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A Losing Bet — Why Christians Should Avoid Lottery Fever

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The multi-state Powerball lottery's newest record jackpot comes almost three years after the last record-setting pay-off in 2002 (a mere \$314.9-million), and has been produced by a change in the lottery intended to boost jackpots in order to compete with other state lotteries.

Of course, the reality of the lottery is a bit more complicated. If a winner shows up with a ticket that matches all six numbers, the winning ticket-holder will not walk away with the full \$350-million. The "cash option" for the jackpot will be \$164.4-million — and that's before the government steps in to claim taxes. Nevertheless, we can be sure there will be enough money left to entice participation. Thousands of ticket-buyers are rushing to purchase tickets.

"Lottery sales are going great. It's just a mess," Dennis Thornton, owner of L.A.'s Milk Depot in Scottsdale, Ariz., told <u>USA Today</u>. "People are all over the place, buying for themselves and for pools," he said.

Another drawing is scheduled for Wednesday night, and ticket buyers are lining up in 27 states, the District of Columbia, and the U.S. Virgin Islands to purchase their tickets. \$300-million is a lot of money. A ticket to play costs only one dollar. So, where's the harm?

The tidal wave of state lotteries that has engulfed the nation in recent years is driven by a very clear state interest—the desire for more revenue. Legislators and governors see lotteries as a means of raising vast sums of revenue for state projects and programs without raising taxes. The lottery is most often sold to the public as a way to fund education and other popular causes. With the public dead set against raising taxes, a lottery looks like an easy way out.

But, as is the case with most apparently easy options, the reality just isn't that simple. As *The Christian Science Monitor* has reported, the headlines don't tell the whole story. "The proceeds from state lotteries are less than you might think," says Molly Burke, researcher at the *Education Commission of the States* in Denver. "Even if they're all earmarked toward education, it isn't a huge amount. It's never quite as much as states would like the schools and the taxpayers to think."

In some states, dependence upon lottery proceeds has actually caused revenue for education to shrink. Even in Georgia, where the popular state lottery is credited with an impressive college scholarship program, a dependence upon lottery revenue has put the entire program at risk.

The moral problems involve even greater risks. A Christian understanding of the lottery involves at least four vital moral considerations. A quick review of these considerations may help Christians frame the lottery issue in a new and much needed light.

First, lotteries lie about the true path to financial security. The vast jackpots advertised by lotteries attract a great deal of attention and entice many persons to believe that their true hope for financial security lies in taking a chance on the lottery. In truth, this is nonsense.

A 1999 study by the Consumer Federation of America and Primerica found that many low and middle income workers thought that the lottery was their best hope of a retirement nest-egg. The odds of winning *anything* of consequence from a lottery is negligible. The odds of winning the jackpot in this week's Powerball drawing is one in 146,107,962. As your local gangster would advise, *fuhgedaboutit*.

The Bible points to a very different financial strategy — work and save. Ten dollars played in the lottery each week adds up to over \$10,000 in twenty years. Saved and invested, those same funds would provide a good start toward a college education, a down-payment for a home, or a retirement fund.

The Bible links labor and reward. The worker is worthy of his reward, and the wise man favors thrift over risk. The Christian worldview honors and dignifies work and warns that separating work from reward leads to danger. The lottery lies, not only about a vain and empty hope of riches, but about the necessity for hard work, honest labor, and the satisfaction of knowing that a dollar has been earned — not won.

Second, the lottery preys upon the poor. Wealthy persons are not fueling lottery sales. Studies indicate that over 80-percent of all lottery tickets are bought by only 20-percent of purchasers — and these buyers are, as described by an <u>MSN report</u>, disproportionately "low-income, minority men who have less than a college education."

The real victims of the lotteries are familes who go without necessities because scarce monies are spent on lottery tickets. You will not see the faces of sad and hungry children when the lottery winnings are announced, of course. Instead, you will see the ecstatic faces of the winner(s). The millions of losers will go unnoticed.

Third, the lottery puts government in the position of preying on citizens. Governments are charged to protect citizens, not prey upon them. The success of a state lottery depends upon the state's ability to convince a sufficient number of its citizens to buy lottery tickets — even against their own best interests.

The official <u>Powerball</u> Web site urges caution: "Lottery games are just that — games. Lottery games are designed to be enjoyable entertainment for adults, and for the vast majority of lottery players, that's exactly what they are. Multi-State Lottery members sell lottery tickets for the benefits of their citizens, raising millions of dollars for worthy causes and projects. The Multi-State Lottery Association encourages all lottery players to be responsible in their amount of play. Never spend more than you can afford on any lottery product. Please remember, it's just a game." Right.

Are we really to believe that state lotteries are designed for the primary purpose of providing entertainment for the general population? This claim merely adds insult to injury.

Fourth, the lottery leads citizens to prey on fellow citizens. The enormous jackpots awarded by lotteries are made possible only because millions of losers fund a very small group of winners.

Some persons justify their purchase of lottery tickets by claiming that they are playing merely for entertainment, and that they can easily afford a few lottery tickets a week. After all, as some explain, it's really no more expensive than going to a movie.

Well, that argument won't withstand scrutiny. You may be able to afford a few dollars a week as "entertainment," but you are buying into a system that only works by enticing those who cannot afford tickets to do so.

You can count on a banner headline when the winner is announced, and a new record jackpot is probably right around the corner. Remember these considerations when you see the happy winners. In the end, the lottery makes us all losers.