



STATEMENT DE209

AMERICA'S NEW LOVE AFFAIR WITH GAMBLING: Should Christians Be Concerned?

by Rex M. Rogers

Summary

If baseball once was America's national pastime, it's been replaced by a \$550 billion-per-year obsession — gambling. Gambling feeds the self-indulgent, instant-gratification mindset that has plagued America in recent decades. Beneath its glittery surface lurk the parallel tragedies of increasing addiction and a decreasing devotion to spirituality. Most Christian churches have been silent about gambling. Scripture is not. Even without a direct commandment, "Thou shalt not gamble," the Bible offers numerous principles that militate against the practice. Informed Christians will challenge such social evils as state-sponsored gambling and the use of gambling for fundraising. Gambling is a bankrupt abandonment of reason and religion, and in the long run everyone loses.

Mark Twain shrewdly observed that "the best throw at dice is to throw them away."¹ Americans no longer agree. Gambling is the newest Great American Pastime.

State lotteries began in 1964 with New Hampshire, and now bring in \$30 billion per year in 37 states and the District of Columbia.² Some 55 million Americans play lotteries once per month, spending \$88 million per day — more than they spend per day on groceries.³

What began as a trickle with state lotteries became a flash flood in 1988 when Native American tribes began taking advantage of the Federal Indian Gaming Regulatory Act, which permitted them to operate casinos on tribal lands. Nearly 300 Indian-run casinos now exist in 28 states with 186 of the 557 federally recognized tribes participating. About 30 casinos are opening per year,⁴ and additional tribes are vying for a stake in what some have called "the new buffalo."⁵

Gambling expenditures now top \$550 billion per year.⁶ That's more money than Americans spend per year on films, books, amusements, and music entertainment combined. It's about \$1.5 billion per day or an increase of roughly 3,000 percent in the past 20 years.⁷

With the exception of horse and dog racing, gambling is increasing in every form. Riverboat, dockside, and other off-shore gambling enterprises, including cruise ships, are being proposed in several states as "limited" gambling.

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Off-track, parimutuel, jai alai, keno, and video betting are also increasing. So are raffles and bingo. *Business Week* observed that gambling outlets are becoming "almost ubiquitous" as "mob-affiliated bookies and numbers runners are being supplanted by state governments, charitable and religious groups, and blue-chip entertainment-leisure conglomerates that say they're in the 'gaming' business."⁸

THE VICE OF CHOICE

Some 95 percent of American citizens have gambled at some time in their lives. About 82 percent have played the lottery, 75 percent have played slot machines, 50 percent have bet on horse or dog races, 44 percent have gambled with cards, and 34 percent gamble via bingo. Approximately 26 percent have bet on sports events. About 74 percent of the American adult population have gambled in casinos. Polls indicate that at least 89 percent of the American population approves of casino gambling.⁹

The acceptance of gambling into everyday life is a historic shift in cultural philosophy. University of Nevada, Las Vegas, professor William N. Thompson observed that "the era of expanded legalized gambling has coincided with a trend toward increased permissiveness in society. There certainly is a connection between attitudes about lifestyle, sex, pornography — even abortion and occasional drug use — and attitudes toward gambling. The notion that government has no business in our bedrooms relates to the notion that government has no business telling us how to spend our leisure time and our own money as long as we are doing so without coercion or harm to others."¹⁰

The ethic of self-denial, saving, and capital accumulation is being replaced with a hedonistic consumerism, what Christopher Lasch called the "culture of narcissism."¹¹ Deferred gratification is shelved in favor of instant demand. Americans want more, and they want it now.

Many Americans no longer work for future earthly or spiritual rewards. They only consume and receive less and less satisfaction from it.¹²

The philosophy of gambling undercuts one's ability and desire to defer gratification in order to accomplish a goal. Individual enterprise, thrift, effort, and self-denial are set aside for chance gain, immediate satisfaction, and self-indulgence. In this sense, gambling exemplifies a reversal of American values.¹³

THIRD TIME'S A CHARM?

Whittier Law School gambling expert I. Nelson Rose believes a third wave of legalized gambling is washing over the United States.¹⁴ The first wave began in colonial America when lottery management companies took their place among the largest early-nineteenth-century businesses.¹⁵ A healthy economy together with lottery corruption contributed to the decline of legal lotteries by the 1820s.

The second wave of legal gambling began when Southern states looked for revenue after the Civil War. Gambling was a major diversion in late-nineteenth-century Western gold and silver mining camps. Legalized gambling's second wave of popularity began losing strength in the 1880s with the Louisiana State Lottery scandal (in which local lottery fundraisers evolved into mail fraud and criminal interstate commerce involving corrupt government officials, intrigue, and murder). By 1894, state lotteries were condemned by law, and 36 states adopted antilottery text in their state constitutions.¹⁶

While gambling has been legal in (and largely limited to) Nevada since 1931, the third wave of legalized gambling in the United States began in 1964 with the inception of the New Hampshire State Lottery. By 1984, a majority of states had legalized lotteries.¹⁷

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Bingo was legalized in 1937 in Rhode Island. Some 46 states, the District of Columbia, and all the Canadian provinces now have legalized bingo.¹⁸

Horse race betting is legal in 42 states and all Canadian provinces, dog race betting in 19 states, and jai alai games in four states. All 10 Canadian provinces and 48 American states now permit some form of legal gambling. By the year 2000, some experts have predicted that 40 percent of U.S. households will be participating in legalized commercial gambling.¹⁹

Legalized commercial gambling is now growing at breakneck speed, spurred by cash-hungry governments, gambling industry promotion of "gaming" as entertainment, and the appeal of new, high-tech video gambling. Some antigambling counselors believe that "decades of church-sponsored gambling [have] also tended to lend approval to games of chance."²⁰

Only two states still maintain a no-legal-gambling policy: Hawaii and Utah. Hawaii debates the matter periodically. While 60 percent of Hawaiians polled favor a lottery, enough citizens are concerned about damaging the state's image as an island paradise that lotteries and other commercial gambling are consistently rejected.²¹

Eugene Martin Christiansen, a gambling industry consultant, believes America's new love affair with gambling "is part of a fundamental change that is irreversible at this point because the country is changing with fewer people going to church, more older people with time and money on their hands, and especially, with state lottery advertising campaigns that make it seem that buying lottery tickets is almost a patriotic duty."²²

LOSING THE BET

Gambling is a spiritual and financial timebomb in a pretty package, and no demographic group is immune to the social pathologies associated with it.²³ Compulsive gambling is increasing rapidly in all population groups, even among teens.

The fastest growing "addiction" among high school and college-age young people is problem gambling, with as much as seven percent or 1.3 million teens considered addicted. Dr. Durand Jacobs, a pioneer in the treatment of problem gambling, believes the rate among teens is at least 10 percent, about twice the rate among adults.²⁴

Howard Schaffer, director of the Harvard Medical School Center for Addiction Studies, predicted, "We will face in the next decade or so more problems with youth gambling than we'll face with drug use."²⁵ The National Institute of Mental Health notes that "addiction" to gambling is growing fastest among teenagers.²⁶ Suicide rates are twice as high among teenagers with gambling problems,²⁷ and teenagers are nearly two-and-one-half times as likely as adults to become compulsive gamblers.²⁸

Durand Jacobs noted that "public understanding of gambling is where our understanding of alcoholism was some 40 or 50 years ago. Unless we wake up soon to gambling's darker side, we're going to have a whole new generation lost to this addiction."²⁹

From lotteries in the 1960s to casinos in the 1990s, the gambling industry has grown more rapidly and more explosively than any business in American history. Legalized commercial gambling is now one of the largest industries in the U.S. leisure economy.³⁰

IT'S NOT IN THE CARDS

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While the tidal wave of legalized commercial gambling has engulfed the country, the Christian community has greeted this development with a deafening silence. A few local battles have taken place, and during the past two years, Christian leaders such as Gary Bauer, James Dobson, D. James Kennedy, and Ralph Reed have begun to speak out, but so far gambling has garnered very little national attention.

Several reasons may explain why Christians have been rather slow to respond to the spread of legalized commercial gambling:

- 1.) The conservative Christian "agenda" is packed, focusing on issues like abortion, pornography, crime, gun control, sex education, creationism, "family values," and prayer in public schools.
2. Conservative Christians, particularly those who call themselves fundamentalists, have been historically reticent to "get involved in politics."
3. There are no direct biblical commands declaring gambling a sin. And unlike narcotics, which exercise an immediate negative impact upon the user, the harmful effects of habitual gambling take longer to reveal themselves. Moral arguments against gambling are, therefore, more difficult to develop. In a recent survey, George Barna found that only 28 percent of "born again" Christians believe casinos should be illegal in the United States.³¹
- 4.) Christians are just as materialistic as everyone else. The lure of quick riches entices Christians to gamble too.

For these reasons as well as others, theological disapproval does not always translate to social or political opposition. Christians seem to be just as uninformed and unconcerned as everyone else.

THUS SAITH THE LORD

There is no "Eleventh Commandment" in the Bible saying "Thou shalt not gamble." However, gambling violates at least five doctrines of Scripture: the sovereignty of God, stewardship, covetousness, brotherly love, and God's instruction not to be brought under the power of anything.

Sovereignty of God

Belief in luck and belief in a sovereign God are mutually exclusive, for if an omniscient, omnipotent Creator God exists then luck makes no sense. Things don't "just happen." Nothing — including the secondary causes operative in the universe (the "laws" of nature and human choices) — happens outside of God's will and disposition. So belief in God not only dispels any idea of luck, it also rejects any idea of chance as a determining factor in natural events or people's destiny. "Depending upon luck and chance is a philosophy which deifies an impersonal view of life and of reality."³² Any trust in luck rather than God is therefore a form of idolatry.

What appears to be chance to the finite human mind is known to a sovereign God. Casting of lots, for example, is a biblical illustration not of gambling (for no money or other value was placed at risk in hopes of greater gain) but of individuals trusting a sovereign God to direct the "chance" disposition or direction of the lay of the lots. People used "chance" to understand God's will. Their faith was not in chance but in God. But belief in chance as fate stands in direct opposition to a purposeful creation, ordered and directed by the Sovereign God of the universe. Chance without God is the personification of anarchy and nihilism. God controls, not chance (Amos 3:6).³³

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The idea that events are ultimately disposed merely by chance is akin to superstition. Pagan superstition is a violation of God's will. Worshipping the gods of luck and chance is an offense to His character. Gambling is a kind of "secularized divination."³⁴ It promotes a world view in direct contradiction to biblical Christianity.

Stewardship

God says in Proverbs that "he who works his land will have abundant food, but he who chases fantasies lacks judgment" (12:11). People often chase fantasies, yielding to the lure of quick riches, the "something-for-nothing" enchantment. But God gives people time, talent, and treasure with an expectation of accountability (Matt. 25:14–30). The Bible teaches that we are to use our God-given wealth to support our families, God's work, the government, and the needy.

Gambling can undermine the foundations of Christian stewardship — work, rationality, and responsibility. But work is both a command and a gift of God (2 Thess. 3:6–12). And reason is an essential part of being human. "Irresponsibility is man's abdication of his humanity. We are made to be moral decision-making creatures."³⁵

Covetousness

Gambling feeds covetousness, the opposite of God's call for contentment (Phil. 4:11–12). It masquerades as harmless fun while it eventually sucks the dollars and sometimes the life out of those who embrace it (1 Tim. 6:6–10). The basis of all antigambling legislation is the necessity of curbing or controlling covetousness, the very natural and selfish desire to get something for nothing.³⁶

Love Thy Neighbor

Gambling creates a condition in which one person's gain is necessarily many other persons' loss. As such, gambling militates against brotherly love, justice, and mercy (Matt. 22:37–40; Mic. 6:8).

Gambling substitutes love of self or love of money for love of neighbor (Rom. 14:21; 15:1; 1 Tim. 6:6–10). Martin Luther said that "money won by gambling is not without self seeking and love of self is not without sin."³⁷ Gambling, unlike legitimate business practices wherein both parties gain, creates a condition in which individuals are willingly duped of their resources in a something-for-nothing exchange.

To take from one's neighbor in an unfair exchange is not love, to set up a system in which those least able to afford it lose their livelihood is not justice, and to continue operating a system that exploits human weakness while promoting personal pleasure and profit over others' pain and loss is not mercy. While it is true that the legitimate marketplace can operate without regard for the Christian value of love of neighbor, this is not an essential and unavoidable character of business. In gambling, love of neighbor is not only impossible, it is systematically suppressed.

Mastery of the Will

Gambling is potentially habitual, what Pascal called a "fatal fascination," like a moth's fascination for the candle.³⁸ Some even label the problem an addiction. Yet God makes it clear in His Word that Christians are not to allow their minds or bodies to be mastered by anything other than the Holy Spirit of God (1 Cor. 6:12). Anything else leads to idolatry.

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The Bible's doctrines pertaining to the use of money indicate that morality and money are not mutually exclusive. God reveals the former so that mankind will know how to use the latter. Too often, though, people want the money without the morality.

Since governments are comprised of people, it should come as no surprise that they want money without morality too. In gambling, that's exactly what they've got.

GOVERNMENT'S GOLDEN GOOSE

Governments are looking for easy money, so they sell their souls for a promise of riches. Whether government should enhance its revenues with gambling monies — the losses of its citizens — is a moral question, not just an economic one, no matter why people gamble. So far, except for a few scattered antigambling victories, money has bested morality in most contests for legislative hearts.

State government-sponsored gambling turns state government into a huckster. And legalization is followed by legitimization. Gambling is being socially legitimized by virtue of its governmental sanction. A one-time social evil is being transformed into acceptable social policy.

Governments facing budget deficits and antitax sentiment see gambling revenues as a painless panacea. States promote gambling, then use the revenues as a supplementary, "voluntary" tax. Gambling interests sell commercial gambling as a way of salvaging Rust Belt industrial cities.³⁹ Then they lure legislators and voters by associating gambling with some noble purpose like public education or better roads. Such arguments provide a politically palatable "moral justification" that helps dilute or mute opposition to gambling.

In practice, however, state legislatures time and again have refused to stick to promises of earmarked funds. Instead they let gambling revenues pay for promised public works and use general funds for other purposes. Gambling revenues become just another part of the state's giant budgetary pie.⁴⁰

In the United States, gambling operations vigorously promote their games, and states are counted among the owners and promoters. There are no governmental restrictions on advertising, free alcohol as a stimulus to gambling, or access to credit on gambling casino premises.⁴¹

States do not simply accommodate peoples' desire to gamble. They encourage gambling. In doing so, states foster superstitious, magical thinking.⁴²

Today, gambling is no longer just a periodic, if questionable, leisure activity fulfilling the purposes of a few individuals. Gambling is being changed into routine behavior that serves the economic ends of casino operators and state governments. The gambling industry now provides a transformed set of more aggressive, commercially profitable games aimed at a mass public.

State-sanctioned gambling has become little more than a set of gambling opportunities designed to produce maximum losses from the maximum number of people. Government has a vested interest in the losses of consumers. This together with the fact that, with a very few exceptions, no wealth is created by gambling means that state governments are no longer acting as representatives of the public interest.⁴³ State governments have joined the gambling industry in mass civic exploitation.

Crapped Out

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Gambling associates itself with a number of social problems and pathologies, including alcohol and drug abuse, prostitution, violent crime, embezzlement and bankruptcy, theft, spouse and child abuse, and pornography and obscenity. This is why gambling is not a "victimless crime." What appears to be harmless play with one's own money becomes a destructive and costly influence on the person and the community.

Gambling sows the seeds of its own demise. Gambling begets gambling. It produces no new wealth.⁴⁴ The gambling industry is by nature parasitical and predatory. It cannibalizes rather than nurtures local economies and, worse, gambling operations frequently do so while claiming to benefit some universal good like education, economic progress, the environment, or the elderly. Gambling is a fiscal shell game.

So it's something of a social and political disgrace to see America's state and local governments buy into and promote gambling with the enthusiasm of pit bosses. It further gambles away the credibility of state and local governments at a time when Americans' confidence in the efficacy of political institutions is already low.⁴⁵

Gambling creates so many negative side-effects that businesses will eventually be forced to look for nongambling states. Economist John Warren Kindt predicts that long-term, gambling-free states will enjoy proportionately fewer personal and business bankruptcies, stronger financial institutions, more vibrant economies, and better tourist, community, and business environments.⁴⁶

I. Nelson Rose says that legalized gambling tends to self-destruct. He believes that a cheating or corruption scandal will trigger the next gaming industry crash in about 35 years.⁴⁷

CasiNO!

A backlash may already be starting. During the past three years, gambling proponents have lost more initiatives than they've won. In particular, the National Association against Legalized Gambling, directed by Tom Grey, has been instrumental in winning some 47 statewide and congressional referenda and legislative battles in 27 different states, losing only three. In 1996, only one of seven statewide gambling referenda passed.⁴⁸

To turn the tide of legalized commercial gambling, I suggest that Christians (and other concerned citizens) work to do the following:

1.) *Eliminate state government sponsorship and promotion of all forms of gambling.* This can be accomplished in one of two ways: (1) States could privatize state lotteries, thereby getting states out of the ownership and advertising of gambling activities. (2) States could suspend state lotteries, lottos, and other forms of state-sponsored gambling, including race tracks.

Through astute state budgeting, legislators would be required to replace revenues currently generated by state gambling enterprises. In most cases, other state programs will either need to be eliminated or supported by tax increases because states have become dependent on gambling revenues. This, of course, can be politically painful. But it is no more so than the stressful political maneuvering and consensus building necessary to change or eliminate any other program already in the budget.

Even raising taxes is more acceptable than maintaining state lotteries and other gambling operations. It's certainly more equitable than the support and promotion of games that pilfer money from the electorate.

2.) *Stop state-approved expansion of legalized commercial gambling.* At a minimum, state legislatures should appoint state gambling commissions charged with evaluating the impact of gambling, in

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particular casino gambling, on the state population and economy. Such commissions should seek independently generated data, not just information readily provided by the gambling industry.

A state ban on further approval and development of casino gambling would provide time for public and private agencies to study the economic and social impact of gambling on communities. It would also protect communities from the unrepresentative and unfair legal leverage available to Native American tribal groups under the 1988 Indian Gaming Regulatory Act.

3.) *Legally clarify the 1988 Federal Indian Gaming Regulatory Act.* States should work toward preserving state and local authority as well as Native American citizens' rights to free and fair access to the political process. Casino gambling discussions too frequently become entangled in a threefold cultural and legal web. One part is political correctness. A second is the legal morass enveloping Native American tribal sovereignty. And a third is latent public guilt for the sins, real and perceived, of 300 years of "American Indian policy."

4.) *Reduce nonprofit gambling for fundraising.* This can be done fairly and in a manner that furthers the public interest. But the primary responsibility for reducing the use of gambling for fundraising lies with nonprofit organizations, including churches.

A nonprofit organization's most precious resource is its reputation, for it is the public's appreciation for a well-conceived mission that gets results that creates support for a cause. Gambling operations undercut the nonprofit organization's humanitarian reputation and, therefore, diminish the organization's moral credibility in the community it serves.

A CELEBRATION OF IRRATIONALITY

Gambling demands that the gambler abandon reason. It's a venue of superstition, a religion-free religion. In a time when valuelessness is valued, gambling fits. In a culture that believes the universe began by chance and that existence and morality are nothing more than the "luck of the draw," gambling is oddly logical. Gambling is the perfect postmodern pastime.

Gambling is correlated with social pessimism. It flourishes in cultures that no longer believe they can influence their present, much less their future. Gambling blossoms from a mood of despair, powerlessness, and hopelessness. Life is chance — a crap shoot.

Gambling is a metaphor for the current cultural *Zeitgeist*. It grows out of our cultural philosophy. Americans believe in a world of undefined chaos.

Every civilization in the past 500 years has sought to curtail gambling or its effects.⁴⁹ Why do Americans think we're immune to the hazards of gambling? It is because Americans have embraced moral relativism, the postmodern belief in "mobile truths." Increasing numbers of Americans no longer believe in absolute truth, in right and wrong. If God exists, He must not have anything to say to people. They reject Him, they reject His Word, and they reject His morality. The only thing left is uncertainty — and luck.

For many Americans gambling has become a surrogate religion; a pathological hope; a concession to life based on luck; an admission that there is nothing to life but determinism, fatalism, nihilism.

But gambling is rabbit's foot religion. It's postmodern paganism. Gambling asks people to play the odds, and always, in the long run, gambling wins.

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NOTES

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⁵Eugene Martin Christiansen and Will E. Cummings, "Double-Edged Growth," *International Gaming and Wagering Business Magazine*, 1 August 1995, 31–32.

⁶Kolasky, 1; and Martin Koughan, "Easy Money," *Mother Jones*, July–August 1997, 32.

⁷Frank Rich, "America on Big Bender with Gaming," *Las Vegas Sun*, 10 May 1996, sect. B. Christiansen and Cummings, 31–32.

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⁹*Report of the Governor's Blue Ribbon Commission on Michigan Gaming*, Robert J. Danhof, chairman, April 1995, 15. Shapiro, 55.

¹⁰Thompson, 13.

¹¹Vicki Abt, James F. Smith, and Eugene Martin Christiansen, *The Business of Risk: Commercial Gambling in Mainstream America* (Lawrence, KS: University Press of Kansas, 1985), 22.

¹²*Ibid.*, 198–99.

¹³*Ibid.*, 22.

¹⁴James Popkin with Katia Hetter, "America's Gambling Craze," *U.S. News and World Report*, 14 March 1994, 46; Thompson, 6.

¹⁵*Report of the Commission on the Review of the National Policy Toward Gambling*, Charles H. Morin, chairman (Washington, D. C., 15 October 1976), 18–107.

¹⁶Rufus King, *Gambling and Organized Crime* (Washington, D.C.: Public Affairs Press, 1969), 74.

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- ³⁷Lyaugus M. Starkey, Jr., *Money Mania and Morals: The Churches and Gambling*, [Nashville: Abingdon Press, 1964], 37.
- ³⁸Starkey, 27.
- ³⁹This is one of the central premises of Robert Goodman, *The Luck Business: The Devastating Consequences and Broken Promises of America's Gambling Explosion* (New York: The Free Press, 1995).
- ⁴⁰Thompson, 42.
- ⁴¹See Rex M. Rogers, *Seducing America: Is Gambling a Good Bet?* (Grand Rapids: Baker Book House, 1997), 91–92; Abt, Smith, and Christiansen, 76–77.
- ⁴²Charles T. Clotfelter and Philip J. Cook, *Selling Hope: State Lotteries in America* (Cambridge, MA: Harvard University Press, 1989), 70.
- ⁴³Abt, Smith, and Christenson, 37, 174–75, 213–15.
- ⁴⁴Goodman, 163–66.
- ⁴⁵This point has been well known to political scientists for more than two decades. Most recently it was highlighted on Wolf Blitzer, *Inside Politics, Weekend*, CNN, 10 January 1998.
- ⁴⁶John Warren Kindt, "The Negative Impacts of Legalized Gambling on Businesses," *Business Law Journal* 4 (Spring, 1994): 93-124.
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- ⁴⁸"Legalized Gambling on a Losing Streak," [http:// www.Iquest.net/cpage/ncalg/gambling.html](http://www.Iquest.net/cpage/ncalg/gambling.html) (2 June 1997), 1–4.
- ⁴⁹Charles, 10.