

Ethics, Gambling, and the Troubled Gambler: Lessons in a Triangle

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Abstract:

The notions of duty encompass many elements of ethics. To discern if a corporate or public policy represents property duty one may benefit from applying the "Ethics Triangle" found in the work of James Svara ("The Ethics Primer, Jones and Bartlett, 2008). I have used the "triangle" as a guiding force for understanding proper duty in a set of case studies which have been published as the book (co-authored with James Leidlein) entitled "Ethics in City Hall" (also Jones and Bartlett, 2009). We can look at various policies, casino standards and procedures, as well as certain situations involving problem gamblers and the results of the situations and seek guidance from the elements of the triangle: a consideration of virtues of policy makers and casino executives, eternal principles, and consequences of actions

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1. Introduction

This year my book *Ethics in City Hall* (co-authored with James Leidlein) was published by Jones and Bartlett of Sudbury, Massachusetts. My co-author and I have been officials with local governments as well as professors of Public Administration (at University of Nevada, Las Vegas, and Wayne State University). We found it to be a personally rewarding experience to formulate a set of 21 case studies based upon our public service experiences. However, rather than just telling stories, we desired to find common threads in the stories that would be instructive for classroom students aspiring to government careers. We discovered a model for delivering such messages in another book from our publishers.

A three prong analytical tool was presented in chapter four of James Svara's 2008 book, *The Ethics Primer*.¹ He suggests that people may pursue duty and ethical decision making by considering three factors. First by considering a principles approach, called deontology and highlighted in the work of Immanuel Kant and his concept of the "Categorical Imperative." The principles must be adhered to in all cases, for all persons, and at all times. Potential principles may conflict with one another. There are two main factors in determining if a principle is a true principle. To be a "Categorical Imperative," the user of a principle shall determine that it is proper to apply the principle universally. Moreover, the user of the principle should accept that the principle must be applied no matter whether one is on the giving or receiving side of an action, ergo, it works as a "Golden Rule."

Second, the decision maker should consider consequences of actions taken, an approach called teleology which was a focus of the work of English philosophers John Stuart Mill and Jeremy Bentham illustrated in the notion of doing "the greatest good for the greatest number."

The third approach involved a consideration of character and internalized personal values which was an essential element in the philosophies of Aristotle in the ancient era, and in the modern era of William J. Bennett as highlighted in his book of essays *The Book of Virtues*.ⁱⁱ . Bennett's collection identifies ten major categories of virtues. These are: self-discipline, compassion, responsibility, friendship, work, courage, perseverance, honesty, loyalty, and faith.

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The value of the model in classroom discussions of our cases, has led me to believe it may also be useful for explaining attributes about gambling phenomenon. It can be helpful in evaluating whether the individual should engage in games of chance for financial rewards, whether societies should permit people to do so, and if so, what controls society should put upon gambling, and thirdly, how the providers of games (e.g. commercial establishments) should conduct themselves while offering opportunities to play. In the latter context, how should establishments deal with the dangers of gambling, particularly what is called problem or pathological gambling.

2. Should We Participate in Gambling?

Should we gamble? There may be a principle that answers the question. Gambling is wrong. If so, it is always wrong, everywhere, and for everybody. For you, for me. One religious denomination that has adopted the principle is the United Methodist Church. *The Book of Discipline* of the United Methodist Church, for instance, proclaims:

“Gambling is a menace to society, deadly to the best interests of moral, social, economic, and spiritual life, and destructive of good government. As an act of faith and love, Christians should abstain from gambling and should strive to minister to those victimized by the practice. Community standards and personal lifestyles should be such as would make unnecessary and undesirable the resort to commercial gambling, including public lotteries, as a recreation, as an escape, or as a means of producing public revenue or funds for support of charities or government. (General Conference of the United Methodist Church 1984, 98-99).”

Methodists do not debate gambling. If they are involved in campaigns regarding gambling they are on the side that opposes it. There are no bingo games in United Methodist churches.

Roman Catholics also see evil in gambling, but they take a different view on the subject. It is more of a consequential view such as advocated by Bentham and Mills. L. M. Starkey writes in *Money, Mania, and Morals* that “[A]ll Catholic moralists are agreed that gambling and betting may lead to grave abuse and sin, especially when they are prompted by mere gain. The gambler usually frequents bad company, wastes much valuable time, becomes adverse to work, is strongly tempted to be dishonest when luck is against him, and often brings financial ruin upon himself and those dependent upon him” (Starkey 1964, 90–91). Nonetheless the Catholic Church reconciles gambling with the fact that Christ must have been of the world as God had given people personal freedom. *The New Catholic Encyclopedia* relates, “A person is entitled to dispose of his own property as he wills ...” “so long as in doing so he does not render himself incapable of fulfilling duties incumbent upon him by reason of justice or charity. Gambling, therefore, though a luxury, is not considered sinful except when the indulgence in it is inconsistent with duty” (*The New Catholic Encyclopedia* 1967, 276).

The Catholic Church believes that it is sinful for a person to gamble if the money gambled does not belong to him or if the money is necessary for the support of others. The Church also condemns gambling behavior when it becomes compulsive and disruptive to family and social relationships. Moreover, the freedom to gamble implies a knowing freedom to enter into a fair and honest contract for play. Cheating at gambling is considered wrong, as are all dishonest games.

The Church also looks at the end result of the activity. If through gambling good consequences may follow, the gambling activity may even be considered good and may be promoted by the Church. Hence, a limited-stakes bingo game conducted honestly by Church members within a church building in order to raise funds for a school or hospital is not bad.

On questions of legalization of gambling, Catholic Church leaders ask if the particular form of gambling puts poor people at disadvantages, if it causes people to become pathological gamblers, and if the gambling will be adequately monitored to assure that it is honest and fair. Church leaders have opposed some public referenda while they have supported others.

The virtue view of Aristotle and more lately of William Bennett could have expressions in decisions to participate in gambling or not. This was brought to light in the activity of Bennett, as he was “exposed” to be a very heavy gambler, indeed a “troubled” gambler. While he could play a balancing act by looking at each and seeing the consequences of gambling on each, he could also suggest that gambling met the demands of some of these virtues. Gambling may often foster comradery and friendship among the players. The regular poker group, or the players around a craps table or blackjack table are examples. Seniors riding a tour bus to Atlantic City offer another example. For Bennett, this might be a harder sell as he was playing a very lonely game—video poker. Gambling can make a person more compassionate as their experienced losses (which are inevitable) bring sympathy to others who also lose. Owning up to losses is also an illustration of

responsibility. Bennett did take such ownership and he met his obligations to pay for his losses while he also met requirements to pay for other personal (ergo, family, church, society) obligations. He could afford to engage in the gambling even while he was a “big” loser. By controlling the time and place of his gambling, Bennett kept from going over a cliff into pathological behaviors. This required self-discipline. Gambling and winning does not. Bennett gambled according to the rules of the game. He was honest about his play. He also showed a courage that he illustrates in his collection of essays with the poem “If” by Rudyard Kipling:

If you can make one heap of all your winnings
And risk it on one turn of pitch and toss
And lose, and start again at your beginnings
And never breathe a word about your loss
If you can force your heart and nerve and sinew
To serve your turn long after they are gone
And so hold on when there is nothing in you
Except the will which says to them “Hold On!”
...If you can fill the unforgiving minute
With sixty second’ worth of distance run
Yours is the Earth and everything that’s in it,
And—which is more—you’ll be a Man, my son!

Other virtues found in Bennett’s book may have been challenged by his activity. Gambling certainly involves “faith.” But for a religious man, as Bennett is, such faith is a perversion of the will of God—it is misplaced. Gambling also betrays the notion that one should work hard for the rewards of life.

3. How Should We Deal with Troubled Gamblers?

Having looked at the general gambling activity in terms of the ethics triangle, we might proceed to look more closely at ethics and how the gambling industry can deal with troubled gamblers.

From a principled standpoint, one might suggest that troubled gamblers should be totally banned from the activity of gambling. But how do we know just “who” is troubled? We could do an initial screening. We could reverse the licensing process and instead of licensing operators, we could license players. We could first profile people to see if they are potentially trouble-prone. To get a license, a player would then have to pass a psychological test and then demonstrate that he or she had adequate resources to gamble and still meet all other obligations.

From a consequential point of view, we could instead seek to make sure that we are engaging in fair play. We could assure that we were trading a good entertainment experience for the moneys we received from gamblers’ play. We could monitor play and make sure that those playing were acting rationally—that is knowingly involving

themselves in a pay-for-entertainment exercise. We could also monitor play by volume and make inquiries if we felt that the player was exceeding rational limits in gambling. We could institute policies to limit credit play and to limit time at play for excessive gamblers.

From a virtue standpoint we could respond to distressed players as Albert Brooks wished the casino to respond in the film "Lost in America." We could return money lost if evidence demonstrated that the player was not engaging in rational play. Better yet, we could intervene during such a player's activity. On the other hand, we should be wary not to interfere with the rights of the player to freely engage in activity the player desires.

A virtue position would also find the casino always adhering to honesty in conducting games, but at the same time protecting the investments of stockholders in the enterprise by marketing the casino products to a public desiring to seek the pleasure rewards of engaging in play.