

CARE RESOURCES

GAMBLING

RISKS OF GAMBLING

For most, gambling is about a few hours of fun at the slots, a weekly card game with friends, or the occasional flyer in the stock market. But for some, there's a dark side: addiction that leads to personal and financial ruin.

The criteria for pathological gambling: "increasing preoccupation with gambling, a need to bet more money more frequently, restlessness or irritability when attempting to stop, 'chasing' losses, and loss of control manifested by continuation of the gambling behaviour in spite of mounting, serious, negative consequences."

Potential problems from gambling go beyond financial. Untreated, addiction can lead to legal problems, family and relationship issues, job loss, and an increased risk of suicide.

WHY DO PEOPLE GAMBLE?

1. To get rich.
2. To have fun and break the monotony of life.
3. To escape reality and forget problems at home, or at work. It is a way to ignore relationship problems, financial problem, or the fear of work.

WHAT ARE THE COMMON RESULTS OF GAMBLING?

1. **Recklessness.** Losing a lot of money can become no big deal because you can always win it back. It tends to take away a sense of personal responsibility and the need for hard work.
2. **Callousness.** Gamblers gradually become indifferent to the needs that others have. It becomes an addictive habit that consumes more and more of a person's time and energy.
3. **Financial problems.** Testimony of a person whose life was ruled by gambling for almost 20 years: *"You can stay away from gambling for a long period, then all of a sudden you fall back and it gets worse," he explained. 'You gamble longer, you gamble more. It starts to affect all aspects of your life. You become what everybody who gambles becomes: You start lying, you start selling everything, you work extra, you borrow money, you do everything possible you can to get the money.'*
4. **Strained relationships.** Gambling often becomes more important than time with family. *(1 Tim 6:10) For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs. (NAU)*
5. **Crime.** 75 percent of pathological gamblers admitted that they had committed at least one felony to support their habit?

CLINICAL SYMPTOMS OF A COMPULSIVE GAMBLER

1. Gambling is a typical, chronic repetitive experience.
2. Gambling absorbs all other interests like a sponge.
3. A gambler is optimistic about winning and never "learns his lesson" when he loses.
4. A gambler can't stop when he is winning.
5. A gambler will risk more than he can afford to lose.
6. A gambler will seek a thrill which cannot be explained logically. He may actually want to lose so he can feel punished for doing something that he knows is wrong.

GAMBLING DISORDERS ARE ALSO CHARACTERIZED BY

1. A preoccupation with gambling
2. The perceived inability to cut back or control one's gambling
3. Irritability or restlessness when one tries to cut back or stop gambling
4. Risking more money to reach the same levels of excitement as before
5. Gambling to escape problems or depression
6. "Chasing" gambling losses with more gambling to try to make up for them
7. Deceiving family and friends with regard to gambling habits
8. Risking or losing jobs or relationships because of gambling
9. Relying on others for the financial needs caused by gambling

8 SIGNS YOU'VE GOT A GAMBLING PROBLEM

1. **You can't stop.** Just as an experienced poker player knows when to "hold 'em or fold 'em," those who gamble for fun limit themselves and their bets. Compulsive gamblers struggle with both the time and money they're spending. Betting takes over their life, and they find themselves constantly wagering. They try to quit, but can't.
2. **You gamble with money you can't afford to lose.** Problem gamblers don't stop with "fun money" set aside for betting. They use money budgeted for bills, savings, or their kids' education. Sometimes they squander not just their last penny, but borrowed money as well.
3. **Your bets go beyond entertainment.** Recreational gamblers play for fun and spend a few dollars to have a good time. Gambling addicts place bets for reasons other than entertainment, often trying to escape anxiety or other problems. Whatever issues you face, gambling isn't the solution.
4. **You attempt to recover losses by gambling more.** Have you repeatedly tried to get back money you've lost gambling by betting more? Problem gamblers may see more betting as the solution to financial losses rather than what it is – throwing good money after bad.
5. **You gamble with more and more money.** Like many addictions, pathological gambling can start small. But problem gamblers won't be content keeping the stakes low or setting limits. They need to bet more and more to experience the rush.
6. **You go to extremes to find money to gamble.** Pathological gamblers don't stop gambling when their bank account runs dry. Instead they go to extremes to find more money. While this may stop with borrowing, some problem gamblers resort to theft, forgery, or other crimes to feed their habit.

7. **You put gambling before more important things.** Problem gamblers allow their habit to take priority over other parts of their lives. A gambling addict might skip watching her child's soccer game or miss time at work to hit the casino. Careers are put on the back burner and relationships deteriorate at the expense their habit.
8. **Gambling negatively affects your emotions.** While gambling can be an exhilarating experience, addicts might experience emotions signaling a problem, including:
 - Frustration or irritation when you've tried to quit and failed
 - Feelings of remorse
 - A decrease in ambition
 - An urge to celebrate an unrelated event by gambling

WHAT DOES THE BIBLE SAY ABOUT GETTING MONEY?

1. God provides money from working or from gifts. (Gen 3:19; Ex 20:9; 2 Thess 3:10-12; Prov 28:19; Lk 6:38)
2. All our money belongs to God. In fact, everything belongs to God. (Ps 24:1; Ps 50:10-12; 1 Cor 10:26).
3. This means that we will give an account of how we use God's resources. (Lk 12:42; Matt 25:14-21).

WHY DOES GOD GIVE US MONEY

1. So we can share the gospel. (Lk 16:9-13)
2. So we can support our families. (Matt 7:9-11; 1 Tim 5:8)
3. So others can spread the gospel. (Neh 10:38-39; 2 Cor 9:6-7)
4. So we can give to the poor. (Eph 4:28; Matt 5:42; Lk 12:33; Matt 25:35-40)
5. So we can pay our taxes. (Matt 22:20-21; Matt 17:24-27)
6. So we can invest wisely. (Matt 25:16; the woman in Prov 31 worked with her hands, invested in real estate, ran a small business and gave to the poor).

WHY IS GAMBLING WRONG?

1. There is no such thing as luck. (Matt 10:30)
2. God controls everything. (Heb 1:3; Col 1:16-17)
3. The Christian trusts in God, not in vain hope of a winning lottery number or a favourable roll of the dice. We should never let anything control our behaviour except God. (1 Cor 6:12; Eph 5:11)
4. Gambling ignores God's promises. Since God has promised to provide our every need, when we gamble we are saying that luck and chance can or might provide our needs instead. (Phil 4:19; Matt 6:25, 30, 33)
5. Coveting and greed are sins that are condemned over and over in the Scriptures. (1 Tim 6:10)
6. When gambling does pay off God does NOT get the glory. (1 Cor 10:31-32)
7. Gambling promotes selfishness. (Phil 2:3-4; Col 3:5)
8. Gambling demeans God's presence. (Heb 13:5-6) When hard working Christians worry about money they are saying that God's presence is not enough for them. (Tit 2:11-14)

WHAT ARE YOU WORSHIPPING?

Worshiping "lady luck" cannot bring glory to a sovereign and loving God. Let's make sure we are only trusting the Lord to provide our needs and that we are willing to do the work that God provides for us to do. Let's determine that we will not let the lure of "something for nothing" draw us away from depending on our God. *(Prov 21:5) The plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty. (NAU)*

HOW TO TREAT A GAMBLING ADDICTION

- 1. Admit you have a problem.** Gambling is like any addiction: The first step is to admit you have a problem. Experts say treatment won't be effective if the addict can't take this important first step. Admitting to the problem means you're ready to make an effort to stop.
- 2. Get support.** Gambling addictions are hard to fight alone. Family and friends can be a good source of support, and help recovering addicts share their experiences and find encouragement.
- 3. Avoid temptation.** Addicts have to avoid environments that lead to gambling. Stay away from casinos, race tracks, poker games, or anything else that might remind or tempt you. Cut bad influences out of your life. Take away sources for financing your habit by giving your spouse or someone else control of your money. If you're using credit cards to fund your habit, cut them up and close the accounts.
- 4. Replace gambling with something positive.** Find a replacement activity or hobby. Whether it's jogging, rock climbing, or fly fishing, find something to take the place of gambling.
- 5. Seek professional help.** The intensity of treatment for gambling addiction varies case-by-case. Up to 70 percent of those with gambling addictions may have other psychiatric conditions, making additional treatment necessary.
- 6. Start trusting God with your finances by tithing.** (Mal 3:10)

SEVEN BIBLICAL REASONS TO TITHE

(Summary of Sermon Notes of John Piper)

1. Honoring an Old Testament Principle

- Tithing honours an Old Testament principle of how God provided for the ministers he called and the expenses of their ministry.
- You recall that in the Old Testament God designated one of the twelve tribes of Israel, the tribe of Levi, to be the tribe that would have the ministry of the tabernacle and the temple. So instead of giving them a portion of the land, God said that these vocational ministers of the tabernacle should live off the tithes of the other eleven tribes. In [\(Numb 18:20-21 AMPL\)](#) God says to Aaron, *"You shall have no inheritance in the land [of the Israelites], neither shall you have any part among them. I am your portion and your inheritance among the Israelites. (v.21) And, behold, I have given the Levites all the tithes in Israel for an inheritance in return for their service which they serve, the [menial] service of the Tent of Meeting.*

- **When we tithe today, we honour a principle found here. Some of God's people are called not to do moneymaking business in the ordinary ways. They are called to be pastors and ministers and missionaries and ministry assistants, and so on.** The rest of God's people (call them "lay ministers") are to be gainfully employed and support the "vocational ministers"—and the costs of that ministry. In the Old Testament God laid down that this be done by tithe.
- **If the question is raised whether Jesus, in the New Testament, continued this principle for the sake of his church, one of the strongest arguments that He did is** *(Matthew 23:23) where he says, Woe to you, scribes and Pharisees, pretenders (hypocrites)! For you give a tenth of your mint and dill and cumin, and have neglected and omitted the weightier (more important) matters of the Law – right and justice and mercy and fidelity. These you ought [particularly] to have done, without neglecting the others.*
- So Jesus endorses tithing: don't neglect it. It is *not* as essential as justice love and mercy; but it is to be done.
- Yet one might say that He is only talking to Jews in an essentially Old Testament setting. Maybe so. But there is another pointer that the principle was preserved in the early church. In *(1 Cor 9:13-14) Paul says, "Do you not know that those men who are employed in the services of the temple get their food from the temple? And that those who tend the altar share with the altar [in the offerings brought]?"* In other words he reminds the church that in the Old Testament economy there was this system in which the Levites who worked in the temple lived off the tithes brought to the temple. *(v.14) [On the same principle] the Lord directed that those who publish the good news (the Gospel) should live (get their maintenance) by the Gospel.* The least Paul is saying is that those who spend their lives in the service of the Word of God should be supported by the rest of the Christians. But since he draws attention to the way it was done in the Old Testament as the model, it seems likely that tithing would have been the early Christian guideline, if not mandate.
- **In other words when we tithe today, we honour a principle and plan of God that sustained the ministry in the Old Testament and probably sustained the New Testament ministry as well.**

2. Honouring the Creator as Owner of All

- When we release a tenth of our income and give it over to the ministry and mission of Christ in the world, we honour the Creator rights of God who owns everything, including all our income.
- One objection to thinking of a tenth of our income as especially belonging to God is that ALL our money belongs to God. *(Ps 24:1 AMPL) "THE EARTH is the Lord's, and the fullness of it, the world and they who dwell in it."*
- That is absolutely true. **It's why our main way of talking about money should not be focus on tithing, but on lifestyle. What you do with every cent says something about your view of God and what he means to you.** And what your values are in this age. And what you think your few years on earth should be spent for.
- Giving God a tenth of our income does not deny that all our money is God's, it proves that we believe it. Tithing is like a constant offering of the first fruits of the whole thing. The tenth is yours, O Lord, in a *special* way, because all of it is yours in an *ordinary* way.
- I believe the tithe should be the first check we write after the income deposit is made in the bank. And when you write it, you put a seal over what's left: GOD'S. The tithe reminds us of that, and proves that we really believe it.

3. The Antidote to Covetousness

- Giving away a tenth of our income to the mission and ministry of Christ is an antidote to covetousness.

- The last of the Ten Commandments says: "Thou shalt not covet." Jesus said in [Luke 12:15](#) "*Beware, and be on your guard against every form of covetousness [or greed].*" And in [Colossians 3:5](#) Paul calls covetousness "idolatry." Wanting things too much is incredibly dangerous for your soul. [Hebrews 13:5](#) says, let your character be free from the love of money, being content with what you have.
- **Every time you give a tithe, you must deal with the desire for what you might have bought for yourself. To give is not to buy. We must fight covetousness almost every day. And God has appointed an antidote: giving. He tests us again and again: what do we desire most—the advancement of His Name or 10% more security and comfort and fun?** As Jesus says, You know where your heart is by where your treasure is. Tithing is one of God's great antidotes to covetousness.

4. Governing Ever-Expanding Spending

- The fourth reason is almost the same as the last one, but not quite. When we go to the tithe *and beyond*, as I am suggesting we should, it puts a governor on ever-expanding spending.
- Spending begets spending. If you have less at your disposal, you spend less. And most of the time you don't even think about it.
- If this is true—if expenses almost inevitably expand to fill the income—how shall we restrain ourselves from accumulating more and more stuff and more and more expensive stuff, and looking to the world like we have all the same values they do in our little earthly prelude to eternity? The answer is that as our income grows, we move beyond the tithe. We resolve to give a greater and greater percentage of our income to advance the kingdom. This puts the brakes on our natural impulse toward luxury.

*Take John Wesley for example. He was one of the great evangelists of the 18th Century, born in 1703. In 1731 he began to limit his expenses so that he would have more money to give to the poor. In the first year his income was 30 pounds and he found he could live on 28 and so gave away two. In the second year his income doubled but he held his expenses even, and so he had 32 pounds to give away (a comfortable year's income). In the third year his income jumped to 90 pounds and he gave away 62 pounds. In his long life Wesley's income advanced to as high as 1,400 pounds in a year. But he rarely let his expenses rise above 30 pounds. He said that he seldom had more than 100 pounds in his possession at a time. This so baffled the English Tax Commissioners that they investigated him in 1776 insisting that for a man of his income he must have silver dishes that he was not paying excise tax on. He wrote them, "I have two silver spoons at London and two at Bristol. This is all the plate I have at present, and I shall not buy any more while so many round me want bread." When he died in 1791 at the age of 87, the only money mentioned in his will was the coins to be found in his pockets and dresser. Most of the 30,000 pounds he had earned in his life had been given away. He wrote, I cannot help leaving my books behind me whenever God calls me hence; but in every other respect, my own hands will be my executors. In other words, I will put a control on my spending myself, and I will go beyond the tithe for the sake of Christ and his kingdom. (Quotes from *Mission Frontiers*, Sept./Oct. 1994, nos. 9–10, pp. 23–24.)*

The last three reasons for moving to the tithe and beyond are all found in one text [2 Cor 9:6-8](#). Let's read it and then point out the reasons briefly. Paul is talking about giving. ([2 Cor 9:6](#)) "*[Remember] this: he who sows sparingly and grudgingly will also reap sparingly and grudgingly, and he who sows generously [that blessings may come to someone] will also reap generously and with blessings.*" ([2 Cor 9:7](#)) *Let each one [give] as he has made up his own mind and purposed in his heart, not reluctantly or sorrowfully or under compulsion, for God loves (he takes pleasure in, prizes above another things, and is unwilling to abandon or to do without) a cheerful (joyous, prompt to do it) giver [whose heart is in his giving].* ([2 Cor 9:8](#)) *And God is able to make all grace*

(every favour and earthly blessing) come to you in abundance, so that you may always and under all circumstances and whatever the need be self-sufficient [possessing enough to require no aid or support and furnished in abundance for every good work and charitable donation].

5. God's Way of Bringing About Good Deeds

- The fifth reason for going to the tithe and beyond in our giving is that this is God's way of bringing about many good deeds for his glory. At the end of verse 8 Paul says that when you sow bountifully and cheerfully, you will *"have an abundance for every good deed." (AMPL) so that you may always and under all circumstances and whatever the need be self-sufficient [possessing enough to require no aid or support and furnished in abundance for every good work and charitable donation].*
- **The goal is good deeds. Excess money is for good deeds. These are the things that make your light shine and cause people to give glory to your Father in heaven.**
- If you lay up treasures on earth, people have no reason to think your Father in heaven is glorious. You look like you love what everyone else loves. According to Tit 2:14 Christ died to *"purify for Himself a people [to be peculiarly His own, people who are] eager and enthusiastic about [living a life that is good and filled with] beneficial deeds. (2 Cor 9:8) says, "Thus you will be enriched in all things and in every way, so that you can be generous, and [your generosity as it is] administered by us will bring forth thanksgiving to God.*
- **Excess money is given to us so we can show where our treasure is by giving it away.**
- So the fifth reason for going to the tithe and bountifully beyond is that this is God's way of providing for many good deeds.

6. God's Way of Providing for You

- The sixth reason for pressing to the tithe and beyond is that it is God's way of providing you, the tither, sufficient money for your needs.
- **Giving is a way of having what you need.**
- Giving in a regular, disciplined, generous way—up to and beyond the tithe—is simply good sense in view of the promises of God. *(2 Cor 9:6 AMPL) says, "[Remember] this: he who sows sparingly and grudgingly will also reap sparingly and grudgingly, and he who sows generously [that blessings may come to someone] will also reap generously and with blessings. Then verse 8 says, "And God is able to make all grace (every favour and earthly blessing) come to you in abundance, so that you may always and under all circumstances and whatever the need be self-sufficient [possessing enough to require no aid or support and furnished in abundance for every good work and charitable donation].*
- **This seems to be Paul's way of expressing (Mal 3:10 AMPL) "Bring all the tithes (the whole tenth of your income) into the storehouse, that there may be food in My house, and prove Me now by it, says the Lord of hosts, if I will not open the windows of heaven for you and pour you out a blessing, that there shall not be room enough to receive it. (v.11) And I will rebuke the devourer [insects and plagues] for your sakes and he shall not destroy the fruits of your ground, neither shall your vine drop its fruit before the time in the field, says the Lord of hosts. (v.12) And all nations shall call you happy and blessed, for you shall be a land of delight, says the Lord of hosts. (v.8) Will a man rob or defraud God? Yet you rob and defraud Me. But you say, In what way do we rob or defraud You? [You have withheld your [tithes and offerings. (v.9) You are cursed with the curse, for you are robbing Me, even this whole nation.**
- **This is an amazing challenge from God. Test me, He says. You think you can't afford to tithe? Well test me. And what we will find when we test him is that we cannot afford *not* to tithe—and beyond! This is the only safe way to handle our money. Jesus once said, in (Luk 6:38) "Give, and [gifts] will be given to you; good measure, pressed down, shaken together, and running over, will they pour into [the pouch formed by] the**

bosom [of your robe and used as a bag]. For with the measure you deal out [with the measure you use when you confer benefits on others], it will be measured back to you.

- **This is not a guarantee of getting rich. It's a guarantee of "an abundance for every good work" and sufficiency for yourself.**

7. Proving and Strengthening Our Faith

Finally, in our giving we should press toward the tithe and beyond because it will prove and strengthen our faith in God promises.

- There is an absolute correlation between faith in the promises of God and peace of mind in giving away what we may think we need but don't. *(Hebr 13:5 AMPL) puts it like this, "Let your character or moral disposition be free from love of money [including greed, avarice, lust, and craving for earthly possessions] and be satisfied with your present [circumstances and with what you have]; for He [God] Himself has said, I will not in any way fail you nor give you up nor leave you without support. [I will] not, [I will] not, [I will] not in any degree leave you helpless nor forsake nor let [you] down (relax My hold on you)! [Assuredly not!].*
- Every time you doubt that you can live on 90% of your income, let the glorious promise of God strengthen your faith: *(Phil 4:19 AMPL) "And my God will liberally supply (fill to the full) your every need according to His riches in glory in Christ Jesus.*

What tithing boils down to is a faith issue. Do we trust God's promises? I appeal to you: Trust God. He will never fail or forsake you. He will supply all your needs.



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