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THERE'S MONEY IN GAMBLING



DANIEL A. LORD, S.J.

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A QUEEN'S WORK
PAMPHLET



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by
DANIEL A. LORD, S.J.



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THE QUEEN'S WORK

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There's Money in Gambling

By Daniel A. Lord, S.J.

THE OLD-TIME GAMBLER—one who bet, not took bets—looked dolefully at the handful of silver in his hand.

“Broke again,” he said to his sympathetic gambler friend. And then, “It’s a mug’s game. I’m never going to bet on anything again. I’m through gambling.”

His friend’s sympathy changed to cynical disbelief. “I’ve heard that before. Once a bettor, always a bettor. You can’t give it up any more than the rest of them can.”

The gambler raised an eager and alert face. “Want to bet on that?” he asked.

I'm Showered With Protests

I’m no gambler myself. I never bet, and I never accept bets. My father loved the horse races, and for a brief period of his life (until my mother cured him) he was alternately broke and called “Lucky George.” I went to the races with him of a Saturday afternoon, and during one summer I kept a record of my imaginary bets on the ponies. Most people who make “paper” bets are big winners—until they start betting with real money. At the end of the summer I was broke; not a penny passed either way, but I was broke. That is the nearest I myself ever came to betting.

I have never taken anybody’s money in a gambling game. I’ve never operated a bingo or run a chance book. I’ve never been in a position where I played an active part in a bazaar with its inevitable wheels of chance.

I'm not dead yet, so I make no firm resolutions one way or the other; it just happens that I've never bet or accepted bets.

Yet in the course of each year I get more than my share of letters about gambling.

The letters come from the sorrowful wife asking what can be done about a husband who lays his week's salary on the nose of a nag instead of on the living-room table... from the husband whose wife drops the grocery money at the convenient handbook... from the stern reformer who demands to know when St. Bingo entered the Catholic martyrology—and from sterner reformers who insist that I come out with a flat-footed denunciation of gambling in all forms, even against the little cassino that's played in the nursery for a high stake in jelly beans... from ministers who list among the capital sins drinking (anything stronger than rain water), smoking, dancing in all its manifestations, and any kind of gambling.

With a Difference

The Catholic theologian has on the subject of gambling a stand that I'll explain a little later.

But betting is one of those things about which it is hard to make a simple statement. It is too complicated a human instinct. "I betcha..." is one of the first bold preliminary statements that a youngster learns. "Wanna bet?" the little boy challenges the playmate who doubts his statement. What election rolls around without its pictorial record of bets normal, unusual, fantastic? I recall one Presidential election, not too remote, when for once the bookies took a beating; they offered fifteen to one against the admittedly defeated candidate—to the

delight of the wise money that plunged and came through with bloated billfolds.

For every form of gambling that is shut down, another and a simpler one takes its place.

I once watched a *jai lai* game in Havana, and I saw gamblers betting on every play in the courts. And if you sit in the cheaper seats at a big-league baseball game, you are surrounded by gamblers betting on every pitch—"A dime says it's a strike . . . a nickel says it's a ball." For that matter some friends who toured across the continent gambled from start to finish: they played poker hands on the license plates of cars they overtook along the way.

Gambling isn't necessarily a sin. We'll discuss that later.

But I have never talked with a professional gambler who didn't think that betting was a sucker's game.

A feature story on the daily life of a bookie told how this anonymous member of the profession made about fifteen thousand dollars a year. Most of it came from bettors by phone. That would have been a quite comfortable living; but he took a large part of it right back to the syndicate for which he worked and put it up on fast horses that weren't quite fast enough. He made his living from the gullibility of the public, and then he handed back a wad of his winnings to the men who finally banked it all.

There's money in gambling, lots of money. But it is made by the people who collect the bets, not by those who make the bets.

It is more than likely that only about one per cent of the country's population isn't involved in some form of gambling . . . but a

tremendous amount of that gambling goes by the more polite name of insurance.

Legitimate Gambling

I bet my life against the life-insurance company's money. I bet them I will die; they bet me I won't die...and for once I hope I lose.

I bet my health against health insurance. I bet I am going to be sick; the company bets I'll stay well. If I win, I lose...my health; if I lose, I win...my health. It's very complicated.

Most of us live in houses that are insured against fire. We bet the fire-insurance company that our house is going to burn down; they bet us that it won't burn down. We'd prefer that we don't win, and so would they. But occasionally an arsonist householder takes a hand and shifts the balance his way. The insurance company — like any good gambler — soon smells out a cheat, and usually the arsonist doesn't get the pot.

The company that owns the ship on which you sail out to sea has bet the marine-insurance people that the ship will sink. Let's hope they lose, and continue to lose. No sane person wants to make money out of a catastrophe at sea.

Legitimate Business

That kind of gambling is strictly legitimate business. But for a long, long time it was regarded with suspicion.

The casual observer couldn't figure out how the insurance company could gain anything. All he thought of was that check for a thousand or ten thousand or fifty thousand

that arrived after a death or an accident or a fire. He didn't consider that the company had for a long time the use of a lot of the insured's money. When you bet with an insurance company, you put up real money in the form of premiums; all they put up is the guaranteed promise to pay. While you wait for death or disaster, they are using your money in a thousand profitable ways, turning it over and over and over—and earning on it.

When I was a boy, I once talked to a physician who was employed by one of the really big insurance companies. When he mentioned the financial reserves and investments of the insurance company, I retorted, in juvenile knowledge, "But banks are much richer than the insurance companies."

Whereupon he sniffed contemptuously. "Banks!" he retorted, grandiloquently but not absolutely accurately. "The insurance companies own the banks."

The Exceptions

Occasionally the insurance companies lose a bet. I knew of a man who insured himself for a hundred thousand dollars and dropped dead after payment of his first premium. Who wants to win that way? People have taken out hospitalization and have promptly been stricken and rushed to the hospital for a major operation. Insurance companies have been hit by an entire town's being wiped out by fire...by an epidemic that threw their statistics into the scrap heap...by a storm at sea that wiped out whole insured fleets.

These are the exceptions.

And so are the men and the women who try to stack the cards in their gamble with insurance companies: the man who starts the fire on which he collects; the suave gentleman who marries a succession of wives, insures them to the ears, and then mourns their sudden and mysterious deaths; the ship owners who scuttle their ships.

Like all dishonest gamblers they take the risk, and they seldom live long enough to enjoy their profits.

Lloyd's of London

Because they pioneered in the insurance business, Lloyd's of London has the reputation of a firm that bets on anything. But most big insurance companies will bet on anything.

They will bet you that it will not rain on the day of your big game... that the concert violinist will not lose his left hand... that the great beauty will not grow fat beyond the possibility of making professional contracts... that your new show will play to a capacity audience... that the star will not get sick before the athletic match... that your wife will not have twins... that you will not break your leg... that your partner will remain healthy enough to continue in your business... that you will not lose your diamond ring... that your automobile will not crash into your garage and demolish either you or the garage or both.

All that is a form of gambling, but little risk is involved.

For insurance odds are determined by exact science and by scientists who are called actuaries. They know almost to a final figure how many men this year will die, how many

babies will be stillborn, how many fires should break out in Chicago, and whether flu will hit the Atlantic-coast cities. They know exactly (or so nearly exactly that the fractional miss doesn't much matter) the chances of an earthquake near St. Louis or a tornado in Miami or a cyclone across the Kansas prairies. The bet they make with you takes into consideration all those factors.

They examine you carefully before they bet that you won't die. If the examination reveals anything that points to the possibility of your dying sooner than you expect, you pay more, wager more, risk more; the cost of your premiums is raised to make up for the chance the company takes. If you are an invalid, or your house is a fire-trap, or you are on a reef that is yearly hit by a hurricane, you get no takers on your bet.

Precise Laws

If sometime you will turn to the back of your mathematics book—preferably an algebra book—you'll find an entire mathematical treatise on the laws of chance.

The laws of chance . . . the very name sounds like a contradiction. We usually employ the word chance to mean accidentally, a "happenstance." The mathematician, the actuary, uses that word quite differently. He has figured out the chances of the dice's turning up seven; and he knows almost to the exact number how often in a thousand throws the seven will appear. He can tell you exactly what are your chances of drawing the queen that will make of your two pairs a full house or what chance you have to fill an inside straight. He knows the safety chances of a careful driver returning from a trip. He counts houses and tells you

how many of them in the course of usual events will burn, how many will be sold, how many will be allowed to fall to pieces.

The laws of chance exist in the abstract; the actuary applies these laws to life and strikes an average.

But even he may miss. Plagues do come unexpectedly. Unanticipated wars may upset the normal course of predictable events. No actuary took into consideration the atomic bomb until the first one had wiped out a city. Unforeseen and uncharted storms do sweep down over an ocean.

Controlled Gambling

The stock market and the board of trade comprise a form of controlled gambling. The grain merchant bets that this year there will be a good crop of wheat and low prices or a poor crop and high prices. Stockbrokers study a company; they weigh the capital, the product, the managerial ability of the officers, the budget set aside for selling, the possible competition or apathy that the product will meet; and they bet that the company will make or will not make money. On the basis of that bet the stocks go up or down.

Even expert stockbrokers make mistakes. Imagine what lambs to the wolves are the amateurs who jab a hatpin into a page of stocks or buy on sheer hunch. The stockbroker who knows his products is a controlling gambler; were it not for the usually firm basis of American business the amateur might as well go out and bet on the dogs. Buying stock for investment is one thing; buying stock to make a quick profit is just another form of reckless gambling. The crash of 1929 should have taught us plenty.

It did . . . but the lesson is being unlearned rapidly.

Once you approach stockbuyers who make the buying of stock their business (a highly profitable one at times), you will find that many of them buy only one line of stock: They buy nothing but public utilities . . . this grain broker knows and buys only wheat stock . . . they wouldn't think of touching oil stock if their specialty is stock in automobile businesses . . . they may know gold-mine stock and know nothing about coal stock . . . they may be experts on stock in drug companies and shy away from stock offered by wholesale garment makers.

And even the experts get burned . . . deeply, painfully, and often.

All Rather Obvious

I have gone into so great detail on insurance companies and the stock market simply because I want to point out that when a person condemns gambling root and branch, he is taking an untenable stand. You can push gambling very far. You bet on this doctor to cure you rather than on that one. You bet on trusting your money to this bank rather than the one on the opposite corner. You bet that this man will make you a good partner while another equally experienced man will not. An inventor offered you a share in his business, but you didn't take his bet; what you lost was a chance to move in on the ground floor of Cellophane . . . or the Ford car . . . or the Bell Telephone Company.

Please note that the insurance companies are constantly trying to improve the odds in their favor—and as they do, they are bene-

fitting you the insured. They beg you to live long, and they teach you how. If you live longer, they make more out of their bet with you—and you make more too. The modern insurance company advertises ways and means by which you can retain your health, recognize the symptoms of dangerous disease, avoid accidents. Fire-insurance companies are the best promoters of devices to prevent fires. Marine-insurance lobbies work continuously to make ships safer and hence to guarantee your safe passage. You could hardly complain about these safeguards and protections; but they do lessen the chances of your collecting your bet.

You see, as gambling becomes a matter of big and important money, in so great a proportion does it approach the status of an exact science. What fools those people are who believe that they can break into the game and take money away from the experts on the mere flip of a card, the flick of a jockey's whip, the outsmarting of the stock market or the insurance businesses!

Law Over All

Gamblers are always presented as acting on hunches.

A gambler is rammed by the parasol of a red-headed girl; so he picks a horse named Redhead and collects fifty to one. The girl dreams that she is snatched up by a white knight who whirls her away to the altar; so she bets on White Knight, who is running in the fifth at Pimlico; he gallops home, and she cleans up.

No, that isn't the way it works; and because it doesn't work that way, very, very few ever make money on gambling. The laws are much too intricate.

The laws of chance seem basically simple. During the Edwardian days some London clubmen decided to test the laws of chance by tossing a penny one million times. If the laws of chance held, the penny would come up heads five hundred thousand times and tails the same number of times. They formed themselves in platoons, and each platoon tossed the same penny. With the millionth toss, they found that the penny fell heads half a million times and tails half a million times. The laws of chance held.

During the long interval between the first and the millionth throw however there were periods when heads turned up as often as ten times in a row and periods when tails came with remarkable consistency and persistency. But in the end the law of chance was found to hold; heads and tails balanced.

Mechanical Control

When you deal with mechanical things, you find that they act in a mechanical way. The expert with dice, for example, develops something like wizardry. In a Chicago police station some years ago a woman gambler rolled sevens so persistently that she was barred from Chicago gambling groups. But for that mastery she needed dice of a certain weight and softness of surface and of a form that would roll very slow and short. In her hands honest dice thrown against a wall for the bounce back acted just like all other dice in the hands of the most inexperienced amateur.

Gamblers know to precision the number of times over a long period that pairs will appear in a poker game, or flushes or straights or four of a kind or the very rare royal flush. They bet on their knowledge

and on the certainty that the lamb who drops in on their game doesn't know what they know about the chances of the cards.

All mechanical devices like roulette wheels, slot machines, and racing rabbits are subject to the laws of chance and the laws of mathematics. Those one-armed bandits, the slot machines, which exercise the magnetic pull on amateurs, are set to pay off just so much of the money that is bet. If the gambler is generous, he sets the slots, wheels, and cogs to pay back sixty per cent of what is bet into the machine. If he becomes a little more greedy, he makes a few shifts, and you get back only thirty-five per cent of what you fed into that avaricious maw. For every dollar you hand over to the machine, you are allowed by the men who set the machine just what they think you will take and yet not be discouraged from coming back to bet again. Usually you get about fifty cents for every dollar you give.

And the Wild Chances Too

Every once in a while someone dreams a fantastic dream like the one that is the basic plot of *Three Men on a Horse*—a Broadway play, later a movie, and now a recurrent amateur show. The genius hits on a system whereby he can always pick the winner. He makes himself and his associates fabulously rich . . . until the system backfires.

Usually that backfiring isn't very long in coming. By the rules of the game anyone who knows how should be able to pick a winning horse. The poor saps who pore over the form sheets are convinced that they have the right combination. For the handicappers know a great deal about the horse's possibilities: He has just so much physical

strength and can carry a certain number of pounds; he is good in the mud or good only on a dry track; his jockey has a record for the handling of this kind of race and is at the top of his form; the horse runs best on a hot day after a week's rest. Fine! On the basis of "form" it's in the bag.

But so many things can happen to a living creature. The horse didn't digest his hay. He is nervous because his companion goat wasn't with him in his box stall. (The term "getting one's goat" came from the old trick of stealing the animal companion away from the horse on the night before a race—to the fraying of the nervous horse's nerves.) The jockey receives bad news about his sick baby. Just as the horse steps out of his stall, he bruises his hoof on a small stone that nobody had noticed. The stableboy fastens the horse's bit too tight. The horse sees a red hat as he passes the stands, and red always throws him into a spasm; so he hits his flank against the starting stall, rears, and is on his hind legs instead of all four when the barrier is shot into the air.

Form goes down the drain when the little unpredictable accidents happen.

That's why Damon Runyon repeated in season and out, "Horse players always die poor." That's why the bookie we mentioned earlier, a real person, tosses a third of his net income right back to the horses that should be making him rich. That's why so many jockeys die broke. They know all about the horses and were right there at his mouth or the feeding trough; when they retire and start betting the horses instead of beating them, the horses get their innings and the jockeys are as likely chumps as the amateurs.

Systems

Recurrently there breaks in the papers the story of the man who has invented the foolproof system to beat the gambling racket.

The last highly publicized case of this kind was that of two young college men who arrived at Reno with the perfect system to win. They did win—as a great many people do win—for a time. Then the system began to break, and they lost most of their winnings. They withdrew to reconstruct their system. When they returned to resume their gambling however, it was with a little less confidence than before. When last heard of they were bidding Reno a regretful farewell. The owner of the gambling house, interrogated by a special reporter, took the news-hound by the arm, led him to the door, and pointed across the street to a janitor who was sweeping out the cigarette butts from a rival gambling joint: "There," he said quietly, "is the last genius that came out here with a system and is still here. The two recent geniuses were lucky; they saved enough to buy two tickets home."

Just a Small Margin Does It

Everyone who gambles even a little knows the meaning of the word odds. Three horses are in a race; one is good, the second is better, the third by his record is best. The good horse will pay five dollars for the two you bet, and the odds are five to two. The better horse is even money; the odds are even, five to five, two to two. The best horse will pay three dollars for every five dollars you bet; the odds are three to five.

It comes to just this: When in gambling you bet on something that is very likely to

win, to pay off, your prospective winnings are cut to a minimum. It's only the plug-horse, the one that never wins (except once in the life of Man o' War), on which the odds run the fabulous one hundred to one.

When you play with professional gamblers, your odds are still lower.

First the house or the track or the owner of the game takes his share. That may be fair enough, reasonable enough. But that share comes out of your potential winnings. The house needs money to continue to operate, and it operates on a percentage of your bet before the game or the race begins.

Then the race or the game starts. The margin against you in an honest game is so slight that you hardly notice it: It may be three per cent or five per cent—hardly more, unless you are running in very bad luck. That means that in an honest game you win thirty-two times and lose only thirty-three times... or you win nineteen times and lose only twenty times. The odds against you look so slight—a miserable three to five per cent in the better gambling games—that you figure your luck will counterbalance your losses. Luck may serve you for a time. But reverse that a little...

If you invest one hundred dollars in a legitimate business that pays five per cent a year, in twenty years you have doubled your capital.

If you invest one hundred dollars in a business that each year loses five per cent, in twenty years you are wiped out.

That's all there is to gambling. If you are in an honest game, the laws of chance prove that you consistently lose three per cent or five per cent; but you lose that, not over a

period of a year, but almost every time you play. It isn't very long before the amateur gambler is completely out of cash and on skid row or panhandle alley.

Knowledge vs. Chance

It would of course be sheer folly to pretend that in the matter of betting one deals entirely with chance or luck. Our Government hired experts to go among the members of the armed services and show them how easily an expert trickster can fleece the amateur out of his money.

Electricity can make a machine do wonderful things. The little ball rolling around in a roulette machine rolls not nearly so aimlessly as it seems. Dice can be loaded in such a way that none but a professional would know it. The deck of cards the seal on which is broken in your presence may have each card marked on the back with the tiniest pattern which lets your opponent know just what cards you hold. The magician who palms cards may do it merely for the entertainment of audiences; but if he can make the cards play wild tricks, so can the tricky gambler, who uses a magic you can't recognize and doesn't tell you that he's using it.

So railroad trains post signs warning you not to play cards with strangers. Steamship companies are constantly on the alert for the gamblers who make fabulous fortunes playing cards with the wealthier passengers. Not too long ago a crowd of Hollywood big names were taken for staggering sums in a rigged game that gave them not a chance. The cheaper magazines blatantly advertise dice that respond to the master's touch and

decks of cards the backs of which are quite as eloquent as their faces.

Yet even in the most honest gambling houses or games the normal percentage against you is five to four. If you bet a hundred dollars, in the long run you get back seventy-five dollars. That's not accident; it's not your bad luck; it's simple mathematics, the recognized odds of the gambling world. You can't beat it; nobody does.

Years before he was clapped behind the penitentiary bars, a great boss of the mid-west went east and plunged on the horses beyond any gambler that the east coast had seen in years. When he came to trial for his manipulation of the city's contracts, for laying away millions on a salary of thousands, it was learned that in a matter of some three years this expert handler of men, this fixer of political rackets, this man who could make a city jump through hoops, had contributed close to five million dollars to the bookies—the very bookies from whom he was taking protection money. He was helping them operate, and in return they were taking his money off him so fast that he couldn't count his losses. I thought then that I understood what was meant by the term "a gambling fool"—the accent on fool.

Show Boat

In *Show Boat* Edna Ferber did a great story about a professional gambler. It was a fictionalized extension of the old Irish characterization of gamblers: "Chickens today, feathers tomorrow." In the novel, on the stage, on the screen we have watched gambler Ravenal run the gamut of all gamblers. Affluence, brief setbacks, big win-

nings, bigger losings, long periods of luck run out, sudden flashes of luck and pockets full of money—and finally a broken life, a wife who could take it no more—and the end.

Damon Runyon was only partly right when he said that those who play the horses die poor; all gamblers die poor.

Knowledge and Luck

The greatest luck that a young gambler can possibly have is to lose.

Unfortunately things don't usually run that way. The tradition of the gambling world is "beginner's luck." The youngster in one of Somerset Maugham's cynical stories (filmed in *Quartet*) bets for the first time and wins fabulous sums of money. Some strange laughing demon hovers at the shoulder of the first bettor. The totally unexperienced bettor picks a nag destined for the glue works, and the horse wins by three lengths. He picks a number on the roulette wheel, and the ball finds that number six times in a row. His first poker hand is all aces...with a wild deuce. He's had a run of beginner's luck. And the little devil at his shoulder roars with laughter; he's hooked another sucker.

It is quite true that some gambling games are not matters of mere luck; often skill plays a part. If you and I were partners against two contract-bridge experts, we might have all or most of the cards to win...and in the end they would have all the money. They know how to play, and that knowledge can balance the scale in their favor.

Years ago during a sea voyage there was present at my daily Mass in the salon of the

ship one dear old white-haired lady. When later we talked a bit, she told me a little about her life. She lived on the Riviera because, she said, "It is the only place in the world where I can spend the mornings in church and the afternoons in the casino." I must admit that I blinked as I asked, in amazement, "Do you gamble?" "Not exactly," she answered. "I am an expert at mahjong, a Chinese game, you know, that requires considerable skill. I have developed that skill, and I generally win...not a great deal, but enough to live on comfortably. So I go to Mass in the morning and play mahjong in the afternoon, and I find my life full."

Later I shall speak of "something for nothing." But please note that in this case the woman had trained herself to master a skill. She worked for what she won. It was not luck; it was a matter of carefully acquired scientific knowledge and skill.

Skill Does It

So it is that great poker players can win rather consistently. To their "luck" and the laws of chance they add long experience, a precise knowledge of the value of each hand they pick up, and an ability to read the faces of their opponents long before they read their cards. Do you recall how Philo Vance solved a murder mystery by watching several suspects play poker? He was a professional psychologist before he was a gambler.

People gamble on pool or golf. But the man who wins in such gambling is the man, not with luck, but with skill. The old "come-on" of the pool halls was to engage a newcomer, lose two or three games to him, bet

a small sum and lose again, then bet a large sum—and pull out of the cue a professional skill that racked up all the balls before the victim got the chalk on the tip. Two evenly matched golfers may bet against each other and neither one win or lose much. But the man with skill at golf has the “luck” on the ultimate bets.

Here again it isn't a case of something for nothing. Strictly such betting is not gambling. You are betting on your skill. With considerable effort and concentration you have learned to do something better than the people with whom you team up. That isn't luck; it's ability, ability you worked to acquire and develop.

No Luck at All

Because skill is the issue, in contract tournaments between experts the element of luck is entirely discounted. Those experts are not gamblers; they are men of patiently acquired skill. A hand is dealt, and luck does enter in; for one couple cannot win if the other couple has all the good cards. Even a dub can play magnificently when he has a handful of face cards. After the hand has been played by one foursome, the identical hand is immediately played again by other foursomes. Luck has been ruled out. The question now is: Which couple will do the best job with the one hand of cards? This is not gambling; it is card science.

I have sometimes suggested to parents that one way to cure youngsters of the gambling urge is to train them to be very good card players; then they will be interested in winning the game, not in winning money. Great billiard players do not gamble; they play because of the skill and science

called for by the game. The pool-hall habitu  bets his nickels and his dimes on the hope that luck will guide his playing. The expert pocket-billiards player wouldn't think of playing for money; he is too proud of his skill to count on sheer luck.

When You Win . . .

There is one thing about gambling that has always amused me: When you win, you lose.

When your horse fails to come in, your friends laugh or are sympathetic; they know you are broke.

When your horse does come in and you make a killing, is the money yours? No indeed. You are expected to be the "good time" Charley. You must pay for the dinners and the taxi fare home. Your wife expects you to bring her an elaborate present. And on the infallible principle of "easy come, easy go," your winnings are shot off into space and disappear before you have had time to count them. I doubt whether anyone ever banks gambling winnings. He uses them to gamble again, to push his luck farther. Or he tosses them away on the sudden friendships with which his luck has surrounded him.

The story of the winners of the big prizes in the Irish Sweepstakes, told a dozen times in various magazines, is almost a tragic one. The winnings turn out to be witches' gold. Friends and sharpers and fakes pile in to take the cash away before it has even found a bankbook or a wallet.

The winners of the big radio prizes turn out to be as a rule poor unfortunates. For the first time the other evening I was listen-

ing to the radio when a lucky winner guessed the right answer and was showered with an incredible mountain of gifts. But what I remember best about the program is the cynical comment of the announcer. "Has the knocking on your door started yet?" he asked. He was previsioning the long line of friends, acquaintances, fakers, beggars, shy-sters, tricksters, and crooks bearing down on the "lucky" winner, who wouldn't have his winnings for long.

Something for Nothing

Back of all desire to gamble is a simple, recognizable human desire: to get something for nothing . . . grow rich in a hurry . . . have money pouring in without working for it.

Yet gamblers are to be found in the most laborious as well as in the most leisurely races. The Chinese are probably the world's most inveterate gamblers. But Jews are also famous as gamblers. And so are American Indians. The ancient Romans loved to gamble and could split a whole city wide open with bets on their favorite charioteers. Negroes are in many cases habitual gamblers. But so too have been the royalty of important lands.

The governments of some countries, notably the Latin-American republics, have capitalized on the gambling instinct of the people. Since people were going to gamble anyhow, they cynically decided, since they loved to gamble and hated to pay taxes, the government might as well run the lotteries—take the people's money, ease the tax burden, and pay back enough money to keep the people happy, expectant, and quite uncomplaining about the cost of public administration.

The rich fill the casinos . . . the poor play the numbers racket . . . all because of that human desire to get money without working for it and to wake up some morning unexpectedly rich.

Not So Easy as All That

Why people should think that gambling is easy, I fail to understand.

One man who made a fair living by betting on the horses did it the hard way. He worked for years before he developed his system, living in want, eating meagerly, renouncing the normal home life he might have had. Then he began to earn—a mere competence. He always bet on the favorite horse, not to win, but to place. A favorite ran a good chance of coming in at least second; and though he usually had to bet ten dollars to win four, his betting kept him in coffee and an occasional buckwheat cake. That's what I call really slaving for your living.

Gamblers work long hours. They study far, far more than most of us do. Have you ever watched a gambler studying the form sheets and laboriously working out with a pencil the chances of the various horses? He has to develop a prodigious memory: the records and weights of horses and jockeys; the values of combinations; the odds on this card hand as against that one; the laws of chance that guide the wild dance of the little black ball on a wheel; the records of the gamblers against whom he will pit himself; the reputation of the game or the racket.

The man behind the window who takes your bets, the croupier who rakes in your

chips, the manager who walks about among the patrons of his well-established house . . . even he has it not too easy. What with the constant threat that the place will be raided and closed, the unhappy anticipation of a summons to appear in court, the need for watchfulness against crooks, the dishonesty of perhaps honest people who do not think it unfair to cheat a professional gambler . . . the life of the gambler is not too soft.

You get nothing in this world for nothing.

The successful gamblers who add skill to their knowledge of the laws of chance and long and careful training to any smattering of luck work hard for what they earn—and they hold their earnings precariously.

Catholic Principles

The Catholic moralist would be slow to condemn outright all gambling. The very word gambling is too inclusive.

So he must put the law almost negatively.

You may not gamble dishonestly. This means that you may not win a bet by fraud of any sort, nor may you cheat a bettor by trickery; such gambling is simple theft.

You may not gamble money that does not belong to you; to steal money, in order to gamble it, is vicious and wrong. You may not even borrow money from the bank, the till, your employer, or your firm to risk it in gambling—on a horse, a card game, a wheel; the money is not yours, and you may not use it as if it were yours.

You may not gamble money that is designated or ordained for another right use or purpose. Hence a husband who gambles money that should be used to preserve the peace and maintain the comfort of his fam-

ily is guilty. So too is the wife who gambles the housekeeping money or the money that is needed to buy clothes for the children. Such gambling can become very serious indeed when the man plunges his family into debt...when because of his gambling his wife and children are deprived of the very necessities of life...when gambling means the disruption of the home.

The environs of the gambling world are usually pretty tough. There are quite respectable gambling houses, as there are quite respectable gamblers. I know of a gambler who is also a daily communicant. And gamblers have on occasion been notable for their generosity to the poor and to charity in general.

Yet gambling has a way of being associated with gangsters, thugs, and the underworld. It corrupts politicians and buys the protection of the police. It bribes officials and hampers justice. These things are wrong, morally evil, and one may not have a part in them. And if gambling can be sustained only through such corruption, then gambling is wrong.

To profit by a fixed race, a bought game, a dishonest wheel, these are wrong; in such profit the matter is theft.

And Besides . . .

Gambling has however another vicious aspect aside from the strictly moral issues: It can become, like drinking, a sort of habitual dope.

A man who has won a few times disdains the whole idea of hard work. The well-known cry of delight, "How long has this been going on?" is a sort of "clear the road, boys;

I'm sliding from now on—no hard plowing, not even any walking for me.”

Gambling can kill any desire for work, can indeed kill the very ability to work.

Your born or developed gambler has worked the disease into his blood. He wants to bet on everything, anything. He contributes nothing creative to life; he disdains the labor necessary for achievement.

The very principle of “something for nothing” is destructive, corrupting. It can degrade young men and women into nervous, grasping, neglectful, selfish devotees of chance.

That person who recognizes in himself a strong yen for gambling should realize himself to be in quite as great danger as is the man who has a strong yen for strong drink. And if he gives to that yen for gambling free rein, it may in the not too remote future destroy him.

Recreation

Yet to maintain that gambling cannot be merely a recreation is also an extreme stand.

If a man is betting money that he can afford to lose...

If he is playing for small stakes with a few friends...

If no one is harmed when he wins or if he and his dependents are not deprived of essentials when he loses...

If by his gambling he is not building up inside himself a habit that may corrupt his character...

I find it hard to see what is wrong with his gambling, his small games of chance.

And when he brings to the game of chance practiced skill and as much science as possible luck, the game may relax him mentally, may be for him a form of mental gymnastics, might be even a skillful preoccupation that fits well into his other skills. Men sitting around a friendly card table can learn character and understand temperaments. Women around a card table may in the excitement of a low-stake game or the pleasure of waiting for the final and victorious number at bingo escape from the pressures of an exacting, routine life.

As I have insisted—and as I firmly believe—people who play a fairly skillful game of cards are not interested in the gambling aspect of card playing. Yet a very low stake may serve to advance skill, rivet attention, and make slovenly players more scientifically exact.

Right and Wrong

Since my personal interest in gambling is very slight, I might summarize the matter briefly this way:

1. To gamble in order to make money is the greatest possible mistake. In fact if you bet because you need the money, you may as well kiss good-by the money you bet; only those who have plenty to lose seem in the long run to win.

2. Dishonest gambling is a sin of theft.

3. To gamble and lose money that will bring pain or deprivation to others is evil.

4. To allow gambling to interfere with one's duties is a serious failure of obligation.

5. To allow gambling to become a fixed habit or to corrupt one's way of life is to

put eventually a blight on character—a net result too sadly common not to be noted.

6. To bet for fun and with money that one can afford to lose is not wrong.

7. To play for the purpose of developing skill and scientific technique might even be another way of enlarging one's capacities in other fields and adding a new interest to life.

8. Games of chance, especially games of chance and skill combined, may be harmless recreation. But once there are manifested any signs that the harmless element is disappearing, such games should be dropped; they must not become a consuming habit.

9. Those who bet on horses (and all other bettors) die poor. You can't beat the gambling racket. You win briefly—and even then you lose; and when you lose, you lose for good.

10. The worst luck in the world is "beginner's luck." Everyone seems to have it. The devil, a great gambler who lost the biggest stake, sees to it that beginner gamblers win at the start.

11. No gambling systems are successful systems.

12. The man who collects the bets, not the man who makes the bets, has a chance to win. And in the end even he loses.

13. Gambling winnings are witches' gifts; they fade with the dawn.

14. Play for fun, never for funds.

15. If you find that you have begun to gamble with anything that you can't afford to lose, stop gambling entirely.

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