

“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.

Kerby Anderson
Probe Ministries

“Should Christians Give the Pledge of Allegiance?”

Should Christians give the pledge of allegiance?

Your question is an old one. First century Christians struggled with how much allegiance (if any) they were to give to Rome. The founders of this country struggled with it as well.

At one extreme you have the Jehovah’s Witnesses (who do not pledge because they believe it is idolatry). At the other extreme you have Christians with a mindset of “my country right or wrong.” A proper biblical response is somewhere in the middle.

Romans 13 tells us to obey those in authority. Other passages allow for civil disobedience (Acts 5:29, Daniel, etc.). Christians who live in a country with a godly government shouldn’t have much concern about a pledge of allegiance. However, Christians who lived in, say Nazi Germany, might legitimately have reservations about a pledge of allegiance in

that country.

I believe that if a Christian feels that it would be wrong for him or her to pledge allegiance, then I believe he or she should refrain. But if Christians then concludes it is wrong for every other Christian to do so, they are mandating a standard of behavior that I do not believe can be found in Scripture. Obviously Jesus Christ deserves our total allegiance, but I don't believe that a pledge of allegiance to a country undermines that.

Even though this issue doesn't necessarily involve the issue of civil disobedience, you might want to look at [Civil Disobedience, my transcript on the topic](#), at the Probe web page (www.probe.org) as well as some of my other writings on Christians and government.

Thanks for writing. I hope this helps.

Kerby Anderson
Probe Ministries

“Does Capital Punishment Take Away a Person's Chance to Be Saved?”

I have a question concerning your article [“Capital Punishment,”](#) in which you discussed the biblical perspective on the death punishment. My question is, does capital punishment take away a person's chance to be saved? Don't we all have the time to accept Christ until we die, and doesn't the death punishment cut short that chance? I'd appreciate

your comment on that. I'm currently looking into the issue of capital punishment, and your article has helped a great deal. Thank you for your time and consideration.

Thank you for your e-mail about capital punishment.

I believe that the overriding concern with capital punishment is whether it is just, whether it is biblical, and whether it is a deterrent. I believe I addressed those issues in my essay.

Your question is an interesting one, but maybe not central to a person's belief in or against capital punishment. However, let me address it, if I can.

I have heard some argue that the prospect of being put to death focuses a criminal's attention on what he or she did and how that might affect their eternal destiny. A person on death row usually knows when he or she will be put to death—something that the person they murdered didn't know. Perhaps that would cause them to accept Christ. I know of many examples of murderers on death row accepting Christ. I wonder how many of them would have done so if they weren't on death row.

The death penalty might cut short their life, but I don't think it would necessarily cut short their opportunity to accept Christ. In fact, it may actually force many criminals to make a decision they might have otherwise postponed.

Again, I don't think this would be a compelling argument against the death penalty. It's an interesting question, and I hope I helped you think through it a little bit better.

Thank you for writing.

Kerby Anderson
Probe Ministries

“Is a Raffle the Same as Gambling?”

Is a raffle the same as gambling? For example, the church has an article and they ask the brethren to buy a ticket for two dollars, then they will pick one ticket and that person whose number they pull will get that article. What does the Bible say on the subject? Please help me. I think it is gambling but there are others who do not think so.

I know of many churches that sponsor various forms of gambling (Bingo games, raffles, etc.). So your question is not unique.

At the outset, let me acknowledge that there are some differences between gambling in secular arenas and inside the church. The goal of a church-sponsored event is fund-raising, often for a good cause. The goal is not so much to win a large prize but to contribute to a good cause with the possibility of winning something.

But that distinction is often lost on those affected by gambling. Because I have written on the subject of gambling, I have been in contact with many people whose lives have been shattered by an addiction to gambling. For them, the distinction between gambling outside of church and inside church is irrelevant. Their lives have been adversely affected by gambling.

Many Christians have been writing books in the last few years about gambling, calling for the church to provide help and counseling for gamblers and their families. But I would argue that a church loses its moral authority to help those struggling with gambling. How can you reach out to gamblers and their families devastated by casino gambling, racetrack

gambling, or lottery gambling when your church sponsors Bingo games and raffles?

Moreover, a Bible-centered church should be a refuge from the world. People addicted to gambling need a safe place to escape the temptations of the world. When we bring gambling into the church, it is no longer a place where an addict can escape from the world.

Norman Geisler in his book *Gambling: A Bad Bet* addresses the argument that gambling must be OK since “they do it in the church.” He points out that churches do all sorts of things that can’t be morally justified. Cults have promoted sexual orgies, “divine deception,” and all sorts of corruption. That doesn’t make it right. He and I would argue that even though gambling may help a church raise money for a good cause, we shouldn’t use questionable means for a good end. The means and the ends must be moral. As one clergyman put it, “We don’t need to use the devil’s water to operate the Lord’s mill.”

Gambling is wrong wherever it takes place. I would encourage you to download my [article on gambling](#). It provides a biblical perspective on this issue. I believe these biblical principles apply to gambling outside the church and inside the church. Thank you for writing.

Kerby Anderson
Probe Ministries

“Why Do Christians Have to

Bash Pop Psychology?"

Dear Mr. Anderson,

I was just browsing the Probe Ministries website and read parts of your article about [Pop Psychology Myths](#).

Honestly, I just don't get it. Well, I should tell you I come from a strong Christian background, involved in Campus Crusade, youth groups, church ministries etc. But sometime during my senior year of college I just about HAD IT with Christian culture and all their myths.

Why is it wrong to have self-esteem? I hid behind the Bible for years to make me feel good about myself, but I was never convinced. My personal calling isn't to humble myself to meekness, never thinking for myself, in order to be "godly." I feel better, accomplish more, and fulfill the talents God has given me when I act in ways to help my self esteem, like taking good care of myself, being assertive in my writing career and not letting people walk all over me, like I used to do, when I was a walking sin-o-meter... Why is it so important to make rules and laws and lists of myths when the whole essence of Christianity is Grace and Love? Doesn't this fear of the world seem somewhat legalistic?

I really don't know where I am going with this, I am just so frustrated with Christians who spend all their time worrying about the "world's ways" when things just AREN'T so black and white. There is wisdom in pop psychology—some of it is just plain nonsense, but there is some wisdom, just as there is some wisdom in Taoism. For goodness sakes, a great deal of it parallels scripture.

Anyway, something to chew on. I very much respect your degrees and figured you may be open to some discussion on the subject.

Thanks for writing. I thought the book by Chris Thurman (*Self-*

Help or Self-Destruction) that was a basis of my week of radio programs was very well written and discerning. Perhaps I should do another week of programs on the other five myths of pop psychology mentioned in the book so that the analysis would be more complete.

I don't think that my transcript (nor the book) denies that there is any wisdom in pop psychology. But I do think we should be more discerning, and that's what we were trying to convey in the program. Anyway, thanks for your opinion.

Kerby Anderson
Probe Ministries

Fertility and Voting Patterns

November 1, 2007

Does fertility affect voting patterns? Apparently it does much more than we realize. And this has been a topic of discussion for both liberals and conservatives, Democrats and Republicans.

Arthur Brooks wrote a significant op-ed on the "Fertility Gap" last year in the *Wall Street Journal*. He said: "Simply put, liberals have a big baby problem: They're not having enough of them . . . and their pool of potential new voters is suffering as a result."

He noted that "if you picked 100 unrelated politically liberal adults at random, you would find that they had, between them, 147 children. If you picked 100 conservatives, you would find 208 kids." That is a "fertility gap" of 41 percent.

We know that about 80 percent of people with an identifiable

party preference grow up to vote essentially the same way as their parents. This “fertility gap” translates into lots more little Republicans than little Democrats who will vote in future elections.

So what could this mean for future presidential elections? Consider the key swing state of Ohio which is currently split 50-50 between left and right. If current patterns continue, Brooks estimates that Ohio will swing to the right and by 2012 will be 54 percent to 46 percent. By 2020, it will be solidly conservative by a margin of 59 percent to 41 percent.

Now look at the state of California that tilts in favor of liberals by 55 percent to 45 percent. By the year 2020, it will be swing conservative by a percentage of 54 percent to 46 percent. The reason is due to the “fertility gap.”

Of course most people vote for politicians, personalities, and issues not parties. But the general trend of the “fertility gap” cannot be ignored especially if Democrats continue to appeal to liberals and Republicans to conservatives.

©2007 Probe Ministries

Biblical Principles

October 11, 2007

How should a Christian evaluate social and political issues? Here are a few biblical principles that can be used. First is the sanctity of human life. Verses such as Psalm 139:13-16 show that God’s care and concern extend to the womb. Other verses such as Jeremiah 1:5, Judges 13:7-8, Psalm 51:5 and Exodus 21:22-25 give additional perspective and framework to

this principle that applies to many areas of bioethics.

A related biblical principle involves the equality of human beings. The Bible teaches that God has made “of one blood all nations of men” (Acts 17:26). The Bible also teaches that it is wrong for a Christian to have feelings of superiority (Philippians 2). Believers are told not to make class distinctions between various people (James 2). Paul teaches the spiritual equality of all people in Christ (Galatians 3:28; Colossians 3:11). These principles apply to racial relations and our view of government.

A third principle is a biblical perspective on marriage. Marriage is God’s plan and provides intimate companionship for life (Genesis 2:18). Marriage provides a context for the procreation and nurture of children (Ephesians 6:1-2). And finally, marriage provides a godly outlet for sexual desire (1 Corinthians 7:2). These principles can be applied to such diverse issues as artificial reproduction (which often introduces a third party into the pregnancy) and cohabitation (living together).

A final principle concerns government and our obedience to civil authority. Government is ordained by God (Rom.13:1-7). We are to render service and obedience to the government (Matt. 22:21) and submit to civil authority (1 Pet. 2:13-17). Even though we are to obey government, there may be certain times when we might be forced to obey God rather than men (Acts 5:29). These principles apply to issues such as war, civil disobedience, politics, and government.

Every day, it seems, we are confronted with ethical choices and moral complexity. As Christians it is important to consider these biblical principles and consistently apply them to these issues.

Throw Out the Maps

March 13, 2008

Michael Barone says it is time to throw out the old electoral maps, and he should know. Many people have called him the most knowledgeable person in U.S. politics. He is the co-author of the *Almanac of American Politics*. He has been watching the electoral scene for decades and sees some significant shifts.

The old map with red states and blue states served us well for the last two presidential elections, but there is good evidence that it is now out-of-date. In 2000 and 2004, the Republicans nominated the same man, and the Democrats nominated men with similar views and backgrounds. All of that has changed in 2008.

This time the Republicans will probably nominate John McCain, and the Democrats will probably nominate Barack Obama. There is always the possibility of a change between now and the convention, but that is unlikely. If these two men are the nominees, it changes everything.

It is clear that some of the states that went Democratic in 2004 are available to John McCain. And it is also clear that some of the states that went Republican that same year are possibilities for Barack Obama. And let's not forget the surge of new voters coming into the electoral process that are potentially available to either candidate.

The potential changes in the electorate shouldn't surprise us. Twenty years ago it seemed like Republicans had a lock on the presidency while the Democrats had a lock on the House of Representatives. At the time it seemed reasonable since Republicans had won five of the last six presidential

elections, and Democrats had held the House for thirty-six years. But in 1992, Bill Clinton was elected president. Two years later, the Republicans won the House. Electoral trends change, sometimes quickly.

It looks to me that it is time to throw out the maps, and it may be time for the candidates to rethink their strategy and not write off states lost by their party's nominee four or eight years ago. It's a new day.

©2008 Probe Ministries

Superdelegates

February 27, 2008

In a [previous commentary](#) I talked about how the current Democratic Party rules made it possible for Barack Obama to do so well in the primaries. There are another set of rules that might cause him to lose at the Democratic Convention.

Back in 1982, the Democratic Party created a special role for party leaders. They were designated as superdelegates and were created to prevent the party from nominating an unelectable candidate like George McGovern. At first, they provided a necessary boost to a candidate already headed for the nomination. This boost helped push Walter Mondale over Gary Hart in 1984. And the superdelegates helped confirm Michael Dukakis as the Democratic nominee in 1988.

But this year's Democratic race is so close that the superdelegates may decide the outcome. There are nearly 800 superdelegates, and that represents 19 percent of all the delegates. In the past, these superdelegates were able to bring closure to the nominating process. This time they could

decide who the Democratic nominee might be, and that would most likely be the establishment candidate Hillary Clinton.

If they become the king-makers, it is easy to see that there will be lots of anger and frustration. This primary season has already begun to show the fault lines of race, gender, and generation. The animosity between the Clinton and Obama campaigns is well known. If the Democratic establishment decides the winner through the superdelegates, you have to wonder if the 2008 Denver Democratic Convention might start to look like the 1968 Chicago Democratic Convention.

Like the rules I talked about earlier, no one saw this coming. The Democratic Party rules for delegates has helped Barack Obama in the primaries. If the delegate count is close then it is possible that the Democratic Party rules for superdelegates could help Hillary Clinton. At the moment, Barack Obama is building a lead so this concern may evaporate. But the party may still reconsider the rules they enacted years ago.

©2008 Probe Ministries

Presidential Experience

March 4, 2008

As once again citizens in four states go to the polls today, it has been interesting to see how the presidential campaign has unfolded. While many political pundits have made note of the number of times the words “change” and “hope” have been used in the campaign, I would like to highlight another word. That word is “experience.”

On the Republican side, John McCain talked about his experience in Washington while Mitt Romney talked about his

experience running a business. On the Democratic side, Hillary Clinton has made a big issue of her years of experience compared to Barack Obama. My feeling is that experience is important, but character and values are even more important. Obviously, you don't want someone in the Oval Office who doesn't know his or her way around Washington. At the same time, the American people haven't exactly felt that experience is always a major prerequisite to the office.

In the last few decades, American voters have often put the less experienced candidate in office. President Gerald Ford was certainly more experienced than Governor Jimmy Carter. And after four years as president, Jimmy Carter was more experienced than former governor Ronald Reagan. But the American people put the less experienced candidate in office.

In 1992, you could certainly say that George H.W. Bush was experienced. He had served eight years as vice-president and four years as president. Before that he had been ambassador to China and the head of the CIA. But in spite of all of that experience, the voters elected Governor Bill Clinton.

Sometimes experience is all that it's supposed to be. One president came into office with tremendous experience. He served ten years in the House of Representatives, was minister to Russia, then served ten years in the Senate, and four years as Secretary of State. James Buchanan was elected in 1856 but served only one term because he became one of America's worst presidents. In 1860, he was defeated by an inexperienced one-term congressman by the name of Abraham Lincoln.

©2008 Probe Ministries