the tribe's future.

PICO: We set up scholarships for every child on the reservation and the scholarships were for their higher education through doctorate, if they so desired. What we've done is we've invested in ourselves. The priority is the children, and those children not yet born, and our elders.

An ancient chant, the burning of sage: the Viejas perform this ceremony to purify a bank in nearby Borrego Springs. A century ago, the Indians were run out of this town by white settlers. The same bank would not have given the tribe a loan just five years ago. Today the Viejas own the bank. They bought it with cash. Indian casinos are the fastest growing and least controlled form of legal gambling. Hundreds of tribes are anxious to join this movement towards economic independence. They call it "the return of the buffalo."

PICO: It feels so good to be responsible. It feels so good to be a contributor, rather than a liability.

The dictionary defines "lottery" as a contest in which tokens are sold, the winning token being ultimately selected in a chance drawing. Lotteries, with rewards for those holding the winning token or winning number, held an important place in the early history of America. They frequently were used in colonial-era America to finance public works projects such as paving streets, etc., but beginning in the 1870's, following massive scandals in the Louisiana lottery- a state lottery that operated nationally -most forms of gambling and all lotteries were outlawed by the states. The revival of lotteries began in 1961 when New Hampshire established a state lottery. Today, states offer five main types of lotteries: instant games, daily numbers games, lotto, electronic terminals for keno, and video lottery.

The Federal Gambling Commission's study of 1976 warned, "The gambling industry will grow much faster than a community's ability to control it. The regulated will dominate the regulators. . . . As the state and others push gambling, they will create a market and a clientele to support it. New gamblers will result and a certain percentage of them will become sick, neurotic, pathological gamblers" (Commission, 1976).

Final Report in June 1999 of the National Gambling Impact Study Commission – a Commission charged by Congress to conduct a factual study of the social and economic implications of gambling. In Chapter 2 of this Report, the Commission discussed eight forms of gambling. They listed "Lottery" as the first, followed by Convenience Gambling, Casinos, Riverboat Casinos, Native American Tribal Gambling, Pari-mutuel

Wagering, Sports Wagering and Internet Gambling. They mentioned its uniqueness in that it is the only form that is a government monopoly. NGISC Commissioner Richard C. Leone stated in June 2001 that: "In my view, state lotteries have paved the way for great increases in legalized gambling. They have promoted the notion of beating the odds, they have been able to advertise while others have not, and they have propagated the myth that gambling is good for society in general and the government in particular. Lotteries are perhaps the hardest form of gambling to justify in terms of their costs and benefits. The best studies all point in the same direction: Lotteries prey on the poor and the undereducated." Duke University Professors Charles T. Clotfelter and Philip J. Cook explain that the lottery debate has at least one more important feature which they pointed out in their book *Selling Hope* that "the states now offering lotteries do not simply make a product available in order to accommodate the widespread taste for buying a low-priced chance at a big prize. They seek to foster that taste."

The Odds of Winning the Lottery

The odds each week are essentially the same...the odds against winning a pick six of 42 numbers is over five million to one. The chances of winning the California Lotto Jackpot are approximately one in 18 million.

Lotteries and Education

- ◆ In a study in 1997 Donald E. Miller and Patrick A. Pierce concluded that lottery revenue is unlikely to materially increase funding for education.
- ◆ Hope Scholarship recipients in Georgia are limited to 127 hours of college credit. Students sometimes drop classes to maintain the B average needed. There is a huge drop in students taking 16 or more credits per semester because they do not need to take a full load of credits to keep it. It is taking longer to graduate.
- ◆ From 1990 to 1996, Georgia's high school graduation rate dropped from 64 % to 58 %. Those who received the Hope Scholarship had a hard time keeping it. In 1994, only 31 % of Hope scholars had kept their scholarship by their Senior year.

Lotteries and the Government

- ◆ *Money Magazine* announced in May 1996 that lottery states spend less of their budgets on schools than non-lottery states, on average. Revenues are never able to meet the demands of the state over time. The states are the real addicts.

◆ The proliferation of gambling choices -riverboats, land-based casinos and other forms of gambling- has eroded lottery sales and undercut state services that many lotteries were designed to support. States are scrambling to save the golden goose

Lotteries Prey on the Poor

◆ Evidence exists in the media plans of the lotteries. The advertising plan for Ohio's Super Lotto game stated that lottery promotions should be timed to coincide with the receipt of Government benefits, payroll and Social Security payments.

◆ Among those who played in the last year (1998), Clotfelter and Cook reported to the NGISC that top 5% of players accounted for 54 % of total sales.

◆ The states should never have gotten into the lottery business. Mason and Nelson deplore the way governments dilute their moral authority by enticing the poor, minorities, and the less educated to buy tickets at a disproportionately high rate.

Warren Buffett: "For every lucky person there are 100's of thousands who just keep feeding the kitty, and, net, it's a big loser for the economy. You [government officials] are teaching your citizenry all the time by the actions you take as legislators and as administrators of a state like this. Essentially, to teach you that the state is on the other side of the transaction from you. They're trying to get you to do something dumb. I just think that the state ought to be doing things for its citizens, not something to its citizens."

California Lotto Jackpot: odds are approximately one in 18 million. If you have to drive ten miles to buy this ticket, you are three times more likely to be killed in an automobile accident on the way than to win the jackpot, yet many people would incorrectly think that winning this lottery would be more probable. If all of the losers of the California (18 million) lotto were to stand in line, they would reach approximately 6,800 miles, which is approximately the distance from Salt Lake City, Utah to Moscow, Russia.

From 2000 Study on Gambling in Maryland

Untreated pathological gambling costs Maryland billions of dollars, and affects hundreds of thousands of lives. There are 50,000 pathological gamblers in Maryland. There are another 80,000 problem gamblers in Maryland. Pathological gamblers cost Maryland and its citizens about \$1.5 billion annually in lost work productivity and embezzled, stolen or otherwise

abused dollars. The total cumulative indebtedness of Maryland's pathological gamblers exceeds \$4 billion. Over 850,000 people in Maryland are affected by pathological gamblers (i.e., 17 people for each gambler).

Most pathological gamblers note that as teen-agers they were exposed to an addicted person as their role model. Recent data on treatment of addicted gamblers reveal that gambling onset is beginning at an earlier age.

Although no substance is ingested by the addicted gambler, a substance is nevertheless abused -- money. Since the acquisition of gambling funds involves the manipulation of many individuals, the abuse of money for gambling renders many citizens victims of this disorder.

Since the substance abused by the addicted gambler is money, over many years, gambling addiction is the most expensive addiction per addict known to society, costing Maryland citizens approximately \$1.5 billion annually. Although addicted gamblers have had histories of stress-related disorders which have been costly to treat, gambling addiction is a purely psychological disorder for which appropriate treatment is relatively inexpensive and which does not require extensive medical intervention. Since no substance is ingested, addicted gamblers can maintain their addiction for long periods without discovery. This "silent" addiction is a severe burden to work productivity as the gambler pursues gambling and obtaining money at the expense of gainful employment. Thus, appropriate intervention for the primary and secondary prevention of gambling addiction is inherently cost-effective.

The extent of the public health problem of gambling addiction only begins with the addicted gambler. Unlike other addictions, problem gambling can only be sustained by the continued bilking of many companies and individuals over long periods of time. Thus the network of victims of this disorder progressively encompasses family, friends, clients, employers, banks, insurance companies, credit card companies, and social welfare systems.

The study of members of Gamblers Anonymous revealed that those pathological gamblers whose gambling debt relative to their income was highest, tend to abstain from alcohol, tend to gamble in casinos, tend to seek public assistance, and report that they considered or attempted suicide. Thus, addicted casino gamblers cost society not only in the amount of money they obtain from friends, family and others, far in excess of their own resources, but also in social costs when they turn to public assistance or attempt to take their own lives.

Gambler Quotes:

“Well, you forget everything in the whole world and you're just thinking about the money.”

“It's the quick pay. You could be broke one minute with a quarter and next time you put it in the machine, you could have money.”

“Oh yeah. If I win enough money I can make all my dreams come true!”

Gambling is driven by and subsists on greed. For this reason, the activity is morally bankrupt from its very foundation. Gambling is also an activity which exploits the vulnerable — the young, the old, and those susceptible to addictive behaviors. Further, gambling entices the financially disadvantaged classes with the unrealistic hope of escape from poverty through instant riches, thus ultimately worsening the plight of our poorest citizens. Also, gambling undermines the work ethic. It is based on the premise of something for nothing, a concept that sanctions idleness rather than industriousness, slothfulness instead of initiative.

The more tangible downsides to gambling are similarly disturbing. Legalized gambling breeds a host of social ills, as has been demonstrated time and time again in areas where gambling has been introduced on a widespread basis.

Legalized gambling creates gambling addicts. An abundance of research and expert testimony demonstrates that as gambling expands, so does the number of those with serious gambling problems. Millions more Americans have developed devastating gambling addictions over the last few years as a direct result of gambling's rapid proliferation. Further, these newly created addicts are the lifeblood of the industry. Preliminary research indicates that a third or more of gambling revenues come from problem and pathological gamblers.

Gambling breeds crime. Communities that welcome gambling also welcome an increase in crime. Recent history in communities ranging from Atlantic City to Deadwood, South Dakota, to the Mississippi Gulf Coast indicates that the sheer number of crimes skyrockets in an area once gambling is permitted. Much of this is attributed to the newly created gambling addicts who, in desperation, turn to crime to finance their addiction. Also, legalized gambling makes an attractive target for career criminals. Organized crime has infiltrated numerous legal gambling operations in various states in recent years.

Gambling is an economic negative. Many states and communities embrace gambling as a means to generate additional revenues as well as to inspire economic growth, boost tourism and create jobs. Gambling's ability to do all of these is either greatly exaggerated or nonexistent. For instance, gambling often hurts, not helps, existing businesses by siphoning away discretionary dollars that might otherwise have been spent at local shops. Also, the social costs associated with gambling — such as losses due to crime, additional law enforcement costs, gambling addiction treatment costs, and lost work productivity — are staggering, often far exceeding a state or community's total revenues from gambling.

Legalized gambling devastates families. Authorities in gambling jurisdictions report dramatic increases in divorce, suicide, bankruptcy, and child abuse and domestic violence related to gambling. Research shows that children of gambling addicts experience lower levels of mental health and physical well-being.

Given these and other considerations, it is unconscionable that our government would continue to allow — and even promote — gambling activities. Legalized gambling is ravaging the lives of untold thousands of individuals and families, and contributes substantially to the moral decay of our communities. Therefore, we believe legalized gambling, in all its forms, should and must be vigorously opposed.

Each compulsive gambler costs the economy between \$14,006 and \$22,077 per year. If 2% become addicted, that's \$280 to \$440 per year paid by every other citizen!

Trading jobs kills development

Most casinos attract 80% or more of their market from a 35-50 mile radius. Casinos absorb existing entertainment, restaurant and hotel business, and deplete dollars available to other retail businesses. That destroys other jobs in the trade area and eliminates their sales, employment and property tax contributions.

Illegal gambling remains

Legalizing gambling does not reduce illegal gambling. Legalized gambling may even increase illegal gambling because untaxed illegal operators may offer better odds, bigger payoffs and loans that legal operations cannot. Patrons in gambling states feel gambling is generally legal and they are less averse to gambling in unlicensed establishments. Law enforcement in

gambling states sees illegal gambling as a state revenue issue rather than a criminal activity, and are less motivated to investigate.

Gambling brings addiction

When gambling appears in a community, it brings a wave of addiction. In a mature gambling market, compulsive gambling typically seizes the lives of 1.5% to 2.5% of the adult population. That amounts to three to five times the number of people suffering from cancer.

“Gambling is an addictive behavior, make no mistake about it . . . Gambling has all the properties of a psychoactive substance, and again, the reason is that it changes the neurochemistry of the brain.”

The American Psychiatric Association says between 1% and 3% of the U.S. population is addicted to gambling, depending on location and demographics. Youth have even higher addiction rates, between 4 and 8%.

Proximity and poverty matter

Addiction rates double within 50 miles of a casino. Probable pathological gambling in Nevada in 2000 measured 3.5%. Other states ranged from 2.1% in North Dakota in 2000 to 4.9% in Mississippi in 1996. - A casino within 10 miles of a home yields a 90% increased risk of its occupants becoming pathological or problem gamblers. Neighborhood disadvantage increases that risk another 69%. - Slots and other gambling machines push susceptible players to the pathological level in an average of 1.08 years, vs. 3.58 years with more “conventional” forms of table and racetrack gambling.

In Oregon, the number of Gamblers Anonymous chapters increased from three to more than 30 within five years of the introduction of video poker machines. Gambling addiction experts contend video poker is among the most addictive forms of gambling.

Gambling doubles bankruptcy.

It takes three to five years for gamblers in a newly opened market to exhaust their resources. When addiction ripens in the market, so do the social costs. The most recent study of all the casino counties in the nation confirmed personal bankruptcy rates are 100% higher in counties with casinos than in counties without casinos. Gambling-related bankruptcies in metro Detroit increased by as much as 40-fold within a year and a half of the opening of Casino Windsor, just across the Detroit River, according to local bankruptcy attorneys.

At Creighton University, Ernie Goss, Professor of Economics and Edward Morse, Professor of Law, used bankruptcy information to compare the roughly 250 U.S. counties with commercial or Indian casinos. "Our

regression analysis on matched-pair counties indicates that those counties that legalized casino gambling during the 1990s experienced a cumulative growth rate in individual bankruptcies that was more than double the growth rate for corresponding non-casino counties." Creighton Bankruptcy Study

John M. Barron, Dept. of Economics at Purdue University; Michael E. Staten of the McDonough School of Business at Georgetown University, Washington D.C. and Stephanie M. Wilshusen Georgetown looked at larger market areas and determined, "Our analysis predicts an 8% decline in 1998 filing rates for casino and collar counties, and a 1.4% decline in filing rates nationwide if one were to eliminate casino gambling."

Gambling increases crime

Desperate to "chase" and recover gambling losses, pathological gamblers often turn to crime. Fraud and embezzlement become common among formerly hard-working and highly trusted people. Violent crimes also increase. Three years after the introduction of casinos in Atlantic City, there was a tripling of total crimes. Per capita crime there jumped from 50th in the nation to first. - Comparing crime rates for murder, rape, robbery, aggravated assault, burglary and motor vehicle theft reveals Nevada is the most dangerous place to live in the United States.

Gambling Destroys Families

In a survey of nearly 400 Gamblers Anonymous members, 28 percent reported being either separated or divorced as a direct result of their gambling problems. In the National Gambling Impact Study, the lifetime divorce rates for problem and pathological gamblers were 39.5 percent and 53.5 percent, respectively; the rate in non-gamblers was 18.2 percent. In Indiana, a review of the state's gaming commission records revealed that 72 children were found abandoned on casino premises during a 14-month period.

Every pathological gambler affects between 10 and 17 individuals including family members and co-workers.

Gambling increases suicides.

A study of addicted gamblers revealed between 20% and 30% of the respondents made actual suicide attempts. No other addictive population has had as high a prevalence for attempts. Nevada has been the highest in the nation for suicides for 10 of the last 12 years. One in five pathological gamblers will attempt suicide, while one in ten of their spouses will attempt suicide. In Gulfport, Mississippi, suicides increased by 213 % (from 24 to 75) in the first two years after casinos arrived. In neighboring

Biloxi, suicide attempts jumped by 1,000 % (from 6 to 66) in the first year alone. A survey of nearly 200 Illinois Gamblers Anonymous members found that 66 % had contemplated suicide, 79 % had wanted to die, 45 % had a definite plan to kill themselves, and 16 % had actually attempted suicide.

Internet gambling has been described as the "perfect storm" of gambling. It brings together all of gambling's addictive power and mixes in the greatest potential for crime, corruption and economic instability. Gambling machines addict victims much faster than other forms of wagering, earning electronic gambling machines the title of the "crack cocaine" of gambling. Internet games have the ability to provide all the sights, sounds and scenarios of traditional slot and video poker devices, and do so at the stroke of a key. Proximity is a significant contributor to gambling addiction. In the brick and mortar world of gambling, a casino within 10 to 50 miles will double addiction rates, and sometimes more, depending upon demographics. Internet gambling provides the ultimate proximity. This ubiquitous medium permeates offices and homes, kiosks and cell phones.

Anonymity, or the ability to hide one's gambling, is also a significant problem among gamblers. On the Internet, a dark corner of the home, the privacy of an office cubicle or the portability of a laptop or hand-held PDA can provide instant access to the virtual casino. Offshore casinos already offer free "children's games" to lure youth to their sites, and display gambling promotions on those same pages. Besides its obvious capacity for addiction, Internet gambling threatens outrageous potential for organized crime and money laundering. Given the proven inability of nations to control such Internet activities as pornography, there is no reason to believe authorities could ever control international flows of gambling money. This could, in time, cause the destabilization of economies around the world.

Dr. James Dobson emphasizes, "[Y]ou don't establish national policy on the basis of an individual [special interest group or their desires]. You look at what the impact is, what the greater good is for the culture, and the best thing for a culture is to have a rock solid foundation on which everything else is dependent. ...Everything rests on the institution of the family ..." To the economist John Kenneth Galbraith, "People are the common denominator of progress." Economic progress can only be measured by its impact on individuals.

Gambling and pornography have a lot in common: both exploit humans for a profit; both exploit human weakness and cause deep-rooted addictions;

both ruin marriages and families; both destroy children; both are run by people who know better, but instead choose to destroy others lives to benefit themselves.

You cannot predict who will become addicted to gambling – it's an equal opportunity predator.

Gambling is not a partisan issue. The gambling cartel has bought out all political parties, and now they're assuming positions of power within state and federal offices.

Greed, power, money and corruption are at the root of gambling operations.

Men become addicted to gambling most often because of the action.

Women gamble to escape, and seniors will start gambling for the social interaction. Underage gamblers often start gambling on sports with friends and then illegal bookies.

Gambling can't make good on its promises and it can't hide the bodies riddled by its addictive products.

Gambling produces nothing, but it will take everything.

Gambling addicts people, ruins marriages, destroys families, exploits children, fleeces the poor, bankrupts communities, raises crime, creates corruption, makes false promises, distorts reality, deceives the public and lies all the way to the bank.

Economics

Professor Earl L. Grinols calculates that the costs of gambling outweigh the benefits by a factor of more than 3:1. Gambling fails the cost-benefit test, and taxpayers lose.

If gambling were good for the economy, we'd have a lot of rich "consumers" or gamblers, but that's not the case. We have wealthy operators, a few winners, and millions of poor losers.

Gambling is regressive taxation, as the poor and uneducated tend to gamble a greater proportion of their income than the middle class, the rich and the well-educated.

Gambling-derived state revenues are fundamentally flawed in that these revenues come from the pockets of losers and cannibalize citizens.

Professor John Warren Kindt calculated that for every dollar in gambling revenue a state takes, it costs taxpayers \$1.90.

Gambling poses negative economic consequences:

Gambling hurts the job industry by consuming employee's time and inviting workplace theft.

Gambling creates a monopoly, displacing small and local businesses.

Gambling robs citizens. For every one dollar of revenue generated by gambling, taxpayers lose three dollars in increased criminal justice costs,

social welfare expenses, regulatory costs, increased infrastructure expenditures, and lost sales tax.

Education Funding

How can we fund a public virtue (education) through the expansion of a public vice (gambling)? This is hypocrisy!

Do not hold our children's education hostage to the performance of the gambling industry.

We can no longer ignore the tacit approval society lends to the exploitive vice industry of gambling by funding education through gambling revenues.

Gambling corrupts the pillars of character upon which America is built: honesty, integrity, kindness, courage, self-control, self-discipline and responsibility.

Gambling breaks down the American work ethic.

Gambling is fundamentally driven by and subsists on greed, a morally bankrupt foundation.

Gambling violates the biblical principle of financial stewardship.

A little over a week ago, Christmas-themed scratch-off tickets went on sale.

These tickets, decorated with holly, Christmas trees, and candy canes, come with names like "Holiday Cash" or "Stocking Stuffer". What's sad is that there will be Arkansans this Christmas who buy these tickets instead of gifts for their children or food for their family.

A quick glance at the Arkansas Scholarship Lottery website shows the future doesn't look any brighter. Lottery officials have plans to add Cash 3, Cash 4, and Mega-Millions, a multi-state lottery similar to Powerball, to the list. What's more, they just started selling a \$10 scratch-off ticket, and the lottery's website promises "More games coming December 1."

The truth is this is probably only the beginning. Adding tickets now might bolster lottery sales in the short-run (and fleece more Arkansans out of their money), but lottery revenue almost always declines after the first year.

When that happens, state-run lotteries usually turn to additional games to boost their profits.

For a lot of people, winning the lottery is the American dream. But for many lottery winners, the reality is more like a nightmare. "Winning the lottery isn't always what it's cracked up to be," says Evelyn Adams, who won the New Jersey lottery not just once, but twice (1985, 1986), to the tune of \$5.4 million. Today the money is all gone and Adams lives in a trailer. "I won the American dream but I lost it, too. It was a very hard fall. It's called rock bottom," says Adams.

"Everybody wanted my money. Everybody had his hand out. I never learned one simple word in the English language -- 'No.' I wish I had the

chance to do it all over again. I'd be much smarter about it now," says Adams, who also lost money at the slot machines in Atlantic City. "I was a big-time gambler," admits Adams. "I didn't drop a million dollars, but it was a lot of money. I made mistakes, some I regret, some I don't. I'm human. I can't go back now so I just go forward, one step at a time."

Living on food stamps

William "Bud" Post won \$16.2 million in the Pennsylvania lottery in 1988 but now lives on his Social Security.

"I wish it never happened. It was totally a nightmare," says Post.

A former girlfriend successfully sued him for a share of his winnings. It wasn't his only lawsuit. A brother was arrested for hiring a hit man to kill him, hoping to inherit a share of the winnings. Other siblings pestered him until he agreed to invest in a car business and a restaurant in Sarasota, Fla., -- two ventures that brought no money back and further strained his relationship with his siblings.

Post even spent time in jail for firing a gun over the head of a bill collector. Within a year, he was \$1 million in debt.

Post admitted he was both careless and foolish, trying to please his family. He eventually declared bankruptcy.

Now he lives quietly on \$450 a month and food stamps.

"I'm tired, I'm over 65 years old, and I just had a serious operation for a heart aneurysm. Lotteries don't mean (anything) to me," says Post.

Deeper in debt

Suzanne Mullins won \$4.2 million in the Virginia lottery in 1993. Now she's deeply in debt to a company that lent her money using the winnings as collateral. She borrowed \$197,746.15, which she agreed to pay back with her yearly checks from the Virginia lottery through 2006. When the rules changed allowing her to collect her winnings in a lump sum, she cashed in the remaining amount. But she stopped making payments on the loan. She blamed the debt on the lengthy illness of her uninsured son-in-law, who needed \$1 million for medical bills. Mark Kidd, the Roanoke, Va., lawyer who represented the Singer Asset Finance Company who sued Mullins, confirms her plight. He won a judgment for the company against Mullins for \$154,147 last May, but they have yet to collect a nickel. "My understanding is she has no assets," says Kidd.

Back to the basics

Ken Proxmire was a machinist when he won \$1 million in the Michigan lottery. He moved to California and went into the car business with his brothers. Within five years, he had filed for bankruptcy. "He was just a poor boy who got lucky and wanted to take care of every-body," explains Ken's son Rick. "It was a good ride for three or four years, but now he lives more simply. There's no more talk of owning a helicopter or riding in limos. We're

just everyday folk. Dad's now back to work as a machinist," says his son. Willie Hurt of Lansing, Mich., won \$3.1 million in 1989. Two years later he was broke and charged with murder. His lawyer says Hurt spent his fortune on a divorce and crack cocaine.

Charles Riddle of Belleville, Mich., won \$1 million in 1975. Afterward, he got divorced, faced several lawsuits and was indicted for selling cocaine.

Missourian Janite Lee won \$18 million in 1993. Lee was generous to a variety of causes, giving to politics, education and the community. But according to published reports, eight years after winning, Lee had filed for bankruptcy with only \$700 left in two bank accounts and no cash on hand. One Southeastern family won \$4.2 million in the early '90s. They bought a huge house and succumbed to repeated family requests for help in paying off debts.

The house, cars and relatives ate the whole pot. Eleven years later, the couple is divorcing, the house is sold and they have to split what is left of the lottery proceeds. The wife got a very small house. The husband has moved in with the kids. Even the life insurance they bought ended up getting cashed in. "It was not the pot of gold at the end of the rainbow," says their financial advisor.

Luck is fleeting

These sad-but-true tales are not uncommon, say the experts.

"For many people, sudden money can cause disaster," says Susan Bradley, a certified financial planner in Palm Beach, Fla., and founder of the Sudden Money Institute, a resource center for new money recipients and their advisors. "In our culture, there is a widely held belief that money solves problems. People think if they had more money, their troubles would be over. When a family receives sudden money, they frequently learn that money can cause as many problems as it solves," she says. Craig Wallace, a senior funding officer for a company that buys lottery annuity payments in exchange for lump sums, agrees. "Going broke is a common malady, particularly with the smaller winners. Say you've won \$1 million. What you've really won is a promise to be paid \$50,000 a year. People win and they think they're millionaires. They go out and buy houses and cars and before they know it, they're in way over their heads," he says.

Are you really a 'millionaire'? Part of the problem is that the winners buy into the hype.

"These people believe they are millionaires. They buy into the hype, but most of these people will go to their graves without ever becoming millionaires," says Wallace, who has been in the business for almost a decade. "In New Jersey, they manipulate the reality of the situation to sell more tickets. Each winner takes a picture with a check that becomes a 3-

foot by 5-foot stand-up card. The winner is photographed standing next to a beautiful woman and the caption reads: 'New Jersey's newest millionaire.'"

Winning plays a game with your head

Bradley, who authored "[Sudden Money: Managing a Financial Windfall](#)," says winners get into trouble because they fail to address the emotional connection to the windfall. "There are two sides to money. The interior side is the psychology of money and the family relationship to money. The exterior side is the tax codes, the money allocation, etc. The goal is to integrate the two. People who can't integrate their interior relationship with money appropriately are more likely to crash and burn," says Bradley. "Often they can keep the money and lose family and friends -- or lose the money and keep the family and friends -- or even lose the money and lose the family and friends."

Bill Pomeroy, a certified financial planner in Baton Rouge, La., has dealt with a number of lottery winners who went broke.

"Because the winners have a large sum of money, they make the mistake of thinking they know what they're doing. They are willing to plunk down large sums on investments they know nothing about or go in with a partner who may not know how to run a business." **What if you get so (un)lucky?** To offset some bad early decision-making and the inevitable requests of friends, relatives and strangers, Bradley recommends lottery winners start by setting up a DFZ or decision-free zone. "Take time out from making any financial decisions," she says. "Do this right away. For some people, it's smart to do it before you even get your hands on the money. "People who are not used to having money are fragile and vulnerable, and there are plenty of people out there who are willing to prey on that vulnerability -- even friends and family," she cautions. "It's not a time to decide what stocks to buy or jump into a new house purchase or new business venture. "It's a time to think things through, sort things out and seek an advisory team to help make those important financial choices."

As an example, Bradley says that people who come into a windfall will typically put buying a house as No. 1 in list of 12 choices, while investing is No. 11. "You really don't want to buy a new house before taking the time to think about what the consequences are. "A lot of people who don't have money don't realize how much it costs to live in a big house -- decorators, furniture, taxes, insurance, even utility costs are greater. People need a reality check before they sign the contract," she says. Evelyn Adams, the N.J. lottery double-winner, learned these lessons the hard way. "There are a lot of people out there like me who don't know how to deal with money," laments Adams. "Hey, some people went broke in six months. At least I held on for a few years."

(For more information on dealing with a sudden change in your fortunes, read "[You're suddenly rich? Bummer](#)," on MSN Money.)

By Ellen Goodstein, Bankrate.com

Larry Burkett: "Gambling consumes, but it doesn't produce. It creates no new money, and no new goods.

George Washington: "Gambling is the child of avarice, the brother of iniquity, and the father of mischief."

No form of the word "gamble" is found in the Bible. Do not draw the conclusion that God has nothing to say about it. That would be a fatal mistake. Gambling is sinful. It has always been sinful in all times for all people. That means that it is also immoral. Gambling is immoral for at least 7 reasons.

1. Gambling Is Dishonest

Ex. 20:17, 15 "Thou shalt not covet" "thou shalt not steal"

Gambling breaks the spirit of those commands, because gambling begins with covetousness which leads to theft -- theft by mutual consent -- but no less theft. Remember the third component of gambling -- an award or prize that comes directly from losers' losses. A gambler may or may not know the loser(s), but he knows he wants his money. Now there is nothing inherently wrong with my wanting some of your money as long as I am willing to exchange a service or product that you deem to be of equal worth for it. But the gambler does not want to work for others' money or exchange a product for it. He wants to win it in a game of chance. Objectors say, "All parties involved know the risks, so there is no theft." Just because both parties consent, doesn't make it right. It simply shows that they BOTH had covetousness in their heart.

III.—2 men walk into an alley. One has a gun, walks out with the other man's money. OR 2 men walk into an alley. One has a pair of dice, and walks out w/ the other man's money. What's the difference? In the first case there was a thief, in the 2nd, there were 2! Because both of them desired to take what rightfully belonged to the other man without offering something of equal worth for it.

The man who gambles and wins is a thief, the man who gambles and loses intended to steal!

2. Gambling is Disrespectful

Mt 22:35-40 '... an expert in the law, tested him with this question:
³⁶"Teacher, which is the greatest commandment in the Law?" ³⁷ Jesus
replied: " 'Love the Lord your God with all your heart and with all your soul
and with all your mind.' ³⁸This is the first and greatest commandment. ³⁹And
the second is like it: 'Love your neighbor as yourself.' ⁴⁰All the Law and the
Prophets hang on these two commandments."

Mt 7:12 So in everything, do to others what you would have them do to
you, for this sums up the Law and the Prophets.

Nothing violates that more than gambling. Love your neighbor while you're
trying to get what belongs to him? Gambling is pleasure and profit at the
cost of another's pain and loss.

3. Gambling is Lazy

The Bible condones 4 methods of receiving money or profit:

1) Honest Work

Pr 13:11 Dishonest money dwindles away, but he who gathers money
little by little makes it grow.

Ep 4:28 He who has been stealing must steal no longer, but must work,
doing something useful with his own hands, that he may have
something to share with those in need.

2) Investment

Mt 25:14-30 Parable of Talents The owner commended the two
who earned a profit with his money. He rebuked the one
who earned no profit saying he could have at least put it
In the bank and realized some profit.

3) Inheritance

Pr 13:22 A good man leaves an inheritance for his children's children,
but a sinner's wealth is stored up for the righteous.

4) Gift

Ac 20:35 In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus Himself said: 'It is more blessed to give than to receive.' "

In the Bible, honest work and wages always go together, hand in hand. The Bible does not support getting something for nothing.

1 Th 4:11-12 Make it your ambition to lead a quiet life, to mind your own business and to work with your hands, just as we told you, ¹²so that your daily life may win the respect of outsiders and so that you will not be dependent on anybody.

2 Th 3:7-10 For you yourselves know how you ought to follow our example. We were not idle when we were with you, ⁸nor did we eat anyone's food without paying for it. On the contrary, we worked night and day, laboring and toiling so that we would not be a burden to any of you. ⁹We did this, not because we do not have the right to such help, but in order to make ourselves a model for you to follow. ¹⁰For even when we were with you, we gave you this rule: "If a man will not work, he shall not eat."

The American dream has changed, it used to be "just give me an opportunity" ...now it's, "oh God, give me the right 6 numbers!"

Our state governments are promoting the idea of gambling, and at the same time, don't know why we have this welfare problem!

Virgil Petersen used to be crime commissioner in Chicago. He said, "Gambling produces no wealth, it simply redistributes it from the hands of the many to the hands of the few. Gambling invariably leads to higher police and welfare costs."

Senator Alexander Wiley, WI: "The idea that legalized gambling will be a revenue raiser is an illusion. Every dollar raised from such sources means 5 dollars spent in higher police costs, court costs, penitentiary costs, relief costs." (lost sales tax)

Legalized gambling, including the lottery, is a regressive tax that preys upon the people that can least afford it!

Do you know what the biggest day of the month is at the Atlantic City gaming tables? The day the welfare checks come out!

4. Gambling is Wasteful

What percent of your money actually belongs to God? Some think 10%, but it's really 100%. The Bible teaches us that we are God's stewards. A steward owns nothing, but he is entrusted with the management of the owner's possessions. So if we are gambling we are gambling with God's money.

Some Christians will say, "To me, it's just entertainment. I go with a certain amount of money, no more than I might spend for dinner and a show, and when it's gone, it's gone" Yes, it's gone...God's money is gone, and you're still responsible before God for what you are supporting with His money.

5. Gambling is Distrustful

Mt 6:24-34 "No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money. ²⁵"Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? ²⁶Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? ²⁷Who of you by worrying can add a single hour to his life? ²⁸"And why do you worry about clothes? See how the lilies of the field grow. They do not labor or spin. ²⁹Yet I tell you that not even Solomon in all his splendor was dressed like one of these. ³⁰If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you, O you of little faith? ³¹So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' ³²For the pagans run after all these things, and your heavenly Father knows that you need them. ³³But seek first his kingdom and his righteousness, and all these things will be given to you as well. ³⁴Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.

We must not depend on lady luck. We must depend on God Who has all of earth's and heaven's resources at His disposal! He knows exactly what we need and promises to meet our physical and material needs if we will but keep our spiritual priorities in order.

Pr 3:5-6, 9-10 Trust in the LORD with all your heart and lean not on your own understanding; ⁶ in all your ways acknowledge him, and he will make your paths straight. Honor the LORD with your wealth, with the firstfruits of all your crops; ¹⁰ then your barns will be filled to overflowing, and your vats will brim over with new wine.

6. Gambling Is Dangerous

1) Addictive

Prov. 6:27 "Can a man take fire in his bosom, and not be burned?"

No alcoholic ever planned on becoming enslaved when he took his first drink. No rapist planned to rape when he first looked at porn. No gambler planned on becoming enslaved with just that first nickel inserted! Statistics show that upwards of 8% of those who say they gambled the first time just for fun, became compulsive gamblers. Of those 8%, 22% will get divorced, 85% will steal from their employers to pay debts, 79% will say they wish they were dead, and 17% will attempt suicide.

1 Co 6:12 "Everything is permissible for me"—but not everything is beneficial. "Everything is permissible for me"—but I will not be mastered by anything.

2) Seductive

1 Th 5:21-22 Test everything. Hold on to the good. ²²Avoid every kind of evil.

1 Co 15:33 Do not be misled: "Bad company corrupts good character."

Ep 5:1-11 Be imitators of God, therefore, as dearly loved children ²and live a life of love, just as Christ loved us and gave himself up for us as a fragrant offering and sacrifice to God. ³But among you there must not be even a hint of sexual immorality, or of any kind of impurity, or of greed, because these are improper for God's holy people. ⁴Nor should there be obscenity, foolish talk or coarse joking, which are out of place, but rather thanksgiving. ⁵For of this you can be sure: No immoral, impure or greedy person—such a man is an idolater—has any inheritance in the kingdom of Christ and of God. ⁶Let no one deceive you with empty words, for because of such things God's wrath comes on those who are disobedient. ⁷Therefore do not be partners with them. ⁸For you were once darkness, but now you are light in the Lord. Live as children of light ⁹(for the fruit of the light consists in all goodness, righteousness and truth) ¹⁰and find out what

pleases the Lord. ¹¹Have nothing to do with the fruitless deeds of darkness, but rather expose them.

7. Gambling Is Destructive

1) Marriage/Family

Mt 19:5-6 'For this reason a man will leave his father and mother and be united to his wife, and the two will become one flesh'? ⁶So they are no longer two, but one. Therefore what God has joined together, let man not separate."

Pr 15:27 A greedy man brings trouble to his family, but he who hates bribes will live.

2) Reputation

Pr 22:1 A good name is more desirable than great riches; to be esteemed is better than silver or gold.

3) Influence

Mt 5:13-16 "You are the salt of the earth. But if the salt loses its saltiness, how can it be made salty again? It is no longer good for anything, except to be thrown out and trampled by men. ¹⁴"You are the light of the world. A city on a hill cannot be hidden. ¹⁵Neither do people light a lamp and put it under a bowl. Instead they put it on its stand, and it gives light to everyone in the house. ¹⁶In the same way, let your light shine before men, that they may see your good deeds and praise your Father in heaven.

4) Contentment

1 Ti 6:6-10 ... godliness with contentment is great gain. ⁷For we brought nothing into the world, and we can take nothing out of it. ⁸But if we have food and clothing, we will be content with that. ⁹People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. ¹⁰For 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.

Dt 8:18a But remember the LORD your God, for it is he who gives you the ability to produce wealth

"It is good to have money and the things that money can buy, but it's good too, to check up once in a while and make sure you haven't lost the things money can't buy." --George Lorimer

Tony Bouza, former head of police departments in Minneapolis and New York's Bronx, questions whether the current values of American culture are any different than those that typified the Roman Empire before its fall. He declares: "If we [Americans] can see the decline of [America's] families and cities and remain smugly confident of our inviolability, if we can witness the corruption of high figures and be blind to their connection to our prospects, if we can watch the loss of faith and remain secure in our confidence of salvation, and if we can sense the general moral decline yet think we will survive, then we can assert that we remain happy, dancing, singing, drinking passengers on the Titanic" (*The Decline and Fall of the American Empire*, 1996).

If you have never gambled, commit right now that you never will. Not just that you won't go to Tunica or Vegas or Atlantic City and that you won't buy a lottery ticket. Decide now that you won't buy a raffle ticket or participate in a Super Bowl office pool or pay to play church sponsored bingo or bet somebody a Coke you can outrun him to the flagpole. Gambling is sin. The venue or the amount of money gambled makes no difference. Decide today that you will never even start down that road.

If you have gambled you need to know that gambling is forgivable.