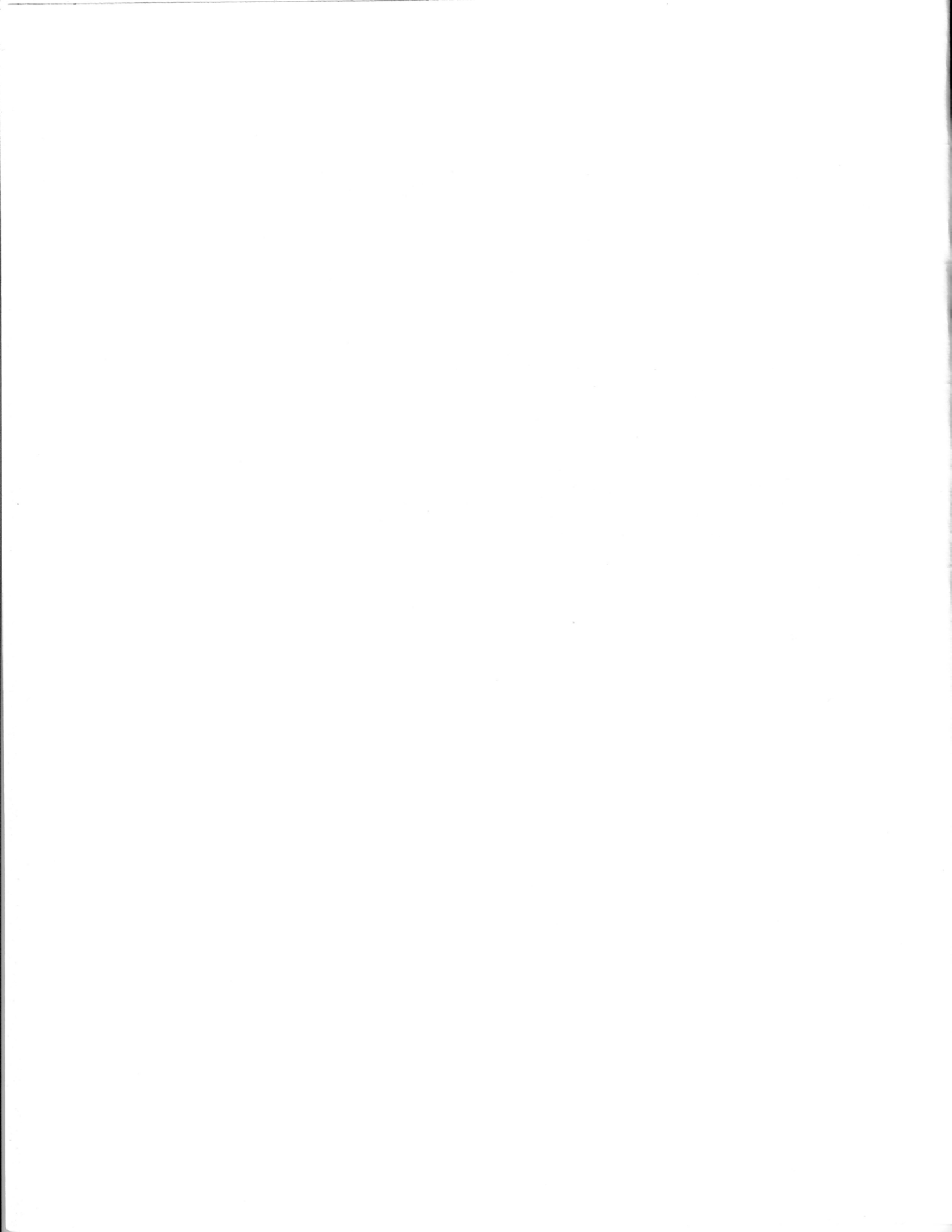


# GAMBLING:

## A Study for Congregations

Division for Church in Society

Evangelical Lutheran Church in America



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## Information on the Study

The landscape has changed. Not so long ago—only a few decades—legalized gambling in the United States was found in only a few places. Today it exists in almost every state. Within this landscape Americans spend nearly as much on gambling (six percent of the Gross National Product) as they do on family groceries (eight percent), according to a 1996 survey.

It is a fitting time to study and discuss together how we who are Christians should view gambling and its expansion in our society. This study booklet is intended to assist congregations and other gatherings of Christians to sort through the many questions that gambling raises and to enable Christians to form a faithful, responsible attitude toward the personal and public policy dimensions of this wide-spread activity in our society.

The board of the Division for Church in Society of the Evangelical Lutheran Church in America, in response to synodical resolutions, directed its Department for Studies to prepare this study on gambling. The study's basic attitude toward gambling is guided by the 1984 social statement from the American Lutheran Church, "Gambling and the Public Good," which is the policy for the ELCA on the subject. That statement is reproduced in its entirety in the Appendix. This booklet, it should be underscored, is a study and not a social statement; it does not express a new ELCA position on gambling. The study also incorporates careful research into the present state of gambling. Because it is meant to facilitate discussion, it includes questions that challenge even the study's own attitude. Facing such questions should help readers form a clearer and more solid stance toward gambling.

This study is meant to encourage learning and moral discourse among members of this church. Our church's moral deliberation does not always intend or result in churchwide assembly action. The Evangelical Lutheran Church in America is committed to promoting "open-ended deliberation on specific contemporary social concerns without the pressure of legislative decision or community consensus." (See "Policies and Procedures of the Evangelical Lutheran Church in America for Addressing Social Concerns," 1997.)

The author of the study is Robert W. Tuttle, a member of Georgetown Lutheran Church, Washington, D.C. Dr. Tuttle, who holds a doctorate in religious ethics, is Associate Professor of Law at George Washington University. In preparing the study, Dr. Tuttle consulted with people in the church who hold different views on gambling and worked closely with staff of the Department for Studies. The Division for Church in Society is responsible for the study. You are invited to direct any comments you may have on it to:

**Gambling Study**  
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## Leading the Study

Your study of this booklet will be most effective if you:

- ◆ Remember that because gambling is a complex and controversial topic, fruitful discussion about it depends on creating an open and respectful atmosphere in which people whose views may differ can talk and listen to one another. People who oppose gambling, people who favor its legalization, and people who are not sure where they stand should all be welcomed to contribute and encouraged to learn from others. As you begin your study, recall that in the church we are bound together by the bonds of faith, hope, and love given to us in the gospel of Jesus Christ. Pray that your oneness in Christ may allow you to talk together in mutual love. Remember that you are considering the topic in the context of your calling to live your lives “in a manner worthy of the gospel of Christ” (Philippians 1:27) and of your shared concern for the common good of society.
- ◆ Decide how many sessions you will devote to this study. The study is designed for use by a group of adults, or youth and adults, in six sessions of about 60 minutes each. If you spend fewer sessions on the topic, you are encouraged to study sessions 1 and 2 and then select from among the topics in sessions 3 through 6.
- ◆ Consider if there are people in your congregation or community whom you should invite to participate in or to talk with your group. Such people might include someone who has been active in support of or opposition to legalized gambling, someone who works with compulsive gamblers, or others who have been affected by or are involved with gambling. If you are in a state with a Lutheran state public policy advocacy ministry, you may want to invite a representative of that office.
- ◆ Begin your study of this topic by showing the segment “Small Town, Big Casino” of the Spring, 1998 edition of Mosaic (the ELCA video “magazine”). This segment was designed to accompany this study. You may order the video by calling 800/638-3522.
- ◆ Encourage all participants to read the material for each session before you meet. During the session review the content of what you have read and clarify any questions participants may have. Spend most of your time on the discussion questions as they appear throughout the text and especially in “For Reflection, Discussion and Action” at the end of each session.
- ◆ Consult the endnotes for other resources on gambling. Encourage members of your group to supplement the study material with information about your state and community. Suggest that they bring items on gambling from newspapers, magazines, radio, TV, and other news sources. Ask them to observe the ways gambling is present in their community. Encourage all to do the “Action” suggestion at the end of each session. Take time to share insights, observations and learnings acquired between sessions.
- ◆ Encourage participants to consider what action that should take in relation to gambling. Especially in the last sessions, ask and seek to answer: “What should we as individuals and as a congregation do about gambling in light our study?”

## INTRODUCTION

### The Gambling Picture

When you think about gambling, what picture do you see? If you are a legislator or business leader in a depressed area, you might see Tunica County, Mississippi. Once called “America’s Ethiopia” because of its oppressive poverty and high unemployment, Tunica now has thriving casinos, almost no unemployment, and new tax revenues that have built roads and public housing. If you are worried about funding for education, you might think of Georgia, Ohio, or 16 other states which dedicate profits from their state lotteries for public schools. If you are an American Indian, you might see the Mashantucket Pequot of Connecticut, whose Foxwoods casino brings in nearly one billion dollars a year—money that can be distributed to tribe members or spent on nursing homes, recreation centers, or to establish economic independence for the tribe. Or, if you are someone looking for an exciting place to take your family on vacation, you might think of Las Vegas with its new theme parks and kids’ playrooms alongside rows of slot machines.

These are the new pictures of gambling, but they stand uneasily alongside a whole set of different and more troubling images. If you are a restaurant owner near a casino, you might see your business closed and your employees laid off because you can’t compete with the cut-rate meals casinos use to attract customers. If you live in one of the cities that allows riverboat gambling, you might see your taxes rise or your neighbors lose their jobs when the riverboat leaves for a less restrictive state. If you live in a poor community, you might see your friends seduced by the government’s promise that the lottery is “your ticket out,” even though the odds are hopeless. If you work in a casino child care center, you might see the same children—sometimes even infants—left with you night after night while their parents gamble into the morning hours. Or, if you have a husband or wife, parent or child who is addicted to gambling, you might see your family driven into bankruptcy or broken apart and your loved one sunk deep in depression, or perhaps even tempted to commit suicide.

No matter what picture we see, and it is probably a blend of the good and bad, one fact is clear: gambling surrounds us to an unprecedented—and increasing—extent. Just over 30 years ago, gambling was largely illegal and certainly distant from most of our daily lives. In 1963, no state had a lottery; only one state permitted casinos (though many allowed betting on horse or dog races). By 1996, however, only Hawaii and Utah prohibited all forms of gambling. Thirty-seven states and the District of Columbia ran state lotteries; 27 states allowed casinos. Gamblers legally wagered over \$586 billion in 1996, earning states, American Indian tribes and casino operators nearly \$48 billion.<sup>1</sup> Few doubt that these numbers will continue to increase, at least for the foreseeable future. With gambling now available on the internet, it will reach more people than ever.

## Thinking Together about Gambling

The decade following the American Lutheran Church's statement, "Gambling and the Public Good," has seen rapid change in the place of gambling in our society.<sup>2</sup> More forms of gambling are available in more communities. Gambling interests wield significant political clout and governments depend on the revenue gambling generates. In addition, popular acceptance of gambling has increased dramatically. Not so long ago, most people regarded gambling as immoral; now most regard gambling as an acceptable form of recreation. These changes have not come without costs, however. Opponents of legalized gambling warn of even greater consequences if these trends are not reversed. In light of the expanding scope and popular acceptance of gambling, Christians cannot avoid questions about their own participation in and attitudes toward gambling.

- ◆ **Should Christians gamble? Why or why not?**
- ◆ **May Christians work in the gambling industry?**
- ◆ **How should Christians exercise their political citizenship in matters relating to gambling?**
- ◆ **How should Christian communities respond to gambling?**

No one should doubt that Christians will give different answers to these questions. Unlike adultery, which Holy Scripture clearly forbids, the Bible does not speak directly to gambling. Christian analysis and discussion of gambling will be guided by the Bible, the church's history and tradition, and the gift of human reason; yet faithful Christians can disagree about the conclusions we draw from these guides. But the possibility of differences should not keep us from having a serious conversation about gambling. Indeed, with the accelerating pace of gambling's spread, one of the most significant—and perhaps even distinctive—things that the Christian community can do is to pause for reflection and discussion.

This study is designed to provoke and guide discussion of gambling. It is divided into six segments, each of which can serve as the basis for a one-hour class. The first session provides introductory information about gambling and its growth in the United States. The second offers a framework for Christian analysis of gambling, drawing on scripture and moral principles. The third session looks at the problem of compulsive gambling. The fourth focuses on state-sponsored gambling, especially lotteries. The fifth examines arguments about gambling's relationship to the economic common good. The sixth session looks at the special issues raised by gambling on American Indian reservations.

As recognized in the ELCA Social Statement, "The Church in Society: A Lutheran Perspective," (1991) part of a congregation's role is to be a "community of moral deliberation."

*Christians fulfill their vocation diversely and are rich in the variety of gifts of the Spirit. Therefore, they often disagree passionately on the kind of responses they make to social questions. United with Christ and all believers in baptism, Christians welcome and celebrate their diversity. Because they share common convictions of faith, they are free, indeed obligated, to deliberate together on the challenges they face in the world.*

# Session 1: Understanding Gambling

## Defining Gambling

How would you define gambling?  
Individually write down your definitions and share them.

What is common in your definitions?

What do your definitions have to do with the "gambling industry"?

Nearly every day we hear people use the language of gambling to describe the ordinary risks of our lives. Pedestrians "gamble with their lives" when they cross busy streets. Farmers "bet on the weather" in deciding when to plant or harvest. Investors "hedge their bets" and buy a wide variety of stocks. Although these uses are common, we need to understand why none of these risks is properly called "gambling." As the ALC Statement, "Gambling and the Public Good," (1984) describes it, gambling requires three elements:

- 1) a *valuable consideration*, mutually risked in the hope of
- 2) winning a *significant prize*, which is awarded
- 3) not primarily for skill or ability, but largely by the *caprice of chance*.

Looking at a lottery helps us to see these three elements. You buy a ticket (consideration) in the hope that certain numbers will be selected at random (chance) so that you can win the jackpot (prize). The same elements are present in all gambling, from slot machines to bingo, from poker to blackjack, from betting on football games to horse races.<sup>3</sup>

To better understand what is—and what is not—gambling, we need to take a closer look at each of the three elements.

### Consideration

To gamble means to risk voluntarily losing something that you value—whether it is a quarter someone drops into a slot machine, a ten-dollar wager placed on a horse race or a stack of chips bet in a card game—in the hope of gain. The players may win their money back (and more), or they may lose it all. When players are not required to accept this risk in order to play, the activity is not gambling. Because—as the contests say—“no purchase is required,” sweepstakes are not generally considered gambling. On the other hand, raffles—a common fundraising tool for many congregations—fit this definition of gambling: people buy tickets for a chance to win a prize.

### Prize

The second element is the most obvious. All gambling involves the possibility of winning a prize. This is true of many games we play, but the prize has a somewhat different place in gambling. In many games, the prize is a “bonus” for winning; the point of the game is to play well, to play better than one’s opponent. In gambling, however, the prize seems to be the mainpoint of the game. People gamble for lots of reasons (recreation, excitement, challenge, or out of greed, despair, or addiction), but the games they play, as well as the atmosphere surrounding the games, are all focused on the prize.

## Chance

The third element of gambling is often the most difficult to understand, but it is the most important in distinguishing gambling from other activities that involve risk. One way to understand this is by focusing on the players. Is the winner decided by the player's ability or by events outside the player's control? Some gambling involves a degree of skill in evaluating the odds of winning, such as handicapping a horse race or counting cards in blackjack, but the players do not control the outcome of the game.

Another way to look at the element of chance is to focus on the game itself, the event that determines how the prize will be distributed. In gambling, the risk is artificial. It is created for the purpose of playing the game and has no point beyond the game. Contrast this with the risk assumed by a financial investor who buys stock in a hypothetical Company X. First, no one "creates" the risk that our investor assumes. The investor's risk comes primarily from the economic health of Company X, both in present terms and as a prediction of how the company will do in the future. If Company X succeeds in offering products or services that people buy and the company is well managed, the investment is likely to grow. If the company fails to attract customers or is poorly managed, the investment will probably decline in value. Second, even though we often stress the importance of "market competition" in our economy, financial investment is actually the way our economy allows people to share the risks of loss—and the possibilities of gain—that come with any form of commercial enterprise. Though they are often many steps removed from producing goods or providing services, investors are necessary participants in most businesses.

The contrast between gambling and financial investment reveals one more distinction. As we have seen in the rise of the stock market's value, not just over the last five years, but over the last century, one's investment gains do not depend on others' investment losses. The economic "pie" grows. In gambling, however, the "pie" is fixed; the players divide up a set pool of money. In economic terms, gambling is a "zero sum game"; whatever one person wins must be lost by another.

*Even though financial investment differs from gambling in several important ways, the sins of greed and covetousness remain substantial dangers for those who invest—just as they are for those who gamble.*

## How We Became a "Gambling Nation"<sup>4</sup>

Gambling is not a new phenomenon in the United States. Indeed, it dates back to the first colonists.<sup>5</sup> The early Jamestown settlement was financed by a lottery in England. Through the 18th and early 19th centuries, private lotteries provided an important source of funds for building roads, bridges, hospitals and schools. Congregations even used lotteries to raise money to build churches. At least in the early years, the heavy use of lotteries in such projects can be explained partly by the absence of a developed system of banks and financial markets. Lotteries offered a ready source of capital for the growing country.

By the mid-1800s, however, popular discontent with lotteries was growing for two reasons. Many regarded the lotteries as morally destructive, encouraging idleness, poverty and crime in those who played the games. But the real cause for lotteries' eventual prohibition was fraud in the games themselves. Operators were accused of stealing money that was supposed to go for charitable or public purposes, or rigging the games' results. Before the Civil War, most states had prohibited all lotteries. In the years after the Civil War, lotteries made a brief comeback in the South and West, but quickly died out again—everywhere except Louisiana. By the late 1870s, tickets for the Louisiana lottery (known as “the Serpent”) were being sold illegally across the nation, and the lottery generated incredible profits for its private owners. These owners, then, used the funds to finance state projects and pay off public officials, ensuring both popular and political support in Louisiana. The U.S. Congress finally intervened in 1895 by outlawing interstate transportation of lottery materials. Without its nationwide pool, the Louisiana lottery eventually folded.

In 1900, legalized gambling in the United States was limited to Kentucky, Maryland and New York, all of whom allowed betting on horse racing. Gambling made a comeback in the years following the Great Depression, however, as states looked for ways to increase their revenues. Nevada legalized casinos in 1931 and within a decade, a dozen more states opened their doors to betting on horse racing, dog racing or jai alai. Although New Hampshire reintroduced state lotteries in 1964, the real gambling boom did not begin until the 1970s. The states that followed New Hampshire into the lottery business realized that they needed more frequent games (New Hampshire's lottery originally was held only twice a year) and more aggressive advertising. While many states turned to lotteries to supplement public revenues, New Jersey decided to try gambling as a means for economic development, so in 1977, it joined Nevada by legalizing casinos in Atlantic City.

While gambling's expansion in the 1970s was substantial, its growth in the 1980s and early 1990s would prove far more dramatic. Economic stagnation converged with growing anti-tax sentiment and led more state governments to

*Some may object that this brief history focuses on what states have permitted (or sponsored), and not on what “consumers” have wanted. It is true that some people have always wanted to gamble, whether gambling was legal or illegal. Governments and other providers of gambling would not offer gambling unless they thought people would play the games. But when governments legalized gambling, they not only created outlets for those who wanted to gamble, they also helped to make gambling more acceptable. This increased the number of people wanting to gamble, and thus has led to an even greater demand for gambling.*

look to gambling as a source for revenue and development. Lotteries began offering bigger prizes, quicker games (twice daily drawings and instant tickets became favorites) and more intense promotion. The even higher revenues and promise of development of casinos beckoned, and by the late 1980s, states and American Indian tribes were lining up to follow Nevada and New Jersey. Now, a total of ten states have legalized casino

gambling, and an additional 17 have agreements with American Indian tribes, permitting casinos on reservations.



Gambling in the late 1990s has become a story of acceleration. Though its opponents have succeeded in limiting its spread in a number of states, gambling continues to expand both to more states (three casinos will open in Detroit within the next few years) and more reservations. The games are also accelerating; casinos rely increasingly on slot machines, which provide faster games for more players (and, coincidentally, much lower labor costs). Seeing their own revenues at risk from faster-paced casino games, a number of state lotteries have looked to “Video Lottery Terminals” (VLTs)—video card games or video slot machines—and keno (a form of lottery that can be played every five minutes) to preserve their share of the gambling market.

As one might expect, more outlets and faster games mean an increase in the aspects of gambling that raise great concerns for many Christians: its impact on our common economic life, on the poor, on those vulnerable to gambling addiction and, not least, on our own moral and spiritual well being. These causes for concern will be taken up in greater detail in the next four sessions.

## For Reflection, Discussion and Action

### Learn about gambling in your community.

1. What forms of gambling are available in your locality? your state?
  - ♦ Lottery?
  - ♦ Video Lottery Terminals?
  - ♦ Parimutuel wagering (usually horse or dog racing)?
  - ♦ Casinos?
    - ♦ on riverboats?
    - ♦ on American Indian reservations?
  - ♦ Charitable gambling (such as fundraisers for fire departments, church or civic organization bingo)?
2. Are new forms of gambling under consideration? If so, has there been a public debate over expansion?
  - ♦ What reasons are being offered for adopting these new games?
    - ♦ Increased tax revenues
    - ♦ Economic development
    - ♦ Jobs
    - ♦ Retaining the money that local gamblers are spending in other jurisdictions
  - ♦ What reasons are being offered to oppose the expansion of gambling?
    - ♦ Gambling is morally wrong
    - ♦ Increase in those addicted to gambling
    - ♦ Social costs of gambling
      - ♦ Loss of non-gambling jobs
      - ♦ Increased crime
    - ♦ Disproportionate impact on the poor

### Discuss your own and your congregation's attitude toward gambling.

1. Have you ever gambled? What games did you play? Do you gamble on a regular basis? Why do you play?
2. If you do not gamble, do you think it is wrong for others to gamble? Why or why not?
3. Have you or has anyone you know been involved in an organization that opposes gambling, such as the National Coalition Against Legalized Gambling? What has been your or your acquaintance's experience?
4. Do you own or work in an establishment that provides gambling (for example, a casino or a drug store that sells lottery tickets)? If so, how has that affected your attitude toward gambling?
5. Does your congregation sponsor any activities that involve gambling, such as bingo or raffles?

**ACTION:** Do some interviews. Ask members of your congregation (or others in the community) whether they gamble, why they gamble, and what their attitude toward gambling is. Bring the results of your interviews to the next session.

**Many people do not accept the distinction between financial investment and gambling. Do you? If not, why not? Are you troubled by the large profits some make through investments by the volatile nature of certain financial markets, such as futures markets?**



## Session 2: Gambling and the Godly Life

In Baptism, we are called to lead godly lives, bearing witness to our common faith in Christ Jesus. As St. Paul commands, “Live your life in a manner worthy of the gospel of Christ.” (Philippians 1:27) We learn the shape of that godly life through our study of Holy Scripture, through the teaching of the church, and through conversation with fellow members of the Christian community. Within this context, this session asks how one who is trying to lead a godly life should view gambling.

Christians traditionally have offered four reasons to be concerned about gambling:

1. Because the games focus on acquiring wealth, gambling can encourage the sins of greed and covetousness.
2. The emphasis on chance can be an occasion for despair and distrust in God’s promises.
3. Gambling can lead us to misuse stewardship of our time, talents, and resources.
4. Gambling can place vulnerable members of our communities at risk of great harm.<sup>6</sup>

### Greed

Many Christians regard gambling as wrong because they believe it promotes the sins of greed and covetousness. When people gamble out of a desire for material gain, motivated by images of great wealth, they risk falling into sin. Of course, gambling is not the only thing people do out of greed. Some work only for money, and some even make friends in order to exploit them for personal gain. Gambling, however, offers a more concentrated opportunity for the sin of greed because the whole activity revolves around winning or losing money.

The Bible calls this striving for riches *pleonexia* (literally, “graspingness”). We continually grasp for more: more of what our neighbors have, more of what we see advertised on television, more of what our culture counts as “the good life.” In our grasping, we sin against God and our neighbor.

Like many sins, greed represents a perversion of the gifts God bestows on us in creation. God gives us material goods that we can use to provide for ourselves, our families and our communities. Instead of accepting these gifts in a spirit of thanksgiving, we are often discontent with what God has given us, and we want more. This inordinate striving to acquire more wealth is greed. *Inordinate* is the key word; it means both “misdirected” and “out of proportion.” All God’s gifts (our possessions and our whole life) should be used to glorify God and serve our neighbor. In greed, however, we divert those goods for our own selfish desires. Greed misdirects not only the use of these goods; it misdirects the desire—the love—that we should have for God.

What is your understanding of greed?

When have you seen it in yourself? In others?

What is the difference between “struggling to get ahead” and greed?

The study quotes Matthew 6:24 and 1 Timothy 6:9-10 and refers to Colossians 3:5. What do these texts have to say about the desire for gain and greed?

What warning do you find?

How does that warning apply to you?

Thus, greed reflects our disproportionate concern for material goods. We worship goods, these creations of God, instead of the Creator. In Matthew 6:24, Jesus describes the ultimate implication of our disproportionate concern for goods: "No one can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth." As Colossians 3:5 indicates, greed is a form of idolatry.

In greed and its close relation, covetousness, we sin against our neighbors as well as against God. Gambling can easily lead to the sin of desiring our neighbor's possessions because of its "zero sum" quality (discussed in the previous session). Whatever I win, a neighbor must lose. It is often a short step from that observation to covetousness: "I want my neighbor to lose so I can win."

Gambling can feed our desire for wealth and our temptation to idolatry, but not all who gamble fall into these sins. Some gamble only for recreation, for the challenge of beating the odds, and pay little attention to their wins and losses. They use gambling, and wealth generally, in an "ordinate" fashion, keeping in mind the proper relationship between created goods and the Creator.

Many who gamble do fall into the sins of greed, covetousness and idolatry. These sins can have devastating consequences. The words of 1 Timothy 6:9-10 serve as a warning: "Those who want to be rich fall into temptation and are trapped by many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is the root of all evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains." Greed's obsession with wealth damages our relationship with God, alienates us from family and friends, and coarsens all our relationships with other people (who cease to be "neighbor" and become rivals for the next jackpot). Because material goods do not deserve and cannot bear the weight we put on them, greed ultimately leads many to despair.

## Distrust of God

Some Christians express concern that gambling's emphasis on chance is inconsistent with a believer's trust in God's providence. This concern is especially appropriate for those who gamble out of a sense of despair. When work does not provide subsistence, much less prosperity, gambling can appear to be the only alternative to continued need. In their hopelessness, gambling invites people to place their trust in Fortune, Lady Luck or the Big Chance. As Lutheran ethicist David Krueger writes,

*Vegas's appeal to the nonaffluent . . . suggests a general malaise and absence of belief in the capacity of themselves and the institutions of American society to create adequate opportunity and well-being for large segments of our society. Do many believe that gambling becomes the only "real" hope to better their lives?*

To make matters worse, gambling's hope is illusory. Very few "hit the jackpot"; most can only hope to break even, and many lose what little they have.

When might gambling indicate a lack of faith?

Read Luke 12:29-31, 1 Timothy 6:17-18. What do they say about trusting God's provident care?

In what sense might gambling be a cry for help?

What should our response be?

For believers, gambling's invitation is doubly destructive. Not only is the hope illusory, the trust gambling invites misdirects our true faithfulness. One who trusts in fortune will probably be disappointed. The odds can't be in your favor or the "house" would go out of business. Disappointment is not the Christian's only danger. One who trusts in fortune also fails to trust in God's provident care. Hopelessness is itself a sin, a sign that we have forgotten—or no longer believe—that God answers our prayer, "Give us this day our daily bread." Our faith consists in holding fast to God's promise to care for us and to sustain us; it is incompatible with gambling's seductive invitation to put our hope in luck.

In addition, some worry that gambling leads people to overstate the importance of random luck in all areas of life. Gambling's chance comes to symbolize an arbitrary universe. For Christians, any stress on arbitrariness should be troubling for two reasons. First, as with the sin of hopelessness, it means that we deny that God continues to govern, to care for and sustain creation. Second, over emphasis on chance denies our God-given ability to exercise rational control over many areas of human life. Because of our ability to make rational judgments, we should attempt to minimize the places in our lives that are random, not enlarge or celebrate them. Think, for example, of traffic safety. One could say that auto accidents are random events and that any driver "gambles" when he gets behind the wheel, but shouldn't we aim to minimize the risk of accidents, perhaps by installing stoplights or setting speed limits?

Some Christians raise a different objection to gambling's emphasis on chance. When gambling offers the opportunity to "get rich quick" (a focus of much lottery advertising), it can diminish the significance of productive labor. Work comes to be seen as an avoidable burden; avoidable, that is, if you beat the odds. But Christians believe that work is a blessing, not a curse. God gives each of us a vocation through which we serve our neighbors and participate in God's work of sustaining creation.

Concerns about hopelessness, distrust of God and denial of vocation are important, but we also need to ask whether it is possible for Christians to gamble without falling into sin. Can we say that those who gamble only for recreation demonstrate distrust for God? When gambling is used for entertainment, does it necessarily deny the goodness of vocation? May one who is trying to lead a godly life participate in gambling?

Consider the questions in the text.

## Denial of Stewardship

Greed and distrust of God are not the only concerns that gambling raises. Many people claim that they gamble for excitement and entertainment—from the spectacle of a crowded casino to the thrill of watching a close finish in a horse race. But even when used as entertainment, gambling poses risks for Christians who are trying to lead godly lives. Perhaps foremost among these risks is that gambling can hinder us from being good stewards of what God has given us.

### Stewardship of time

As stewards, we are accountable to God for all that we have been given, including our time. This does not mean that we have to work all the time;

indeed, God commands a sabbath rest and blesses us with the gifts of laughter and play. But like any gifts, rest and entertainment can be abused and become inordinate. What first occupied a small part of our life, as one among many forms of recreation, entertainment can become an obsession. The hours we spend at this entertainment take us away from family and friends, from work and the life of faith. The former diversion now becomes the center of our life. Although any form of recreation can turn into an obsession, gambling seems particularly prone to this danger. Small wins lead to hopes that a big payoff is just around the corner, with only one more quarter in the slot machine, one more hand of poker or one more race at the track.

### Stewardship of possessions

As we are accountable to God for our time, so we also are accountable for how we use our possessions. As good stewards, we have a duty not to squander what we have been given. Because few people gamble without losing, the risk of squandering money is always present. When the money that we spend on gambling interferes with our other financial obligations, especially when gambling takes funds that we need to care for those who depend on us, we have failed to be good stewards.

### Christian Freedom and the Vulnerable

Insofar as gambling is entangled with greed, hopelessness, selfishness and careless stewardship, it is an activity that is incompatible with the godly life. If our gambling can avoid these vices or “desires of the flesh” (Galatians 5), however, gambling belongs within the broad area of Christian freedom. This analysis leads us to conclude (in the words of the ALC statement on gambling) that “there are no biblical or theological grounds for any absolute prohibition of gambling.” Gambling is not intrinsically wrong. It belongs to each Christian to decide whether he or she can in good conscience and without self-deception participate in gambling.

The view that gambling is not intrinsically wrong does not, however, mean that gambling is a matter of indifference. The Christian’s freedom is quite different from the freedom that the modern world proclaims. Where others might assert their liberty to act in any way they see fit, so long as it is not prohibited, the Christian’s freedom is always the freedom to be a good steward of God. In addition to the stewardship of our time and resources, we are also called to be stewards—caretakers—of one another.<sup>8</sup> Cain’s question to God is met with the Christian’s response: we are our brothers’ and sisters’ keepers.

In 1 Corinthians, St. Paul instructs Christians on the proper meaning of Christian liberty: “...take care that this liberty of yours does not somehow become a stumbling block to the weak.” (8:9) Again, “‘All things are lawful,’ but not all things are beneficial. ‘All things are lawful,’ but not all things build up.” (10:23) At the very least, as Christians, we should be concerned when we use our freedom in activities that impose great costs on others, especially those who are vulnerable. In the next three sessions we will turn our attention to just those concerns.

In what ways can gambling hinder us from being good stewards of what God has given us?

## For Reflection, Discussion and Action

1. An important theme of this session is that gambling may lead people into sin, but that gambling is not always sinful. While this view follows the ALC statement, some believe that it “splits hairs” and gives insufficient attention to the dangers posed by gambling. If the risk of falling into sin is significant and the harms caused by the sin are substantial, then why doesn't the church simply say that gambling is wrong? Is “Christian freedom” so important that we should take the risk of giving an unclear word about the moral dangers of gambling?
2. If gambling is not intrinsically wrong, then why not use it to bring about good consequences? In fact, can't one say that our whole economic system is based on the benefits achieved by mutual self-interest? People are more willing to part with their money when they have a chance of winning more, so shouldn't congregations and other beneficial organizations use this tactic in fundraising?

A 1993 ELCA Stewardship guide writes:

*Games of chance have no place in the life of a congregation. Congregations, like governmental entities, may see such games as a quick, easy means of raising funds. These games send adverse messages regarding the value of giving and financial stewardship. Games are based on the principle of receiving a high return for a low investment. Luck, instead of thankfulness, need, compassion or commitment, is the guiding principle.<sup>9</sup>*

Do you agree? Are there other forms of congregational fundraising that hold similar dangers?

3. Why should we be responsible for the voluntary decisions that others make? A thief takes money from people without their consent, but in gambling, people participate voluntarily. While we may think it is wrong to use our own money or time for gambling, why should we interfere with what other people want to do with their own money or time?

In his *Large Catechism*, Luther gives an expansive interpretation to the Seventh Commandment, “You shall not steal.” He writes:

*On one hand, we are forbidden to do our neighbor any injury or wrong in any way imaginable, whether by damaging, withholding, or interfering with his possessions and property. We are not even to consent to or permit such a thing, but are rather to avert and prevent it. On the other hand, we are commanded to promote and further our neighbor's interests, and when he suffers want we are to help, share, and lend to both friends and foes.*

Do you agree with Luther's account of our stewardship obligations for one another? How would this change the way that you “do business”? How might it affect your attitudes toward gambling?

**ACTION:** If possible, interview someone who has had a “gambling addiction.” Your pastor or other professionals in your community might help you find someone who is willing to share his or her experiences. If not, do some research at the library on gambling addiction. Bring your results to the next session.



## Session 3: The Vulnerability of Addiction

In assessing how we exercise our freedom with respect to gambling, the Christian's most obvious concern should be for those who are compulsive gamblers—people for whom gambling has obviously become a “stumbling block.” Compulsive gambling, also known as pathological gambling, is a recognized psychiatric disorder indicated by “a continuous or periodic loss of control over gambling; a preoccupation with gambling and with obtaining money with which to gamble; irrational thinking; and a continuation of the behavior despite adverse consequences.”<sup>10</sup> Mental health experts add two important elements to this description. First, compulsive gambling is a progressive addiction, meaning that the gambler tends to seek more frequent and higher wagers in order to achieve the same “high.”<sup>11</sup> Second, there is significant (though contested) evidence that an increase in legalized gambling tends to be accompanied by an increased rate of compulsive gambling. One study of gamblers in Iowa showed that the rate of compulsive gambling rose from 1.7 percent of the adult population in 1989 (before casinos were introduced) to 5.4 percent in 1995 (after several years of casino operation).<sup>12</sup>

Although studies of the extent of compulsive gambling continue to be hotly debated, particularly in terms of their research methodologies, nearly all who have studied gambling-related issues agree that some portion of the population, ranging from one to five percent, can be classified as a compulsive gambler for at least part of their lifetime.<sup>13</sup> Though the vast majority of people can gamble without risking addiction, even the lowest estimate (one percent) means that compulsive gambling affects, either directly or indirectly, a substantial number of people. The direct burden, of course, falls most heavily on the compulsive gambler and those closest to her. Relationships already strained by the gambler's obsession can break, both from the lies told to cover up the addiction and from the severe financial harm that the addiction almost invariably causes. Borrowing on credit cards, against mortgages and life insurance policies, and finally, from friends, the gambler can sustain his habit for some—and perhaps even a long—time but the house of cards finally collapses. Under the strain of personal and financial crises, compulsive gamblers frequently suffer from severe depression, seem to be more likely to harm their spouses and children, and, as recurrent studies and stories tell us, too often take their own lives.<sup>14</sup>

Magnifying the impact of these direct burdens is the significant indirect cost of compulsive gambling. Some of these costs (such as the effects of increased divorce or suicide) can be hard to quantify, but others are readily apparent. Perhaps most significant in this respect is the fact that compulsive gamblers often turn to crime to support their habit. Though some street crime may stem from gambling addiction, more common are so-called “white collar crimes” (embezzling funds from an employer, writing bad checks or filing fraudulent insurance claims). In addition, the bankruptcies resulting from compulsive gambling represent a loss not only to the gambler and his family, but also to those who lent money to the gambler (lenders frequently receive little or nothing in return), and to society as a whole. Estimates vary widely of the total cost to society of one problem gambler (costs that include higher insurance premiums because of fraud and crime, higher costs for the criminal

Share the information you gathered on gambling addiction. What common elements do you find in the descriptions of the addiction?

What is the most effective way of helping someone with a gambling addiction?

From your interviews, experience or research, what “stories” of gambling addiction can you share?

What is common in these stories?

justice system, unpaid debts, etc.) with some estimates ranging into the tens of thousands of dollars per year.<sup>15</sup>

While the gambling industry has funded studies on problem gambling and occasionally supports treatment for those who are addicted, its attitude toward compulsive gambling is ambiguous at best. Though statistics vary, a number of studies show that a small number of gamblers account for a significant portion of gambling wagers and revenues. Between 10 and 20 percent of those who gamble, whether on lotteries or in casinos, make up as much as 65 percent of gambling revenues.<sup>16</sup> Of course, not all who gamble significant amounts of money can be considered compulsive gamblers, but common sense tells us that the small number of heavy gamblers contains a significant share of the compulsive gamblers. As gambling venues multiply, competition among casinos for the heavy gamblers' business grows more intense and more sophisticated. Heavy advertising is targeted at "hard-core gamblers," even as many try to quit. Lotteries switch to faster and more exciting games, and casinos entice heavy gamblers by providing them with free food, entertainment, rooms and drinks.

### For Reflection, Discussion and Action

1. Do you know people who have been addicted to gambling?
  - ◆ What games were they addicted to playing?
  - ◆ What have been the consequences of their addiction?
  - ◆ What, if anything, has led them to stop gambling?
2. Does your congregation (or one in your area) minister in any direct way to those who are addicted to gambling, or to the families of those who are addicted?
  - ◆ How might such a ministry be started or improved?
  - ◆ Consider inviting as a speaker someone who provides ministry to addicted gamblers.
3. Like any addiction, gambling raises complicated questions about moral responsibility. The addict feels overwhelmed by the impulse to gamble; exertions of willpower alone seem incapable of resisting the temptation to gamble. Does this "bondage" to gambling diminish the addict's responsibility for his or her actions? How should Christians relate the language of sin to the language of mental disorder?
4. If it is wrong for casinos and states to depend on gambling addicts for their profits, isn't it wrong to profit from selling alcohol to those at risk of alcoholism, or cigarettes to those who are addicted to smoking? Why might gambling be different than alcohol or other addictive substances?
5. Many people argue that even though up to five percent of the population may become addicted to gambling, 95 percent can gamble without becoming addicted, and they should be free to do so if they please. Do you think that the risk and costs of addiction are sufficient to justify a prohibition on gambling?

**ACTION:** If gambling is legal in your state, see if you can find out the attitude of some of those involved in treating gambling addiction. Contact your state agencies, local social service agencies or the gambling establishments themselves.

What are they doing to help those who are addicted?

How effective are those programs? Bring your information back to share with the others in your group.

## Session 4: Lotteries, the Poor and the State

Read 1 Corinthians 8:9. What limits does Paul put on our freedom?

What do those limits have to do with choosing to use lotteries as a way to raise money—even money for good causes?

What do you think? Is the lottery an unfair “tax” on the poor? Why or why not?

In your opinion, why do the “astronomical odds” fail to deter people, including poor people, from playing the lottery?

What are the implications of that failure?

The modern experience of state-run lotteries in this country begins with New Hampshire in 1964. In a story that would be repeated across the country, New Hampshire faced a difficult choice: either raise taxes or institute a lottery. To politicians and citizens alike, the choice was, and has continued to be, an easy one. In 1996, states earned well over \$10 billion from lotteries. Where tax increases generate predictable hostility, the lottery offers a “voluntary tax”; revenue pours into public treasuries from the pockets of willing participants. With this combination of increased revenues without new taxes, few should be surprised that lotteries have spread to all but a handful of states. But easy choices, as we all know, are not necessarily the right choices. St. Paul’s admonition that we not use our liberty at the expense of the vulnerable is especially appropriate here.

Our foremost concern with lotteries is their impact on the poor. As studies have shown (including those conducted by lotteries themselves), poor people spend a much larger proportion of their income on the lottery than do those in middle or upper income brackets.<sup>17</sup> In fact, recent studies suggest that the poor spend more on the lottery in *absolute*, not merely proportional, terms.<sup>18</sup> If we conduct state lotteries principally because they raise public funds, lotteries seem to violate our strong commitment to progressive taxation—the idea that those who are better able to pay should bear a greater portion of public burdens. At the very least, the costs of our common projects should not fall disproportionately on the poor.

The lotteries’ defenders respond that this charge of “regressive taxation” implies that the poor are coerced when no one is forced to play. While true, the defense underestimates the significance of lottery advertising, which tends to undercut the stress on voluntariness. The state does not merely tolerate lottery expenditures as it does with other “sin tax” items like alcohol and cigarettes; the state actively encourages people to play. Unless state law requires the lottery to disclose the true odds of winning (and few do), lottery ads generally overstate or obscure the chances of winning in order to make the worst bet in gambling seem attractive. Blackjack tables return 98 percent of the wagered money back to winners, and casino slot machines return 92 percent, but lotteries generally pay out around 50 percent of the amount wagered. The odds of winning a large jackpot are astronomical (up to 1 in 80 million for certain multi-state lotteries). A person who buys a ticket in that lottery is 40 times more likely to be hit by lightning than to win the jackpot.

Beyond misrepresented odds, lottery advertisers target the poor in ways that are particularly troubling. Lottery ads prey on a sense of economic hopelessness, claiming to offer a real chance of financial success—a chance that work and saving, the messages seems to suggest, cannot provide. Ads promise to take you from “your street to easy street,” or show pictures of people who go from tattered clothes one moment to tuxedos, champagne and expensive cars the next, proclaiming, “It could happen to you!” The lotteries’ claim that “there is nothing wrong with dreaming” becomes even more suspect in light of their advertising strategies. Billboards and radio commercials focus on lower income areas and markets, while ad campaigns and new



games are timed to coincide with the release of government benefit checks. Lotteries are sold the same way as any other product: identify likely consumers, then stimulate their desire.

Of course, the lottery isn't just another product, and the state isn't just another business.

- ◆ First, to say the least, it is something of an anomaly that the state, which we believe to be God's instrument for achieving the temporal common good, now promotes greed and denigrates work and saving. As two social commentators have written, "The state's promotion of gambling belies its commitment to reducing the influence of morally arbitrary factors on the lives of its citizens and to supporting the virtues of thrift, hard work, and responsibility."<sup>19</sup>
- ◆ Second, the deceptive nature of lottery advertising contributes to a general and corrosive distrust for the word of government officials.<sup>20</sup>
- ◆ Third, by raising revenues through lotteries the "easy way," public officials bypass an important step in political accountability. Decisions about taxation provide an occasion for debating the proper functions and objectives of government. Where something needs be done for the common good, the community should fund it, but if the community is unwilling to support a particular project, we should seriously question the state's justification in pursuing it.<sup>21</sup>
- ◆ Fourth, the lottery represents a betrayal of the state's special responsibility for the vulnerable. Through deception and by preying on their desperation, the state takes from the poor what they can little afford to give.

Despite these concerns, there seems little chance in the foreseeable future for returning to an era when states did not promote gambling. As we have seen over the last few years, compulsive gamblers are not the only ones who are addicted; given the general anti-tax atmosphere, state officials have come to depend on lottery revenues in their budgeting. A problem is that lottery revenues are not always dependable, especially as additional forms of gambling come on the scene. When lottery revenues start to decline, officials look to more exciting games. In the 1970s, this meant weekly and then daily drawings, and finally instant games. In the late 1980s and through the 1990s, even those games began to fail to hold players' attention, so lotteries have turned to even faster games like keno and video lottery. The faster games do generate revenues. South Dakota's video lottery terminals account for a significant majority of the state lottery's revenues. A 1996 Oregon study noted that video poker revenues in a two-year period were more than the total state lottery revenues from the six years before the video games were introduced.<sup>22</sup> The increased revenue may be a blessing to the state treasury, but it seems to be a curse to pathological gamblers. At more than ten games a minute, gamblers liken the machines to "crack" cocaine--quick to addict and quick to bring the addict to ruin. That states would rush to supply these machines, especially under the deceptive cloak of a "lottery," gives further evidence of the problems noted above.

Read over gambling's dangers in Session 2 and the dangers in gambling for states above. Should states engage in and promote gambling? Why or why not?

What are likely to be the long-term effects of state participation?

**ACTION:** Do one or more of the following and report back to the group at your next session:

1. Pay attention to lottery advertising during the coming week. How many print ads did you see—newspapers or magazines? Billboards? Radio or television ads? What messages did those advertisements convey? Does your state limit the type of messages that lottery advertising can use?

2. Count the number of stores, restaurants, and gas stations you patronize this week that sell lottery tickets or have video lottery. Does the number surprise you? Why or why not?

3. Talk with local (or state) politicians or business persons who promote state run gambling. What is their assessment of the benefit of gambling to the state? What dangers do they see?

4. Read recent newspapers—especially editorials regarding gambling. What arguments “for” and “against” do you find?

## For Reflection, Discussion and Action

1. Identify and discuss important aspects of your state’s lottery.
  - ◆ Does your state have a lottery? If so, how much revenue does it generate?
  - ◆ Are the lottery revenues earmarked for particular programs? Which ones?
  - ◆ If so, what kinds of games does it offer?
    - ◆ numbers (pick 3, pick 4)?
    - ◆ scratch cards?
  - ◆ Does the lottery use electronic games as well?
    - ◆ video lottery terminals?
    - ◆ keno?
2. If you have played the lottery, share and discuss why you played.
3. Do you think it is wrong to sell lottery tickets or to offer video lottery games? If you owned a store or restaurant, would you offer lottery games, knowing that it is a significant source of revenue for the business?
4. Much of states’ enthusiasm for gambling has been driven by the revenue that gambling (and especially the lottery) generates, coupled with a pervasive hostility to tax increases. Any restriction or elimination of lotteries would probably require some tax increases. Would you be willing to support such increases? Is so, why? If not, why not?

## Session 5:

# Gambling and the Economic Common Good

As the discussion of lotteries indicates, our special responsibility toward the vulnerable is not the only reason for concern about gambling. We should also question its place in the economic common good. Proponents of gambling invariably appeal to economic benefits (increased public revenues or economic development) to justify introducing new forms or expanding existing forms of gambling. These benefits are tangible and attractive, particularly in depressed areas such as Gary, Indiana, East St. Louis, Illinois, and Tunica County, Mississippi. Gambling promoters promise tax revenues on casino profits (usually around 20 percent) and most importantly, jobs in building and operating the casinos. These jobs, in turn, will have a ripple effect on the local economy as casino employees spend their wages in local restaurants, at car dealers, in furniture stores and other businesses. In addition, localities that introduce gambling frequently hope even more that they will become the next Las Vegas, a resort destination where tourists spend their money not only on gambling but throughout the local economy.<sup>23</sup>

## Costs and Dangers

The benefits mentioned above, however, come with serious economic costs. We have already seen the potentially high costs of compulsive gambling, which are likely to rise with greater opportunities for gambling. Though it is difficult to connect directly with compulsive gambling (except by anecdotal evidence), many areas that have introduced casino gambling have seen marked increases in their crime rate.<sup>24</sup> Even though gambling supporters explain the increased crime rate by the rise in visitors to the gambling area, the higher rate still represents additional costs (in police officers, courts and jails) that must be paid by the locality.

Localities that have attempted to mitigate these costs by placing limits on gambling (such as maximum losses per visit), restricting floor space for machines (which are believed to be more addictive) or lowering stakes have seen these limits pressed and frequently removed. When Iowa introduced riverboat gambling in 1989, gambling was sold as a sidelight to the main tourist attraction of the boats. Losses were capped at \$200 per cruise and wagers were limited to \$5. Sensing that they were going to lose money to Iowa, the Illinois legislature voted within a year to approve riverboat gambling and upped the ante: it would permit unlimited gambling on its boats. Mississippi legislators agreed to a similar measure the same year. A year after they opened in Iowa, two boats left for more lucrative waters in Mississippi and other boat owners claimed that Illinois competition would drive them out of business. The Iowa legislature reacted by removing the restrictions.<sup>25</sup> In a competitive gambling market, self-imposed limitations will be difficult to sustain.

The Iowa experience teaches another story about gambling and economic development. Iowans were persuaded that gambling would offer cities like

Share what you discovered about the "benefits" of gambling in your state—from your interviews or research. List some of these.

Do these constitute an argument for gambling? Why or why not?

Share what you have learned or discovered about the negative impact or dangers of gambling in your state or community.

Does the "good" outweigh the "bad?" Why or why not?

Bettendorf and Davenport a chance to develop as tourist attractions. For a few years, things went pretty well. Boats along the Mississippi drew gamblers from Chicago and prospered. But then casinos opened in Illinois, and Chicagoans could (and did) drive the shorter distance to Joliet. Now, the Iowa boats (and nearly all other casinos across the Upper Midwest) draw only a local clientele. The economic difference for Iowa can hardly be overstated. Before, gambling served in large part as an export industry. Outsiders brought income into Iowa localities and left most of the social costs of gambling (especially those associated with addiction) back home. But with competition from surrounding states (South Dakota, Minnesota and Illinois), the export industry diminished greatly. Now, the casinos draw money out of the local economy—money that would otherwise be spent on cars, appliances and restaurant meals. By reducing the non-gambling money that people spend, casinos will also reduce employment in the surrounding area. In addition, the social costs of gambling remain in the locality.<sup>26</sup>

### A Look into the Future

As with lotteries, however, states are not likely to give up on gambling anytime soon. Even if other jobs are taken out of the economy, state tax rates on casinos are generally higher than on other areas of the economy, so any reduction in tax revenue will be offset, at least in the short term. The competition between Iowa and Illinois suggests another reason why states will not abandon gambling, even when they recognize its costs. States know that if they prohibit gambling that nearby states permit, their citizens will simply gamble in that jurisdiction, taking money out the home economy but returning home with the social costs of gambling.

While we should be circumspect in making predictions about gambling's future as a tool for economic development, several factors are worth mentioning. First, while Las Vegas continues to enjoy robust economic growth, the other major gambling center, Atlantic City, continues to stagnate.<sup>27</sup> Second, the first attempt at bringing casinos into a thriving metropolitan area (apart from Las Vegas) is far from a complete success. In New Orleans, several riverboat casinos have moved, and the major downtown casino remains unfinished. Third (and not frequently noted in the literature on gambling), the spread of gambling in the last five years has occurred during a sustained period of national economic growth. Many people have had discretionary income to spend, and they have spent it on gambling. Whether or not they would gamble at anywhere near current rates during a recession remains to be seen.

## For Reflection, Discussion and Action

1. One analyst of the gambling industry has argued that the debate over gambling has been somewhat misplaced. Even if gambling does not generate economic benefits for a locality, but merely shifts money from some uses to others, this shift is independently—indeed morally—justified as a product of individual choice.

*If one assumes gambling is as legitimate as any other consumer pursuit, then if consumers are not allowed to participate in the activity in spite of the fact that they would freely choose to do so, there is a net reduction in consumer well-being.<sup>28</sup>*

In short, the analyst argues that restraints on gambling interfere with consumer sovereignty. Or, in moral terms, such restraints are “paternalistic.” In prohibiting or restricting gambling, the state acts toward its citizens the way parents act toward their children—deciding what is and what is not in their best interests.

Even if one agrees that “consumer sovereignty” is an independent value—because of our understanding of stewardship Christians should have significant reservations about that—state paternalism can be justifiable, nevertheless. Where individual decisions repeatedly fail to take into account the costs that they impose on other people and on society as a whole (what economists call “negative externalities”), public regulation is sometimes needed to control those costs.

Do you think Christians should encourage regulation of gambling? If new forms of gambling were being introduced in your community, would you oppose or support them? Why?

2. We have thus far only mentioned the question of whether Christians may be employed in the gambling industry, and now need to address it more directly. On one side, of course, are the concerns we have raised about gambling and its effect on those who are vulnerable and on the common good. On the other side, however, is the reality of economic life in many areas that have introduced gambling. People who accept work in casinos may have few alternatives for supporting their families. What advice would you give someone who had been offered a job in a casino?
3. Should the same concerns apply to those who invest in gambling enterprises? Does the wide range of alternative investments change your analysis?

**ACTION:** If your state has a lottery or if gambling is a factor in your community, what can you do as a group, as a congregation, to highlight its dangers?

What can you do to help government deal with its costs—both economic and human?

What action can you take as individuals and as a community of believers to deal with gambling—long and short term?



## Session 6:

# Gambling on American Indian Reservations

What is your experience with or knowledge about gambling on Indian reservations?

How do you feel about it?

In 1996, revenue from gambling on American Indian reservations amounted to almost \$5.5 billion, more than was earned by Atlantic City casinos. This revenue brought Indian tribes nearly \$2 billion in profits. Some of this money has been distributed to tribe members or used to improve health care, infrastructure and education on reservations, or used to repurchase ancestral lands.<sup>29</sup> According to the National Indian Gaming Commission, 182 tribes were operating 274 gaming facilities in 1996.<sup>30</sup> Gambling on reservations has clearly become a significant part of the nation's gambling picture.

### How Did We Get Here?

Were we to consider only its size, American Indian gambling would simply fall within our earlier analyses of moral and economic concerns, analyses that have led us to significant concerns about gambling. But we deal with tribal gambling in a separate section for reasons of law and history, reasons that make our analysis somewhat more complicated. Under our legal system, American Indian tribes have a distinctive status as "domestic dependent nations."<sup>31</sup> To understand this label and its history is to understand much about the complex relationship between Indian nations, the federal government and state governments. The phrase, "domestic dependent nations," contains a three-fold paradox:

1. tribes are simultaneously "nations," and thus they are entitled to the self-determination that sovereignty entails;
2. "domestic," indicating a different understanding of sovereignty than that recognized in foreign nations, more consistent with the independence of states in our federal system; and
3. "dependent," representing the special fiduciary obligations owed by the federal government to American Indian peoples.

The "dependent" aspect of this phrase dominated governments' attitudes toward American Indians through the 19th and well into the 20th century. As we all should know, the history of our governments' dealings with Indian tribes has largely been a history of abuse of this trust relationship. Through obliteration, forced removal or assimilation, and gross mismanagement of tribal funds and resources, American Indians' vulnerable dependence has been rewarded with everything but due care. In the last half century, however, emphasis has shifted to the first aspect: nationhood and sovereignty. Through legislation and judicial decisions, Indian peoples' rights of self-determination, especially on reservation property, have generally been reaffirmed.<sup>32</sup>

Tribal gambling must be seen in light of this movement toward greater self-determination. Recognizing that few other sources of revenue offered hope of providing economic independence, at least in the short term, some tribes began turning to gambling during the 1970s (paralleling states' moves in the same direction). (It is important to note here that many Indian tribes have

not adopted gambling, and some members of tribes that have adopted gambling continue to question the wisdom of that decision.)

The legal story gets a bit complex at this point, but it's worth following. If their moral justification rested on the right of self-determination, the tribes offered a well-grounded legal defense as well. Since the 1950s, both Congress and the federal courts have struck something of a compromise between Indian sovereignty and state claims of jurisdiction over tribes in their midst. Where a state prohibits a particular activity under its laws, the state may prohibit that activity on tribal lands as well, but where the state regulates only how that activity is conducted, the tribe (and not the state) has power to regulate the activity on reservation lands. Because most states permitted bingo for charitable purposes, tribes started offering high-stakes bingo games during the late 1970s and early 1980s. When states sought to close down these bingo games for violating state rules on licensing, value prizes and operating hours, the tribes went to the federal court for protection. In a series of cases starting in the early 1980s and culminating in the U.S. Supreme Court's decision in *California v. Cabazon Band of Mission Indians*, the federal courts reaffirmed the earlier compromise and supported American Indian peoples' right to conduct gambling operations that were not prohibited under state law.<sup>33</sup>

After *Cabazon*, gambling on American Indian reservations increased dramatically, both in terms of the tribes participating and the games offered. Though bingo still remained the most common form of gambling, a number of tribes opted for full casino-style gambling, including card games and slot machines. These tribes found their justification in the fact that many states permit charities to hold "casino nights." Where the state does not prohibit that type of gambling, tribes may regulate it as they see fit, so the tribes chose to "regulate" by opening their own casinos.<sup>34</sup>

The next year, under heavy pressure from the states to clarify the *Cabazon* decision, Congress passed the Indian Gaming Regulatory Act (IGRA). In addition to restating the basic principle announced in *Cabazon* (once a state permits a form of gambling, it may not regulate American Indians' use of that form of gambling), IGRA establishes federal oversight over Indian gambling (principally through the National Indian Gaming Commission), and provides a structure for allowing state input into the approval process when tribes seek to adopt casino-type gambling. As one might predict, neither the tribes nor the states were happy with the outcome. The tribes felt that IGRA infringed on their sovereignty by requiring them to reach agreements (compacts) with states before opening casinos. The states felt that Congress was forcing more intense gambling on them than they desired. State governments challenged IGRA's provision that allowed tribes to force states (through federal court lawsuits) to negotiate gambling compacts. In *Seminole Tribe v. Florida*, the Supreme Court held that the compact provision violated the states' rights under the constitution.<sup>35</sup> *Seminole Tribe* has not turned things in the states' favor, however. Both federal courts and the Department of the Interior (which administers IGRA) have ruled that once the compact provision is thrown out, tribes that cannot reach voluntary agreements with states need only receive permission from the Secretary of the Interior to open casinos.<sup>36</sup>

## A Matter of Continuing Concern

Why should this convoluted legal tale be of special interest to Christians? On one hand, American Indian gambling raises concerns that are no different from non-Indian gambling. Tribal gambling increases the opportunities for compulsive gambling, and specific practices in tribal casinos offer no less encouragement for pathological gamblers than do non-Indian casinos. In addition, the economic consequences of tribal gambling seem consistent with the experience in other gambling markets. The casinos (and reservations) certainly profit from gambling, local areas receive some economic gain from the casinos (due principally to employment opportunities), but the regional impact tends to be ambiguous at best and economically destructive at worst (depending on how one calculates the costs of compulsive gambling). Money one spends in any casino is money that one does not spend on other goods and services in the economy. Since few Indian casinos operate as tourist destinations (unlike the Pequots' Foxwoods casino), most rely on gamblers from within the same state, if not within the same locality.<sup>37</sup>

**If you were asked why gambling on American Indian reservations was a concern, what would your answer be?**

**What is our Christian responsibility in this matter?**

On the other hand, if any groups are justified in using gambling for economic development, it would be the Indian nations. Stripped of land and resources, many tribes were left in near total dependence on government support for bare subsistence. From their perspective, opposition to tribal gambling provides yet one more instance of oppression: just as with tribal lands a century ago, others seem to covet and resent any form of Indian wealth. The political reality of opposition to American Indian gambling over the last few years often bears out this suspicion. The most vocal opponents often are not those with principled objections to gambling, but the tribes' commercial or governmental competitors. Whether it is a major casino owner suing the federal government to stop Indian gambling, or Rhode Island attempting to forbid an Indian casino that would compete with its own future plans for gambling in the state, or New Mexico trying to shut down Indian casinos at the same time that it is starting its own lottery, envy seems a predominant reason for this type of opposition.<sup>38</sup>

Not all opposition to Indian gambling should be reduced to envy or hostility. When a number of church leaders, including ELCA Presiding Bishop H. George Anderson, petitioned Congress to study the impact of gambling, the Council of Native American Ministries admonished them for undermining Indian sovereignty. "The right of Indian Nations to determine their destiny and economic priorities is a foundational human right."<sup>39</sup> The Council's statement (as well as both sides of the struggle between states and tribes over Indian gambling), however, overlooks the important first term in that ambiguous phrase "domestic dependent nations." Tribal sovereignty is "domestic" sovereignty, a right that is fundamentally and sometimes painfully interwoven with the life of the nation and the individual states.

Christians who examine the question of Indian gambling arrive at what seem to be directly conflicting considerations. On one hand, we recognize the history of federal and state governments' abuses of their power over American Indian tribes, and the important role that the right of self-determination plays in protecting the tribes against such abuses. On the other hand, we



worry about the impact of any form of gambling on the vulnerable and on our common good, and we are concerned about the expansion of gambling. The compromise solution established by IGRA is not perfect. Aside from general concerns about gambling's effects, many worry that tribes are being exploited by non-Indian gambling companies that own or manage the reservation casinos, although some tribes both own and manage their own gambling establishments. But the current rough compromise does account, at least in part, for our conflicting considerations. If a state chooses—out of concern for the vulnerable and the common good, which includes American Indians—to prohibit gambling, then it should be able to prohibit gambling on reservations within its borders as well. However, if a state chooses to permit certain forms of gambling, then American Indian claims of self-determination have greater weight, and tribes should be allowed to regulate their use of those forms of gambling.

### For Reflection, Discussion and Action

1. Are any American Indian tribes located near your community? Do these tribes offer gambling? If you are an American Indian living on a reservation, does your tribe offer gambling? If so, in what forms?
2. Do you agree with the compromise solution suggested by the federal laws governing Indian gambling? Some criticize IGRA's prohibition/regulation distinction because they feel that it unfairly privileges Indian gambling over non-Indian gambling. For example, if a state allowed only low-stakes (e.g., no more than \$2 bet) charitable "Casino Nights," tribes within that state would be allowed to operate casinos with no betting limits, should the tribes so choose. Do you think this solution is unfair? Do you think the differing treatments is justified by tribal self-determination?
3. Here we see again a question posed earlier. If the activity is not inherently wrong, shouldn't it be used to achieve good consequences--consequences that have often seemed unavailable by other means?
4. How can churches (and others) help to offer alternative forms of economic development?

**ACTION:** As a group, see if you can come to some consensus regarding gambling in your state, on the Indian reservations near you, in your community. What actions are open to you as individuals? As a group? As a congregation?

How might you act on one of these opportunities? Write down a plan for yourself (and others, if all agree) to seek to educate, to minister to, to reach out to those who are dealing with gambling. Agree to meet at a time in the future to check your progress and refine your plans.

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In a process independent of this study, the Division for Church in Society is developing a social statement on economic life for consideration by the 1999 Churchwide Assembly of the ELCA. That statement may refer to economic aspects of gambling. You may obtain a copy of the current draft of that statement, "Toward Sufficient, Sustainable Livelihood for All" by calling 800/638-3522, ext. 2712.

# Appendix

## GAMBLING AND THE PUBLIC GOOD

a statement of The American Lutheran Church

*Adopted Oct. 20, 1984, by the Twelfth General Convention of The American Lutheran Church (GC84.20.28) as a statement of comment and counsel addressed to the members of congregations of the ALC. Ballot vote tally: Yes 880 (96.3%), No 33 (3.6%), Abstain 1 (0.1%).*

1. "Gambling" is a designation which describes a wide variety of activities from state-run lotteries and pari-mutuel betting to private poker parties and wagering on sporting events. Gambling has been described as involving three elements: (a) a *valuable consideration*, mutually risked in the hope of (b) winning a *significant prize*, which is awarded (c) not primarily for skill or ability but largely by the *caprice of chance*.
2. Thus understood, gambling is very different from the normal risk-taking, prudent investments, and ordinary choices which every human must make in life. Those who oppose gambling point out that the gambler neither renders a constructive service to obtain the thing desired, nor offers a fair price or value in exchange, nor does he or she receive it as a voluntary gift from a generous benefactor.
3. Some form of gambling is presently legal in 47 of the 50 states. Only Indiana, Utah, and Hawaii ban all types of gambling. Fifteen states run lotteries; twenty-nine permit betting on horse or dog racing. As states struggle to find revenues to support their programs, the temptation to utilize gambling as a revenue resource increases. States have been able to raise a significant amount of money from gambling activities. For example, net revenue for the State from the Illinois Lottery was \$88.6 million in fiscal year 1981. During the same year, New York sold \$410 million in lottery tickets. In a number of states, gambling revenues are used to support a wide variety of charitable or community organizations and causes.
4. Serious questions and concerns have been raised, however, with respect to legalizing gambling as a revenue resource. Among those cited are the following:
  - a) Legalized gambling tends to extract revenues from those who may be least able to resist the temptation to gamble rather than from those who ought to be paying to support state programs. Studies have indicated the disposition of low-income families to spend a greater fraction of income on gambling, as on other items such as food or alcohol, than higher-income families. This means that receipts from gambling become another regressive taxation as sound public policy deserves further public discussion.
  - b) Legalized gambling may also encourage more illegal gambling, since a greater total volume of gambling may provide a more favorable environment for illegal operators. Illegal gambling can offer higher odds than legal games, since it does not have to pay a portion in tax revenues. By encouraging illegal gambling, legalized gambling may indirectly add to already overburdened state budgets by increasing law-enforcement costs.

5. Other concerns about various forms of gambling have been expressed at a more personal level. Legalized gambling can be regarded as detrimental to persons and communities when it:

- a) increases the number or further degrades those maladjusted persons who take refuge from the problems of life by indulging compulsively in gambling;
- b) diverts personal and family incomes from basic business, professional and civic services essential to community well-being;
- c) contributes to an increase in broken homes or undermines the moral fiber, character, and integrity of people and community by giving public sanction to covetous desires to get rich quickly, at the expense of neighbors, without providing any skills or services which enrich the life of the community.

6. There are no biblical or theological grounds for any absolute prohibition of gambling. Biblical references to casting lots do not pertain to gambling as here defined. While the commandments against stealing and coveting are sometimes cited against gambling, their direct applicability to all forms of gambling would be difficult to maintain. As both the stake and the prize in gambling are willingly offered, it is not clear that a prohibition against stealing would apply to gambling. While it is certainly true that in many instances covetousness may lie at the heart of a person's interest in gambling, it is not a necessary precondition for engaging in gambling activities.

7. Nevertheless, the absence of direct biblical prohibition does not resolve moral and ethical questions related to gambling. All of the factors pertaining to the well-being of individuals and the community should be carefully weighed in making responsible decisions. The following considerations should also be weighed:

- a) All citizens should be willing to pay taxes in the amount necessary for the state responsibility to fund the needed functions of government. Only in this way will the temptation of the states to look to gambling for necessary revenues be lessened.
- b) Congregations and charitable organizations should strive to keep their fund-raising practices free from appeals to unhealthy motivations such as greed or materialism. Appealing to peoples' greed in order to increase their charity is not a desirable style of fund-raising.
- c) All people involved in gambling should carefully examine their own motivation for engaging in such activities and judge the quality of their stewardship as it applies to their use of their resources in gambling. Questions such as the following should be asked: Can I afford to spend my time and money in order to be entertained in this way? Is gambling a positive or a negative experience in my life? Is my motivation to engage in gambling primarily selfish or covetous?

8. The apostle Paul has reminded us that while "all things are lawful, not all things are helpful." Christians and others will need to consider the wide range of issues noted above in making decisions about lending their support to legalized gambling or participating in gambling where it is legal. In the light of their values they will need not only to ask "Why not gamble?," but also "Why gamble?"

## Endnotes

1. The 1996 figures can be found in International Gaming and Wagering Business (August 1997). Two different sets of figures are used, which can be confusing at times. The larger figure is called the "wager" or the "handle"; this represents the total amount people bet, that is, placed at risk. The other figure, net revenue, represents the amount gambling enterprises (whether casinos, state lotteries, etc.) actually earned from the wager. The rest of the money wagered was distributed to gamblers in the form of winnings. For information about the spread of gambling in the United States, using 1995 figures, see "A Busted Flush: How America's Love Affair with Casino Gambling Turned to Disillusionment," The Economist (January 25, 1997), 26-28; Martin Koughan, "Easy Money," Mother Jones (July/August, 1997), 32-37.

2. "Gambling and the Public Good," Statement of the American Lutheran Church (ALC) (1984). This statement, which is printed at the end of this study, provides the policy bases underlying this study. Neither the Lutheran Church in America (LCA) nor the Association of Evangelical Lutheran Churches (AELC) had a formal statement on gambling.

3. Of these pairs, the last two sets (casino table games and sports or horse track betting) involve some level of skill in assessing the odds. Outcomes of these "games" are not arbitrary in the same way as a lottery or slot machine. But the ultimate outcome still lies outside the bettors' control; indeed if they were to manipulate the odds, for example, by paying a jockey to hold back or stacking the deck of cards, they would justly be accused of cheating. See Ronald J. Rychalk, "Video Gambling Devices," UCLA Law Review, 37 (1990), 555-593; Ronald J. Rychalk, "Lotteries, Revenues and Social Costs: A Historical Examination of State-Sponsored Gambling," Boston College Law Review, 34 (1992), 11-81.

4. The phrase is the title of an article by Gerri Hirshey in the New York Times Magazine, July 17, 1994.

5. The following history is drawn from Rychalk, "Lotteries, Revenues and Social Costs," 23-44. See also Robert Goodman, The Luck Business (1995); Charles Clotfelter and Philip Cook, Selling Hope: State Lotteries in America (1989); National Institute of Law Enforcement and Criminal Justice, U.S. Department of Justice, The Development of the Law of Gambling: 1776-1976 (1977); I. Nelson Rose, Gambling and the Law: Endless Fields of Dreams (1993).

6. Both the Lutheran Church-Missouri Synod and the United Methodist Church have developed useful study materials on gambling. The Commission on Theology and Church Relations of the LCMS produced Gambling in 1996. This study is available (75 cents per copy) from Concordia Publishing House, 3558 S. Jefferson Avenue, St. Louis, Missouri, 63118 (or call 800-325-3040). Casino Gambling was produced by the United Methodist Church. Copies are available (free) from the General Board of Church in Society of the United Methodist Church (call 800/967-0880).

7. David Krueger, "Play Money," Christian Century (November 11, 1992), 1022.

8. Luther expresses this vision of Christian liberty through his two (seemingly contradictory) propositions: "The Christian is perfectly free lord of all, subject to none. The Christian is perfectly dutiful servant of all, subject to all." "The Freedom of a Christian," Luther's Works 31 (Philadelphia: Muhlenberg Press, 1957), 344.

9. Evangelical Lutheran Church in America, "Financial Stewardship Strategy: Report and Recommendation," (1993), 35-36.
10. Roger Dunstan, "Gambling in California," *California Research Bureau* (January, 1997); VIII, 2 (quoting Richard J. Rosenthal, American Psychiatric Association). See also the American Psychiatric Association's Diagnostic and Statistical Manual (DSM-IV), which provides a list of criteria for identifying compulsive gamblers (616-18). See Henry Lesieur, "Compulsive Gambling," *Society* (May/June 1992); 43-44 (describing the test for compulsive gambling under DSM-IV); Peter A. Setness, "Pathological Gambling: When Do Social Issues Become Medical Issues?" *Postgraduate Medicine*, 102/4 (October, 1997), 13-18.
11. Sheila Blume, "Pathological Gambling: An Addiction to an Altered Psychological State," *British Medical Journal*, 311/7004 (August 26, 1995), 522-23.
12. Rachel Volberg, "Prevalence Studies of Problem Gambling in the United States," *Journal of Gambling Studies*, 12/2 (Summer 1996), 117.
13. William Eadington, "Ethics and Policy Considerations in the Spread of Commercial Gambling," in Gambling Cultures: Studies in History and Interpretation, ed. Jan McMillan (1996), 246-47; John Kindt, "The Economic Impacts of Legalized Gambling Activities," *Drake Law Review*, 43 (1994), 73-77.
14. See H. Lesieur and R.J. Rosenthal, "Pathological Gambling: A Review of the Literature," *Journal of Gambling Studies*, 7 (1991), 5-39 (reporting that problem gamblers are five to ten times more likely to commit suicide than the general population). See also Stephen Braun, "Lives Lost in a River of Debt," *The Los Angeles Times*, June 22, 1997, A-1; Larry Fruhling, "Addiction Leads to Tragic End," *The Des Moines Register*, March 25, 1997, 1-M.
15. Kindt, "The Economic Impacts of Legalized Gambling Activities," 85-86.
16. Kindt, "The Economic Impacts of Legalized Gambling Activities," 60-61; "Busted Flush," *The Economist*, 28; "[Oregon] Governor's Task Force on Gambling, Final Report," (October 4, 1996), 18-19.
17. Clotfelter & Cook, Selling Hope, 96; Alan Karcher, Lotteries (1989), 39-42; Jennifer Vogel, "The Sting: How the State Lottery Became the Worst Bet in Town," *City Pages*, August 4, 1993, reprinted in Crapped Out: How Gambling Ruins the Economy and Destroys Lives (ed. Jennifer Vogel, 1997), 72-73.
18. "Lottery Picks Split by Race, Income," *Chicago Sun-Times*, June 22, 1997, 2, 24-25.
19. William Galston and David Wasserman, "Gambling Away our Moral Capital," *The Public Interest* (March, 1996).
20. This deception occurs not only in advertising for particular games, but also in the way that the lotteries themselves are "sold": by earmarking revenues from lotteries for popular state programs. Even though many states claim that their lottery revenues are directed toward beneficial purposes (New York's "lottery for education," Minnesota's funding for "the environment"), close examination of state budgets reveals that lottery funds tend to displace general revenue funds rather than supplement them, meaning that the designated beneficiary often sees little if any benefit from the lottery. Indeed, the beneficiaries may actually suffer; for example, with citizens believing that the schools are benefitting from lottery revenues, they might be less willing to support needed bond issues for new buildings.

21. See the column on state-sponsored gambling in *First Things*, 15 (1991), 22.
22. "[Oregon] Governor's Task Force on Gaming," 7.
23. William Eadington, "Economic Development and the Introduction of Casinos: Myths and Realities," *Economic Development Review*, 13/4 (Fall, 1995), 52-53.
24. Kindt, "The Economic Impacts of Legalized Gambling Activities," 72-73 (study of Deadwood, SD); Joseph Shapiro, "Gambling Fever," *U.S. News & World Report* (January 15, 1996), 60-61; Ronald J. Rychalk, "The Introduction of Casino Gambling: Public Policy and the Law," *Mississippi Law Journal*, 64 (1995), 346-47 (on increased crime in Mississippi counties that have adopted gambling).
25. Goodman, *The Luck Business*, 96-100; John Kindt, "Legalized Gambling Activities: The Issues Involving Market Saturation," *Northern Illinois Law Review*, 15 (Spring, 1995), 271-306.
26. Nearly all gambling researchers agree with this assessment. Some, including John Kindt and Earl Grinols, would go further, however, and argue that when one looks at a national economy (or indeed anything beyond the local region), gambling will always produce negative economic consequences. See, e.g., John Kindt, "U.S. National Security and the Strategic Base: The Business/Economic Impacts of the Legalization of Gambling Activities," *Saint Louis University Law Journal*, 39/2 (Winter, 1995) 567-84; Earl Grinols, "Bluff or Winning Hand? Riverboat Gambling and Regional Employment and Unemployment," *Illinois Business Review*, 51/1 (Spring, 1994), 8-11.
27. *International Gaming and Wagering*, "The 1996 Gross Annual Wager," (August, 1997).
28. William Eadington, "Calling the Bluff? Analyzing the Legalization of Casino-Style Gaming," *Institute for the Study of Gambling and Commercial Gaming* (1995), 4.
29. *International Gaming and Wagering Business*, "The 1996 Gross Annual Wager." See also Stephanie Levin, "Betting on the Land: Indian Gambling and Sovereignty," *Stanford Law and Policy Review*, 8/1 (1997), 125-39.
30. National Indian Gaming Commission, Report to the Secretary of the Interior (November, 1996), 1.
31. *Cherokee Nation v. Georgia*, 30 U.S. (5 Pet.) 1, 17-18 (1831). The phrase was first used by Chief Justice John Marshall in this case, which involved the state's claim to all lands then held by the Cherokee people, and eventually resulted, in 1835, in the Cherokees' removal from Georgia along the "Trail of Tears."
32. Though the movement toward greater self-determination is a fair picture of what has happened, the legal story itself is far more ambiguous and complicated. Those interested in the legal developments should read L. Scott Gould's exhaustive treatment in "The Consent Paradigm: Tribal Sovereignty at the Millennium," *Columbia Law Review*, 96/4 (1996), 809-902.
33. *California v. Cabazon Band of Mission Indians*, 480 U.S. 202 (1987); Levin, "Betting on the Land," 126-27.

34. Wisconsin's story is illuminating in this respect. Before 1973, the Wisconsin Constitution prohibited all forms of gambling. That year, the constitution was amended to permit charitable bingo games. In 1975, the Oneida tribe started to hold bingo games under the state's "charitable use" regulations. After favorable court rulings in the early 1980s, the Oneidas converted their game to high stakes bingo. Then in 1987, two months after the *Cabazon* decision, Wisconsin voters amended the state constitution to permit lotteries and betting on dog races; the amendment was worded in a way that permitted a state lottery to offer any form of gambling. This amendment and the *Cabazon* decision opened the door for casino gambling on reservations. Once the state no longer prohibited gambling, the tribes gained the power to regulate it on their own reservations. See *Wisconsin Public Policy Institute Report*, "The Economic Impact of American Indian Gaming in Wisconsin," 8/3 (April 1995), 8-13.

35. *Seminole Tribe v. Florida*, 144 S.Ct. 1116 (1996).

36. Levin, "Betting on the Land," 127-30.

37. See *Wisconsin Public Policy Institute Report*, "The Economic Impact of American Indian Gaming in Wisconsin," 21-24.

38. Levin, "Betting on the Land," 134. Jon Magnuson, "Casino Wars: Ethics and Economics in Indian Country," *Christian Century* (February 16, 1994), 169-71.

39. Statement by the Council of Native American Ministries, March 22, 1996 (quoted in *Honor Digest*, 6/7 (1996), "...10.)."



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## GAMBLING: A Study for Congregations

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