Gambling:

Prov. 28:8 ...20....Isaiah 10:1,2 ...I Tim. 6:9,10 Exodus 20:17..Thou shalt not covet..

Gambling is not acting on faith, nor is gambling simply taking a rist...gambling is taking an artificial risk for hope of excessive gain far beyond what investment of time, money or skill would justify. A gamble is a transaction whereby your gain is someone else's loss...or vice versa

In gambling, the willingness to take a risk is twisted by the desire to get something for nothing. Gambling is parasitic, producing no personal growth achieving no social good. The gain of the winner is always at someone else's expense. It is selfish and onproductive.

Gambling is the opposite of faith...The Christian is to "Live by faith in God."

Question: Isn't buying insurance a gamble...NO

When you gamble, you try to exploit chance; you hope that you will be the only lucky one. When you buy insurance, you are trying to eliminate the problems caused by what is unpredictable; you share the burden of those who are unfortunate.

When you gamble, you personally are choosing to take an unnecessary risk. When you buy insurance, you do so realizing that life is full of necessary risks and that by purchasing a policy you can spread the burden of the risk over a large company of people.

Gambling has four parts:

- 1. <u>An artificial risk. Many risks in life are necessary to take; when you gamble you are creating risks of your own choosing.</u>
- 2. <u>A selfish goal. The basic objective of the gambler is not to improve society even when he buys a lottery ticket from the state. His basic goal is to win a million dollars.</u>
- 3. <u>No productive by product or social betterment. An investment is used</u> to benefit others; a wager achieves no social good
- 4. <u>A gain at someone else's expense</u>. In an investment, everyone may gain; in betting, the odds are carefully stacked so that there will be more losers than winners.

UNDERSTANDING GAMBLING:

Gambling is simply putting something at stake on the outcome of an even before it happens. People usually gamble because they hope to gain something of larger value. Gambling includes everything from buying a lottery or a scratch ticket to playing Bingo to betting on the outcome of a sports event.

WHAT IS PROBLEM GAMBLING?

Problem gambling is gambling to the extent that it causes emotional, family, legal financial or other problems for the gambler and the people around the gambler. Problem gambling can get worse over time and gambling problems can range from mild to severe.

WHAT ARE SOME SIGNS OF PROBLEM GAMBLING?

When people have a problem with gambling, many times they feel like they need to be more money more frequently, feel irritated when they try to stop, and think that they can chase their losses to recover money. This can lead to more gambling, despite financial loss and the trust of friends and loved ones. In general, people with gambling problems usually spend a large portion of their income on gambling.

Over 80% of US adults have reportedly gambled at least once in the past year and done so responsibly. Approx. 2 million people (1%) in US are pathological gamblers. One third of problem gamblers who received treatment for compulsive gambling also received treatment for either chemical dependency or mental health problems. 53.5% of pathological gamblers reported having been divorced while they dwindle to 18% for nongamblers. Gamblers who participate with electronic machines are becoming addicted much more quickly. The electronic gambling devices are often labeled as the "Crack Cocaine" of the industry. In mature gambling markets, more that 5% of the population will develop some problem with gambling...Problem and pathological gamblers comprise a sharp contribution of 30 to 50% of all gambling losses. Gambling is an addictive behavior that changes the neurochemistry of the brain. The National Gambling Impact Commission of 1990's said compulsive gambling population had grown by at least 50%. Poverty, lower education level and other social and economic factors can effect gambling addiction and can be accelerated by the proximity of gambling outlets...a casino within 10 miles of home is associated with a 90% increase in the odds of being a pathological or problem gambler.

Example: In Michigan, Las Vegas Sun ...11-22-00 and Las Vegas Review-Journal -11-23-00 ... A small business owner had just returned from a trip to the Las Vegas Strip's MGM Grand Tuesday when he allegedly killed his pregnant wife and three children (all under 2 years) before turning the gun on himself. In his Michigan home, police found a suicide note blaming gambling addiction and \$225,000 in shredded casino markers. His business was \$500,000 in debt because he withdrew the money to cover his gambling.

Example: Atlantic City...Washington Post ...Aug. 6, 1998, reported an 11 year old girl died after initially surviving the slayings of her mother and brother and the suicide of her father, who authorities say had defrauded area banks of nearly \$2 million and had \$10 million in gambling and other debts.