



# Missouri Clergy Against Gambling Expansion

## GAMBLING: SHOULD WE CARE?

by Douglas Madi

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Art Schlichter was a star quarterback for Ohio State University and was drafted by the National Football League. Despite his athletic success and living the dream of many a young boy (i.e. throwing that long pass to win the big game), Schlichter had a problem that destroyed his life. He was a compulsive gambler, who by the age of 23, owed family, friends and bookies \$1,000,000. His wife Mitzi tells an all too familiar story. Though they used all of their wedding gifts to pay off his gambling debts and he promised he would never gamble again, the gambling continued and they lost all of their money and anything of value we ever owned. Our car. Our furniture. He even pawned my wedding ring. (Schlichter p21) Eventually Schlichter was imprisoned for stealing checks from his sister-in-laws bank account. Gambling not only ruined his life but it did a great deal of damage to his family, especially their oldest daughter who is now 11. The night the police came to the house to arrest her father, she cried herself to sleep. Mitzi said, It is terrible when you have to tell your child her father is going to jail. The worst thing about gambling, she continued, wasnt the money, it was the emotional toll it took on the family. It was devastating. (Schlichter p22). Sadly, Schlichters story is not an isolated case. Gambling and the problems it inevitably brings are spreading across the United States and are firmly entrenched in the St. Louis area. Yet it is often asked, Is this an issue that is proper for the church to address? What people do with their money is their own business. Why should I care? Isnt gambling harmless entertainment?

It is the aim of this paper to demonstrate that gambling is an issue that must concern us by briefly reviewing its history and demonstrating how it violates the law of God.

### THE HISTORY OF GAMBLING IN AMERICA

It has often been said that those who do not learn from history are doomed to repeat it. Certainly it could be argued that this is precisely what is happening

today. Though some might think it a recent phenomena, gambling has a long history in America. Some have referred to the current spread of legalized gambling as the Third Wave of gambling in America.

The first wave occurred in the colonial days. The Virginia Company which financed the settlement in Jamestown used a lottery to raise funds when it fell upon hard times. The Continental Congress used a lottery to support the American Revolution. (Goodman p7) The colleges of Harvard, Yale, Dartmouth and Columbia all used lotteries to help expand their facilities. (Coggins p13). Even the church was not immune to this method of raising money. The First Baptist Church of Providence, Rhode Island used the proceeds of a lottery to erect a building in 1775. It has been said that it was easier to buy a lottery ticket in colonial days than it is today. (Rose) To demonstrate the magnitude of Americas obsession with the lottery, consider that by 1832 anywhere from 55 to 66 million dollars was spent on the lottery (Zabilka p32, Coggins p13) which was more than 4 to 5 times the Federal Budget for that year. Eventually, during the 1830s states began to crack down on lotteries as reports of fixed drawings, profit skimming and payoffs began to surface. The organizers of the New York lottery, for example, acted on the principle that if they let the politicians win, they could steal all they wanted (Rose). Agents would sell tickets and then disappear while others sold counterfeit tickets. (Coggins p13). In 1833 Pennsylvania banned all lotteries and over 40 years every other state except Louisiana did the same (Koehnlne p16).

Not surprisingly, it was in Louisiana that the second wave of gambling in America began after the Civil War. Authorized by the state legislature in 1868 the Louisiana Lottery Company was given a 25 year franchise and agreed to pay \$40,000/year for the upkeep of the Charity Hospital. Even then, gambling was promoted by claiming that it benefits the children. Sales and profits rose to the point that, in an effort to renew the license in 1890, the Company was willing to raise its payment to \$1,250,000 per year (over a 3,000% increase). Obviously the lottery became an extremely profitable enterprise. Keeping in the good graces of the politicians through a series of payoffs, it was said that by 1880s the company had nearly taken over the state government of Louisiana. By paying 4 times the going rate for advertisements, the company effectively silenced the press. Eventually corruption reached the point that the federal government intervened and by 1911 virtually all gambling was outlawed in the United States.

Yet this history of corruption did not deter the third wave of gambling which began in 1931 with the legalization of casino gambling in Nevada. During the next 70 years gambling spread rather slowly and then exploded all around the country. The 1930s saw 21 states bring back racetracks and the spread of low

stakes charity bingo. In 1963 New Hampshire legalized the first lottery of the 20th century. In 1978 New Jersey legalized casino gambling in Atlantic City. Today nearly every state has some form of legalized gambling. In our own metropolitan area, the 2000 adjusted gross revenue for the St. Louis Area Casinos was \$683,705,000. The corruption of the third wave of gambling has already revealed itself in our own area. For example, it was recently reported by the Missouri Gaming Commission that the Isle of Capri Casino unknowingly misrepresented the status of four key permits to construct a casino near Kimmswick, Missouri. The Commission concluded that the Isle of Capri allowed consultants to fill out the application for the Kimmswick Casino but never verified the accuracy of the completed application. Thus when Isle of Capris executives reported that the necessary permits were in hand, they (so it is asserted) never knew that the information was in error. Either the casino is very effective at covering up lies or it is grossly mismanaged and incompetent. Given the history of gambling, cynics cannot help but be skeptical with the conclusion of the Gaming Commission, for time and again gambling has left a trail of lies, deceit and corruption for tax payers to clean up. We have not learned the lessons of history and history is repeating itself in our day.

## GAMBLING AND THE LAW OF GOD

This ought not surprise us, for gambling is a violation of Gods holy law. We eventually reap what we sow. Those who sow to the wind do indeed reap the whirlwind. (Hosea 8:7)

Gods law commands us to Love your neighbor as yourself. (Matthew 22:39) God, through his prophets, commands us to especially show love to the poor, the weak and the helpless: Seek justice, encourage the oppressed. Defend the cause of the fatherless, plead the case of the widow. (Isaiah 1:17) Act justly and love mercy and walk humbly with thy God. (Micah 6:8) He defended the cause of the poor and needy, and so all went well. Is that not what it means to know me? Declares the Lord. (Jeremiah 22:16)

It is our duty to extract as much money from the customer as we can. (US NEWS p49) To lure senior citizens to their establishments and do their duty, casinos hire tour companies to arrange low cost trips which pick up senior citizens and take them to the front door of the casino. One casino gave seniors a 50% discount on prescription drugs. Another had former stars from the Lawrence Welk Show for entertainment. As one critic asked, Who is going to go see Myron Floren except those who are 65 and Older? Others offer discounts on shows and buffets and free valet parking. These marketing techniques have proven to be most effective. A University of Chicago National Opinion Research Center nationwide study of 2,400 adults indicates that the largest increase

among gamblers has been among those 65 and older (Young, August 7, 2001). Each month the third and fourth are the busiest days at casinos. Is it merely coincidence that this coincides with the arrival of retirement checks in the mail (Kennedy p43). It has been observed that if you go to a casino you will find a disproportionate number of elderly, particularly women, spending hours upon hours in front of a slot machine (Dobson, January 1999). Should we not care that gambling preys upon the elderly?

Perhaps more disconcerting is witnessing our own government targeting the poor with gambling. The Boston Globe reported that Chelsea, an economically struggling community, has one lottery retailer for every 363 residents and its residents spend nearly eight percent of their income on lottery tickets. Milton, an affluent suburb has only one outlet for every 3,657 residents. Why is there a greater concentration of lottery outlets in poor neighborhoods? Could it be because this is where the most business lies? In Texas those who earn only 2% of the states total income buy 10% of the lottery tickets. In Colorado the 32 counties with the highest per capita lottery sales each have incomes below the states averages. (Dobson, April 1999). The very people government proclaims it desires to help, the poor and those on fixed incomes, are the very ones who are hurt most by legalized gambling. Should we not care that our government is exploiting the poor?

In exploiting the poor and the elderly through gambling, the practice of government is corrupted. The Westminster Larger Catechism, in elaborating on the fifth commandment, Honor you father and mother, teaches in question 130 that the sins of superiors are.....an inordinate seeking of themselves, their own glory, ease, profit.... This strikes at the heart of why government advertises, sponsors, and approves legalized gambling. It is an easy way for government to increase revenue without having to raise taxes. Consider this response that was received from Congressman Richard Gephardt on the gambling issue in January 2000:

The financial benefits of riverboat gaming to the state of Missouri are very impressive. During the last year alone, riverboat gaming contributed \$162 million to the Foundation formula which partially funds teachers salaries and helps pay the operating cost of school districts.

Lest anyone, though, conclude this is a Democrat or Republican issue, consider that Republican Senate leader Trent Lott fought the creation of the National Gambling Impact Study Commission and has used his position of power and influence to promote the expansion of gambling in his home state of Mississippi. Millions of dollars from the casino lobby have flowed into the coffers of both Republicans and Democrats. As James Dobson concluded,

Obviously it matters not which party a politician represents as long as he or she plays the tunes dictated by the piper (Dobson, January 1999). Interestingly, this is also true with those who oppose gambling. Tom Grey, an ordained United Methodist Pastor and a national leader in the fight against gambling, has stated that he has sat down at the same table with Ralph Nader and James Dodson, both of whom oppose gambling and politically speaking you can drive a tractor trailer between the two.

The more the government relies on gambling revenue the greater the vested interest our government has in seeing people gamble away their social security checks, their welfare checks and their retirement funds. In this sense, government itself becomes addicted to gambling. Consider the noticeable shift in advertising for the Missouri state lottery. In the early 1990s we were reminded that when we play the Missouri lottery, our money works for Missouri. Today we are exhorted to come to Lucky Town. In the recent debate to lift the \$500 loss limits in Missouri's casinos (which failed), State Senator Ken Jacob said, When there is a shortfall,,, everybody is looking for new revenue sources. (Young, February 3, 2001). Thus in its search for new sources of revenue, government blitzes the people with enticements to gamble their money away. This violates not only the principles of the fifth but the eighth commandment. Westminster Shorter Catechism question 75 teaches that the commandment You shall not steal forbids whatsoever doth unjustly hinder our own or our neighbors wealth or outward estate. Through its vested interest in gambling, government is abusing its power and stealing from the people.

In promoting gambling, the state and casinos break the ninth commandment. The Westminster Catechism question 145 teaches that violations of the ninth commandment include: Concealing the truth....speaking untruth, lying.... Such violations form the very basis for gambling's existence. Consider the very slight, yet very intentional change in the nomenclature. The governing board over Missouri Casinos is not the Gambling Commission, it is the Gaming Commission. You are not gambling. You are gaming. You are playing a game, much like you would play Life or Clue at home with your family. Such a change is intended to conceal what is actually taking place. Travel along the highways in St. Louis and you will see the numerous gambling billboards that allure people with the implicit promises of winning big. As stated earlier, the Missouri Lottery speaks of Lucky Town. It has been reported that up to 25% of Americans now believe their best chance to build retirement wealth is by playing the lottery, not by saving and investing. (Love, p1A). A man in line to buy lottery tickets said, This is my retirement plan. I am going to hit it big. I play every day....I lose more than I win - but I won \$100 one time. Thus the advertisements are quite effective in concealing the truth that if you go to the casino or play the lottery you are going to lose because these establishments

obviously do not exist to give but to take your money. Very few stop to think, Exactly why is it that these lottery jackpots get so big?

The lies do not stop there. Gambling proclaims it will bring enormous benefits to the communities it enters. This was evident in the recent push for a casino in Lemay. An article in the Post Dispatch proclaimed, The casino will generate \$82.7 million direct economic impact through the goods and services it purchases for operations. (Coleman) It has been demonstrated that such numbers are almost always inflated by the casino (Kindt, p54). Politicians proclaim gambling will benefit education, that is, it is for the children. Yet it has been demonstrated that usually funding for education does not increase, rather the increased funds are usually used elsewhere (Dobson). Some have referred to this as the old shell game. One can only wonder what vice will we attempt to legalize next by stating that the revenue is for the children? Prostitution? Narcotics?

What is never stated is the increase in cost to the surrounding community. John Kindt, professor of economics at the University of Illinois, has asserted that for every \$1 the state receives in gambling revenues, it costs the state at least \$3 in increased criminal justice, social welfare and other expenses. This is becoming increasingly evident in the St. Louis area. Tom Grey, Executive Director of the National Coalition Against Gambling Expansion, has said the social costs of gambling can be summarized as simply as ABCD. A is for addiction. Introducing gambling into an area will increase the number of those addicted to gambling. The gambling industry will strenuously argue this point but the statistics do not lie. Twenty-one years ago there was one Gamblers Anonymous meeting each week in the St. Louis area. Today there are at least 21. This inevitably leads to an increase in the number of bankruptcies. It was stated on Channel 5 that the number of bankruptcies in the St. Louis area has more than doubled since the introduction of casino gambling. While it is true, as the casinos will assert, that no research has been done on the cause of these bankruptcies, an assertion that gambling has not contributed strains the limits of credibility. Since addicted gamblers are on the brink of financial ruin many will seek illegal ways to get more money which leads to an increase in crime. Numerous studies have been done establishing this truth (Gambling and Crime).

The following is but a sampling of some of the stories that have appeared in the St. Louis Post Dispatch:

The head cashier for the St. Louis County recorder of deeds was charged with using her job to steal up to \$863,000 to allegedly cover gambling debts. (11/29/01)

A Florissant woman and Ferguson man face felony charges in a botched arson scheme they claim was spurred by the woman's gambling. (2/25/96)

Nearly half of the St. Louis city treasury's \$5.6 million gambling take must go to pay police protection near the President's Casino. (4/22/97)

A former St. Charles City Councilwoman gambled away money she embezzled from her employer at local casinos. She is accused of stealing \$367,000. (10/17/97)

An insurance agent scammed \$500,000 from the elderly and gambled away the money on riverboats, then abandoned his wife and three children. (10/17/97)

The Circuit Attorney believes that the man charged with stealing \$50,620 from the St. Louis Midnight Basketball Program lost it gambling on a boat. (5/30/98)

The compulsive gambler who has traveled down the road of addiction, bankruptcy and crime will sometimes in despair and hopelessness turn to suicide. Thus gambling leads, in some cases to death, that is, an increase in the rate of suicide. In Gulfport, Mississippi suicide increased by 213 percent in the first two years after the casinos arrived. In neighboring Biloxi, suicide attempts jumped by 1,000 percent in the first year alone. (Focus Gambling Research Brief: Gambling and Suicide). Such startling statistics, though, do not capture the whole story because according to Dr. Valerie Lorenz, Director of the Compulsive Gambling Center in Baltimore, many of the suicides of compulsive gamblers are not recorded as suicides because their method of choice is to crash their automobile and make it look like an accident.

Casinos and advocates of gambling go to great lengths to diminish or explain away the ABCD problems that gambling always brings to a community and the high cost that taxpayers must pay. The entire industry is shrouded in a cloud of lies and deceit. If we seek to love our neighbor, to defend the poor and the elderly, to uphold the rightful practice of government, we must care, we must be concerned about the damaging impact of gambling.

Gambling not only transgresses the law of love for our neighbor, it transgresses the law of love for God. Gambling is a violation of the first commandment: You shall have no other gods before me. One author wondered whether Calvinism has been replaced by Casinoism. (Klein p3) In a recent interview conducted by Larry King, two women, who were able to get out of the World Trade Center before the towers collapsed, were asked, Do you feel lucky?

One woman responded, Yeah, I feel lucky. (Belz) There was no recognition at all of the providence of God. Rather than trusting in the providence of God and saying May God be with you. We have become a people who trust in the roll of the dice, in Lady Luck and bid people, Good Luck. God, through the prophet Jeremiah, calls his people to account: My people have committed two sins: They have forsaken me the spring of living water, and have dug their own cisterns, broken cisterns which cannot hold water (2:13) and through the prophet Isaiah, all you who light fires and provide yourselves with flaming torches, go walk in the light of your fires and of the torches you have set ablaze. (50:11) Clearly many light their own fires and bow down for other reasons. Some gamble for relief and salvation. Dennis McNeilly, a psychologist at the University of Nebraska Medical Center in Oklahoma, says an increasing number of elderly, especially women, are relief-escape gamblers. This is a group that uses gambling as a means to relieve boredom, loneliness, isolation and depression. (Kennedy p43) We turn to Lady Luck for money and to escape isolation, loneliness and despair. Of course this idol is unable to respond to such cries for help (Isaiah 44:9f); the water we pour runs out of the broken cistern onto the ground serving only to intensify the cycle of hopelessness and despair.

Gambling violates the second commandment as we mold and shape God into our own image. Recently, one of the winners of a huge power ball jackpot said he had prayed to God that he would win and now gives thanks to God for all his winning. Are we not creating God in our own image after our own likeness when we believe that God is going to bless gambling?

Gambling violates the law of God for it is fundamentally unfaithful to him. Often it is said, It is my money do with it what I want. This, though, is not the teaching of the scriptures as George Robertson pointed out in a sermon that was printed in the Spring 1997 issue of Presbyterian:

All that we have has been given to us by God. Paul reminds: What do you have that you did not receive? (1 Cor. 4:7) David says that God owns all things, even the farmers estate: every animal of the forest is mine and the cattle on a thousand hills. I know every bird in the mountains and the creatures of their field are mine. (Ps 50:10,11) The Bible tells us that what we have been given by God is a stewardship.....Now it is required that those who have been given a trust must prove faithful (1 Cor. 4:2).

Gambling squanders that which God has given and thus we prove ourselves unfaithful to him.

It is unfaithful too for it seeks to undermine the means God has established for our provision: hard work. The scriptures reflect both the necessity of work:

- # Six days you shall labor (Exodus 20:7)
- # Go to the ant, you sluggard; consider its ways and be wise (Proverbs 6:6)
- # Whatever your hand finds to do, do it with all your might (Ecclesiastes 9:11)

and the glory of work:

Whatever you do, work at it with all your heart, as working for the Lord, not for men....it is the Lord Christ you are serving. (Colossians 3:24) Whatever you do, whether in word or deed, do it all in the name of the Lord giving thanks to God the Father through him. (Colossians 3:17) ...do it all for the glory of God. (1 Corinthians 10:31)

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