

“What’s the Difference Between Gambling and Investing?”

Can you explain the difference between gambling and investing?
Thanks in advance.

Thank you for your e-mail and question about the differences between gambling and investing. There are a number of Christian authors who have addressed this issue (Norm Geisler, Tony Evans, Gary North, etc.).

Briefly let me say that there are some similarities, and there are people who get addicted to high risk investing just like gambling. So I would acknowledge there are some similarities between the two.

But the key issue is that there are some striking differences. Investors research an investment with the goal of lowering the risks and making a wise investment. Gambling is all about risk and the odds cannot be lowered by further research (except for those who can modify the odds of blackjack by card counting or something like that).

The goal of investing is to build up a company and portfolio. Even if it’s done selfishly, it still can have a positive effect on the company and the economy. Gambling takes money out of the capital economy. It doesn’t contribute to job creation, etc. As I argue in [my transcript on gambling](#), gambling actually hurts a local economy and increases social costs (abuse, neglect, bankruptcy).

Most investing is done with discretionary income and with certain limits (amount of stock that can be bought on margin, debt load allowed by a lender, etc.). Most gambling is not done with discretionary income. Money that should go for food,

rent, clothing is often risked in a “get-rich-quick” scheme.

So while I would acknowledge that investing and gambling have some similarities, the differences make the difference. If you are interested, I would encourage you to read some additional material by some of the authors I mentioned.

Thanks for writing.

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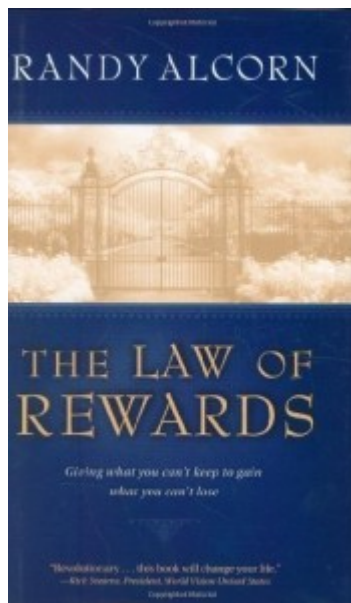
The Law of Rewards

Dr. Michael Gleghorn explore the biblical doctrine of eternal rewards. The Bible promises believers heavenly rewards for earthly obedience.

Introducing the Law of Rewards

The hit movie *Gladiator* begins with a powerful scene. Just before engaging the German barbarians in battle, General Maximus addresses some of his Roman soldiers. “Brothers,” he says, “what we do in life echoes in eternity.” Although Maximus was a pagan, his statement is entirely consistent with biblical Christianity, particularly the Bible’s teaching on eternal rewards.





In *The Law of Rewards*,^{1} Randy Alcorn writes: “While our faith determines our eternal destination, our behavior determines our eternal rewards”^{2}. The Bible clearly teaches that we are saved by God’s grace, through personal faith in Christ, apart from any works whatever (Eph. 2:8-9). But it also teaches, with equal clarity, that we must all appear before the judgment seat of Christ, that we may be recompensed for what we have done in the body, whether good or bad (2 Cor. 5:10). This judgment (which is only for believers) is not to determine whether or not we are saved. Its purpose is to evaluate our works and determine whether we shall receive, or lose, eternal rewards (1 Cor. 3:10-15).

Alcorn writes, “Our works are what we have done with our resources—time, energy, talents, money, possessions.”^{3} The apostle Paul describes our works as a building project. At the judgment seat of Christ the quality of our work will be tested with fire. If we have used quality building materials (gold, silver, precious stones), then our work will endure and we will be rewarded by the Lord. If we have used poor building materials (in this case, wood, hay, or straw), then our work will be consumed and we will suffer the loss of rewards (1 Cor. 3:10-15).

This raises some important questions. What are we doing with the resources that God has entrusted to us? Are we seeking to build God’s kingdom, in God’s way, empowered by God’s Spirit? Or are we merely engaged in empire-building for our own glory? Are we investing our resources in reaching the world for Christ, making disciples, and helping the poor and needy? Or are we only concerned with satisfying our own immediate wants and desires?

It’s here that the worldview dimensions of our subject can be

most clearly seen. Most of us would probably find it difficult to use our resources in the service of God or our fellow man if we thought that this life was all there is and that death is the end of our personal existence. But Christianity says that there's more – a *lot* more. And if Christianity is true, then Maximus was right: "What we do in life echoes in eternity." Randy Alcorn has observed, "The missing ingredient in the lives of countless Christians today is *motivation*. . . . The doctrine of eternal rewards for our obedience is the neglected key to unlocking our motivation."[{4}](#)

Questioning Our Motivation

Is the desire for eternal rewards a proper or legitimate motivation for serving Christ? Isn't it somewhat shallow, maybe even selfish, for our service to Christ to be motivated by a desire for heavenly rewards? Furthermore, shouldn't we serve Christ simply because of who He is, rather than for what we can get out of it? To some people, the promise of eternal rewards sounds like a crass appeal to our baser instincts. But is it?

Before we jump to any unwarranted conclusions and possibly overstate the case, we may first want to take a step back, take a deep breath, and remind ourselves of a few things. In the first place, as Randy Alcorn observes, "it wasn't *our* idea that God would reward us. It was *his* idea!"[{5}](#) If we search the pages of the New Testament, we repeatedly find promises of heavenly rewards for earthly obedience. Indeed, Jesus himself urges our obedience in light of future rewards (Luke 6:35). Not only that, in Matthew 6:20 he *commands* us to store up for ourselves "treasures in heaven." Now this leads to an interesting little twist. In John 14:21 Jesus says, "Whoever has my commands and obeys them, he is the one who loves me." We *could* make the argument, then, that the one who does *not* seek to store up treasures in heaven is being disobedient to Christ's command and demonstrating a lack of love for him!

In a somewhat similar vein, Alcorn wrote:

It is certainly true that desire for reward should not be our only motivation. But it is also true that it's a fully legitimate motive encouraged by God. In fact, the two most basic things we can believe about God are first that he exists, and second that he is a rewarder of those who diligently seek him (Heb. 11:6). If you don't believe God is a rewarder, you are rejecting a major biblical doctrine and have a false view of God.[\[6\]](#)

Of course, we must always remember that the Lord knows the motivations of our hearts – and these will be taken into account at the judgment seat of Christ (1 Cor. 4:5). In addition, Jesus solemnly warns us: “Be careful not to do your ‘acts of righteousness’ before men, to be seen by them. If you do, you will have no reward from your Father in heaven” (Matt. 6:1).

The biblical picture of rewards, then, would seem to go something like this. The Lord is absolutely worthy of our obedience and service, whether we ever personally profit from it or not (e.g. see Luke 17:10). Nevertheless, the Lord is a rewarder of those who seek Him and He commands us to seek His rewards as well! And when one really thinks about it, “Hearing our Master say, ‘Well done’ will not simply be for our pleasure but for *his*!”[\[7\]](#)

The Life God Rewards

What kind of life does God reward? For what sort of works will believers be rewarded when they stand before the judgment seat of Christ? The simplest answer to this question, and the most general, is that we will be rewarded for everything we've done that was motivated by our love for the Lord and empowered by His Spirit. Indeed, Jesus said that we would even be rewarded for simply giving a cup of cold water to someone because he is

a follower of Christ (Matt. 10:42).

But the Bible specifically mentions many other things for which we can also be rewarded. The New Testament describes as many as five different crowns which will be given to believers for various works of faithfulness, obedience, discipline, and love. For example, there is the *imperishable crown* (1 Cor. 9:25), which appears to be rewarded for “determination, discipline, and victory in the Christian life.”{8} There is the *crown of righteousness* which, according to Paul, will be awarded by the Lord “to all who have longed for his appearing” (2 Tim. 4:8). There is the *crown of life*, “given for faithfulness to Christ in persecution or martyrdom.”{9} In the book of Revelation, Jesus tells the church in Smyrna, “the devil will put some of you in prison to test you, and you will suffer persecution for ten days. Be faithful, even to the point of death, and I will give you the crown of life” (2:10; see also James 1:12). Additionally, there is the *crown of rejoicing* (1 Thess. 2:19; Phil. 4:1), “given for pouring oneself into others in evangelism and discipleship.”{10} And finally, there is the *crown of glory* (1 Pet. 5:4), “given for faithfully representing Christ in a position of leadership.”{11}

Of course, as Alcorn observes, “There’s nothing in this list that suggests it’s exhaustive.”{12} Indeed, as we’ve already seen, the Bible seems to say that we will be rewarded for every act of love and service which we did for the glory of God. But there’s another side to this discussion which we dare not overlook. The Bible not only indicates that we can gain rewards; it also warns us that we can lose them as well.

Paul compared the Christian life to an athletic competition in which our goal is to win the prize. This is why, he told the Corinthians, “I beat my body and make it my slave so that after I have preached to others, I myself will not be disqualified for the prize” (1 Cor. 9:27). The Bible suggests that the works of some believers will be completely consumed

at the judgment seat of Christ (1 Cor. 3:15). Tragically, these believers will enter heaven without any rewards from their Lord. To avoid this catastrophe, let us heed Paul's advice and "run in such a way as to get the prize" (1 Cor. 9:24).

Power, Pleasures, and Possessions

What should we think about power, pleasures, and possessions? Are they merely temptations that should be avoided, or genuine goods that can be legitimately sought and desired? Although some may find it surprising, each of these things *is* good—at least considered simply in itself. Each finds its ultimate source in God. And each existed *before* sin and evil corrupted His good creation. God has always been *powerful*. He clearly took *pleasure* in His work of creation, repeatedly describing it as "good" (Gen. 1:4, 10, 12, 18, 21, 25, 31). And as the Creator of all that exists (other than himself, of course), everything ultimately belongs to God (1 Cor. 10:26). Indeed, the Bible sometimes describes Him as the "*possessor* of heaven and earth" (Gen. 14:19). Clearly, then, there's nothing inherently wrong with power, pleasures, or possessions.

So why have these things gained such tainted reputations? Probably because they've so often been misused and abused by sinful men and women. Indeed, describing sin and evil as the misuse, abuse, perversion or corruption of some good gift of God is part of a long and venerable tradition in the history of philosophy and theology. And one doesn't have to look very far to find plenty of examples of man's sinful misuse of power, pleasures, and possessions. Just turn on the evening news, or read the local paper, and you'll find many such examples. But we must always remember that it's the *misuse* of these things that is sinful and wrong; the things in themselves are good and desirable. And this is confirmed by the teaching of Scripture.

Consider the kind of rewards God offers us. For faithful and obedient service now, He promises power, pleasures, and possessions in eternity! Jesus made it clear that those who are faithful with the little things in this life, will be rewarded with great power and authority in the next (Luke 19:15-19). He taught that those who invest their time, talents, and treasures in building God's kingdom here and now are laying up great treasures in heaven for themselves in the hereafter (Matt. 6:19-21; 19:21). And pleasures? The psalmist wrote of God, "In Thy presence is fullness of joy; in Thy right hand there are pleasures forever" (16:11).

Randy Alcorn has written, "God has created us each with desires for pleasure, possessions, and power."[{13}](#) We want these things "not because we are sinful but *because we are human*."[{14}](#) Although our sinfulness can, and often does, lead us to misuse these things, we've seen that they're actually good gifts of God. "Power, possessions, and pleasures are legitimate objects of desire that our Creator has instilled in us *and* by which he can motivate us to obedience."[{15}](#) May we faithfully serve the Lord, trusting him as "the Rewarder of those who diligently seek him."[{16}](#)

Investing in Eternity

A Christian worldview must be fleshed-out in the rough and tumble world of our daily lives if we're going to be salt and light to the surrounding culture. Now, as always, true disciples must be "doers of the word, and not merely hearers who delude themselves" (Jas. 1:22).

In the Sermon on the Mount, Jesus told his followers:

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in

and steal. For where your treasure is, there your heart will be also (Matt. 6:19-21).

Many of us read these verses and only hear Jesus' command not to store up treasures on earth. But if this is all we hear, then we're missing the main point that Jesus is trying to make. As Alcorn observes, the central focus of this passage "is not the renunciation of earthly treasures but the accumulation of heavenly treasures. We're to avoid storing up unnecessary treasures on earth not as an end in itself, but as a life strategy to lay up treasures in heaven."[\[17\]](#) In a sense, Jesus is calling us to adopt a long-term investment strategy.

Think about the fate of all our earthly treasures. Isn't Jesus right? Won't they either wear out, break down, rust, become outdated, or get stolen? And even if none of this happens, we can't hold on to earthly wealth forever, can we? "Either it leaves us while we live, or we leave it when we die."[\[18\]](#) So is it really smart to pour all our time and energy into the accumulation of earthly treasures? Is this really a wise investment strategy?

We've been discussing issues raised by Randy Alcorn's excellent book, *The Law of Rewards*. I can think of no better way to conclude than with this powerful and thought-provoking citation:

Gather your family and go visit a junkyard or a dump. Look at all the piles of "treasures" that were formerly Christmas and birthday presents. Point out things that people worked long hours to buy and paid hundreds of dollars for, that children quarreled about, friendships were lost over, honesty was sacrificed for, and marriages broke up over. Look at the remnants of gadgets and furnishings that now lie useless after their brief life span. Remind yourself that most of what you own will one day end up in a junkyard like this. And even if it survives on earth for a while, you

won't. . . . When you examine the junkyard, ask yourself this question: 'When all that I ever owned lies abandoned, broken, useless, and forgotten, what will I have done with my life that will last for eternity?{19}

Notes

1. Much of the material for this article comes from Randy Alcorn, *The Law of Rewards* (Wheaton: Tyndale House Publishers, 2003). If you're interested in exploring this topic further, you may also want to read Bruce Wilkinson (with David Kopp), *A Life God Rewards: Why Everything You Do Today Matters Forever* (Sisters, Ore.: Multnomah Publishers, Inc., 2002).

2. Alcorn, 7.

3. Ibid., 6.

4. Ibid., 99-100.

5. Ibid., 105.

6. Ibid., 116.

7. Ibid., 92.

8. Ibid., 91.

9. Ibid.

10. Ibid.

11. Ibid.

12. Ibid., 92.

13. Ibid., 111.

14. Ibid., 112.

15. Ibid., 113.

16. Ibid., 121.

17. Ibid., 22.

18. Ibid., 23.

19. Ibid., 23.