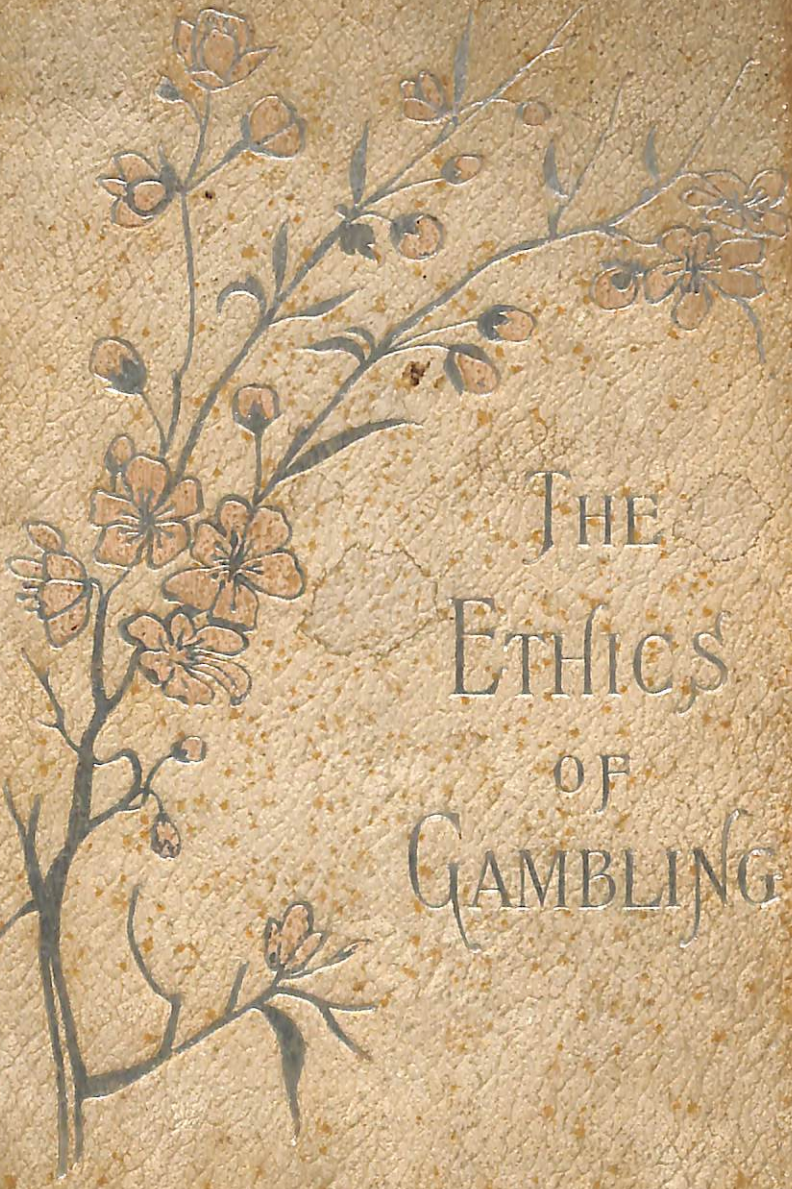

The Ethics of Gambling

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Presented to—

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THE ETHICS OF GAMBLING

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CONTENTS.

THE ETHICS OF GAMBLING.

CHAPTER I.

THE NEED FOR A THEORY OF GAMBLING.

THROUGHOUT the many discussions which have taken place in recent years on the subject of gambling, one assumption has been steadily made even by those who were most earnest in denouncing the evils of the gambling habit. It has been assumed almost universally that it is impossible to prove that gambling is wrong. In other words, we are asked to believe that no moral principle is involved when one man stakes sixpence at a quiet rubber in a country parsonage, or when another puts down his five-franc piece on a table at Monte Carlo. Accordingly we find, that even prominent leaders in public life feel compelled to weaken their denunciations of the gambling habit that is spreading around us by the confession that they cannot prove gambling to be in itself sinful. It was a few years ago reported in the newspapers that "The Calcutta Diocesan Conference, with the Metropolitan at its head, recently

spent a whole day trying to discover what was wrong about gambling, but did not succeed. They carried a resolution, however, declaring it to be the duty of all to discountenance betting." No paper has expounded with greater care and persistence many of the evils associated with gambling, and many of the psychological and ethical problems involved in this habit, than the London *Spectator;* but no writer has more emphatically and powerfully asseverated the impossibility of defining wherein the guilt of gambling, as such, consists.

Among our great teachers of morality, Herbert Spencer appears to have been the first to perceive that the evil of gambling can never be successfully combated until we go behind the secondary effects of the gambling habit to discover the essential immorality of the act itself. He points out that in conversation and, he might have added, in platform and pulpit denunciations of the evil, emphasis is laid upon the ruin in which so many gamblers become involved, and the misery which they frequently bring on their families, and even their business relations. "Rarely," Spencer declares, "is there any recognition of the fundamental reason for condemning

the practice." It is surely evident that public reprobation can only be aroused in its utmost intensity when that "fundamental reason" is laid bare, and men are made to feel that the initial act, the one bet on a horse-race or the one stake at a roulette-table, is as truly wrong as one lie or one theft.

Spencer himself proceeds to give what appears to him to be the fundamental reason for condemning the practice of gambling. It is a kind of action by which *pleasure is obtained at the cost of pain to another.* The normal obtainment of gratification, or of the money which purchases gratification, implies, firstly, that there has been put forth equivalent effort of a kind which, in some way, furthers the general good, and implies, secondly, that those from whom the money is received, get directly or indirectly, equivalent satisfaction. But in gambling the opposite happens. Benefit received does not imply effort put forth, and the happiness of the winner implies the misery of the loser. This kind of action is therefore essentially antisocial, sears the sympathies, cultivates a hard egoism, and so produces a general deterioration of character.

In this passage Spencer goes very directly

to what is, from his general standpoint, the ultimate test of the ethical quality of our acts. We may put it somewhat as follows—That which conduces most to social happiness is the right and that which produces social misery is the wrong. Here, in the act of gambling, there is a certain amount of pleasure gained, but its price is pain to another, and, wherever individual pleasure is bought by the infliction of individual pain, such conduct is anti-social, it makes self the sole end, and deliberately sacrifices others for that end. There is undoubtedly much force in such an attack upon the system of gambling. But it is not unanswerable, and it does not go, after all, to the very root of the matter.

In the first place, it is possible for both the winner and the loser of a bet to assert that either he was willing to pay for the pleasurable excitement which he experienced before the matter was decided, and was willing also to run the risk of losing, on the condition that he had a chance of winning. There can be no doubt, as we shall see, that the pleasure gained in making a bet and waiting for the decision is in some natures very intense, indeed, and many hold that this pleasure so far

outweighs the pain of losing a small sum of money that they are justified in facing the latter feeling for the sake of the former. In fact, Spencer has based his denunciation of the bet upon the feelings excited after the money has been won, and lost. But a very large proportion of the bets, perhaps the great majority of the small ones, which are being made from day to day, are made with a view to this peculiar sensation that passes through the human frame before the decisive event has taken place. And this is not dealt with in Spencer's paragraph.

In the next place, there are many who believe, with the present writer, that the balancing of pleasure and pain is not the ultimate test or ground of the distinction between right and wrong. Pleasure and pain are, indeed, effects produced in us by our conduct, but they are only reflections in the region of feeling of personal relations, which by our conduct we have established with one another. There are, in truth, various other effects which these personal relations produce, and which affect our whole nature, at once socially, mentally, and physically. If, then, we are to get at the root of any evil which produces misery, or any virtue which produces happiness, we must obtain a view of the relations which are

established between man and man by the evil or the virtuous act. It will be found that the relations established by a wrong act, such as lying or theft, are irrational, sometimes indescribable in human language, just because reason cannot penetrate their darkness. To affirm that lying is right, or that universal thieving is conceivable as a social custom, would be as irrational as to say that two and two make five. The universe is not so constructed as to allow any place within it for such facts; the nature of thought is such that these affirmations cannot be thought out into consistency. The pain or derangement of feeling, which results in personal and social life, as the consequence of lying or theft, is an effect in the region of feeling equivalent to that derangement which is produced in a man's accounts when he says that two and two make five.

With reference to this matter of gambling we are under a rational compulsion to go beyond the evil effects emotionally and socially which the act or the habit produces. We must try to understand the act in the light of reason and of human nature, that we may see what it is in itself; why it is so fundamentally wrong, so truly irrational, that evil and only evil flows or can flow from it.

CHAPTER II.

THE ACT OF GAMBLING DESCRIBED.

LET us go back for a study of gambling in its simplicity to the savage man. Here are two South African natives, of whom one has returned from his garden with a quantity of corn, and the other from the hunting-fields of his tribe with a supply of skins and ostrich feathers. There are two great principles which men recognize universally as the grounds of transferring property, namely, exchange and benevolence. Out of kindness the one man may give to the other something of that which he possesses, whether it be corn to satisfy the hunter's hunger or a bunch of feathers to decorate the gardener's head. In this case the giver has a right to give and the receiver to receive the property in the name of that emotion which has prompted the deed, and henceforth what belonged to one has become both truly and indisputably the property of his friend. Or, with the shrewdness and vigor of the business hour these two specimens

of primitive man may sit down to arrange a bargain, in virtue of which, when the matter has been fully discussed, so much corn is allowed to stand for a skin and a few feathers, and then an exchange is effected. Again we see that a transference of property has taken place upon a principle universally recognized as morally right.

If it were asked why the conscience of mankind approves these two methods of transferring property it would be hard to give an adequate answer. But at least an approximate explanation may be found in the idea that, under either of these conditions, it is possible for a man to "realize himself." Whether a man is parting with his property under the gentle guidance of benevolent feelings, or on the strict conditions of equitable purchase, he can, though in a varying degree, throw into the deed every part of his nature. His judgment must be used and used aright both in benevolence or purchase, on pain of his acting the fool; his conscience must be heard approving the hour, the motive, and the manner of the deed; his affections must be free at least from direct injury and dishonor; his emotions must have no unnatural strain upon them. Not all the parts of our nature are

necessarily and equally involved in every separate act of benevolence or purchase, but these two principles, ideally considered, allow of the free outflow of the whole man. In them he can realize his true self.

There is one mode of transferring property which is as universally condemned by the human conscience as the two already named are approved, that is theft. There are, it is true, races and classes of men who do not attach a deep moral stain to the deed of theft, who may even extol the cleverness of the man that is able to pilfer his neighbor's property and remain undetected. But his deed is condemned by being made the ground of justifiable revenge when it is detected. Purchase and benevolence cannot be avenged, but theft can. A partial explanation of this may be found in the fact that the man who steals thereby wrongs not only his neighbors, but himself. The principle of ownership is really attacked by his deed, for when he treats *tuum* as *meum* he proceeds on a method which, if it were universally practised, would annihilate the possibility of calling anything *meum*.

To go back to our two primitive men. Let us suppose that they suddenly discover a new method by which property may be transferred

from one to the other. They agree to toss into the air a flat piece of wood marked on one side and plain on the other, and according as the marked or unmarked side turns up the hunter will part with some of his feathers or the gardener with some of his corn. The wood is thrown up, falls, and forthwith the gardener finds that he must hand over some of his corn to the hunter. The latter receives it, and they separate for their respective huts. There we have an act of gambling in its simplest form, from a study of which we may, I believe, reach some important and, to some readers, perhaps startling conclusions.

It is worth while to emphasize the fact that in gambling there is a transference of property. A bet is an agreement or a resolve to transfer property from one to another on certain specified conditions, whether that property be in the form of feathers and corn, or sovereigns and sixpences. This somewhat elementary observation is necessary, because some minds have lost sight of the fact that when dealing with money down to a sixpence you are dealing with property, and that the principles on which you proceed when parting with that sixpence come under criticisms which are applicable to the transference of

property in general from the possession of one man to the possession of another. It will be found, accordingly, that many men are more awed by the mention of property than of money, and feel more responsibility regarding the former than the latter. For instance, we would more easily give away half a dollar than a book from our libraries which cost half a dollar. The reluctance may, in an instance like that, be due to the personal associations which we form with the objects surrounding us in our homes; but apart altogether from such associations there is a distinctly keener realization of the sacredness of property when we deal with it in kind than when we deal with it indirectly through money. Hence a gambler may end his gambling career by staking all his goods, if the gradual loss of his means has been accompanied by the creation of the terrible gambler's craving, but it is almost certain that he began by risking small coins.

For the fact that we are not morally sensitive in regard to our use of small sums of money there are of course obvious psychological reasons, and we are not anxious at present to attempt any homily on the subject. But it is all the more necessary that we should

clearly go behind the coin which the gambler stakes, if we are to understand the real ethical and economic significance of his deed. He is adopting a certain principle for the transference of property, a transference which involves neither free gift, nor exchange, nor theft, but which looks a little like each of these in turn, as you study it now in this light and now in that. It is a little like real giving, because the loser gets no return from the winner; it is a little like theft, because the winner consents to take what his opponent parts with neither from benevolence nor for a price; yet it is a little like exchange, because there was a contract between the two, and some say the loser pays for the pleasure of his momentary excitement and for the chance which he had of winning. Since then, in gambling, the real principle on which the transference of property is conditioned is other than any of these, we must now proceed to discover what it is.

CHAPTER III.

THE ECONOMIC NATURE OF THE ACT.

CAN we discover the real ground or principle on which the transference of property consequent upon a bet proceeds? In the example which we have taken as our guide the condition is that he who guesses beforehand which side of the piece of wood will fall uppermost is to receive some of his friend's property. It is supposed that neither has any control over the motions of the wood, nor yet any knowledge of the laws guiding its fall; to each man, therefore, the event is a matter of mere chance. Chance is, of course, a purely relative term, having reference only to the limits of our knowledge. We call any event a matter of chance when the manner and time of its occurrence lie beyond our power of prescience. For instance, the occurrence of the next eclipse of the sun is not a matter of chance, because the exact moment of its inception and its conclusion can be foretold, and the whole reasons of the

event are already known. But the resting place of the little ball at a roulette-table is matter of chance, because no man is quick enough to balance the forces which are determining its final position and foretell their result.

It is of course evident that you cannot bet upon any event unless this element of chance enters into it; that is, unless those who make the bet are ignorant or at least uncertain regarding it; you cannot bet on an eclipse nor yet on a flat race between the winner of the Derby and a donkey. The real matter of dispute is whether at any time chances cease to be the sole ground for the transference of property in gambling. It is asserted by some that in certain forms of gambling certain forms of skill receive a natural and fitting reward, while the present writer is convinced that at no time does the transference of property in betting cease to be based upon chance in the mind of at least *one* of the parties to the bet.

It is impossible to argue this point fully without direct reference to well-known forms of betting, after which we may be able to lay down one or two principles as the result of our investigation. For example, it is widely

proclaimed and believed that in betting upon horse-races a valuable knowledge of horse-flesh, a certain quickness of insight into men, and skill in the calculation of probabilities are acquired, and that these estimable attainments are rewarded by the income from successful bets. It is insinuated that in this case one kind of trained ability is paid, just as the trained ability of a carpenter or a novelist is paid by those who purchase their respective productions. The same idea is urged regarding billiards and whist and other games which require great skill both physical and intellectual. When a man stakes money in any such games upon his own play, and wins, he is really supposed by many to be receiving the natural and fit reward of his superior attainments.

In order to understand this point in the problem we must consider not only the winner but also the loser of the bet, and the minds of both, *not after the bet was decided, but before the game began.* There can be no doubt that, if he can, the winner will attribute his success to his superior knowledge or acuteness in the study of horse-racing, or his superior skill at a particular game. But what does the loser say as to the conditions on

which he agreed to the bet? If A. and B. are both equally well-informed and equally certain that a particular horse will win, no bet can take place. If each supposes himself as well-informed as the other, but they differ in their judgment, the bet is made by each side on the chance that he may turn out right. But suppose B. to be an ignorant man. When he bets with A. does he suppose that the latter has such knowledge and information as render him practically certain which horse will win? Assuredly not. If B. has an inkling of the extent of A.'s information he will either refuse to bet or will demand an adjustment of the amount which each stakes, so as if possible to equalize the chances; that is, B. must feel it to be worth his while to risk losing a small sum on the bare chance that A.'s superior information may contain a flaw, and so a larger sum be won, and on that chance the contract is founded. This analysis brings us to the strange conclusion that in the former event A.'s acknowledged skill is the reason why no bet is made at all; and in the latter the bet is avowedly made upon the basis of that, perhaps remote, chance that A. may be misinformed. If we pass now to the case of billiards we shall at first no doubt be tempted to

confess that here, at any rate, if a man bets on his own play and wins, his receipt is the reward of his skill. But we must first ask again how the loser looks at it? If the loser A. is on the whole equal to B., then over a large number of games the results will be about equal, but the winning or losing of any particular game is, beforehand, when the bet is agreed to, a matter of pure chance. But if A. knows that he is really a worse player than B., will he agree to bet on even terms, in order to give B. the reward of his skill? He will, of course, demand a handicap; that is, the moment two players are known to be so unequal that one has no chance against the other, arrangements are made to equalize the chances.

The same result is reached by studying the conditions under which the player of any other game, even whist, bets upon his own play. Always the chances are presumed to be equal, or there is an effort to make them equal. The bet never rests avowedly upon the skill of either player, but always upon the equality of the chances for or against each player. The result indeed may show that the difference between the opponents was not accurately struck, or may be traced to influ-

ences which could not be foreseen at the beginning of the game. But these are also chances which each party to the bet must run the risk of encountering. As a matter of fact there is not so much betting by players of games requiring great skill, upon their own play, as compared with the amounts which onlookers stake upon their games. The patience and self-control, the prolonged physical and intellectual effort demanded are scarcely compatible with the anxiety and eager restlessness which the risking of large sums of money involves. It is the onlookers at an important billiard match who stake large sums of money upon the result; it is they who, when an inter-university cricket match is drawing, amidst breathless excitement, to a close conclusion, express their excitement by hasty giving and taking of odds on this side or on that. And always that form of amusement at cards becomes the most alluring to the gambler, in which the result is reduced as nearly as possible to mere chance, and the movement from suspense to decision is the most rapid.

This, then, I must consider as proved, and this would be my definition of gambling, that *as the result of a bet, property is transferred*

from one to another upon the occurrence of an event which, to the two parties to the bet, was a matter of complete chance, or as nearly so as their adjustment of conditions could make it. Chance is the principle upon which the transaction is founded.

CHAPTER IV.

THE MORAL QUALITY OF THE ACT.

HAVING considered the real nature of gambling, simply from the economic point of view, as a transaction in money or kind, and ascertained its principle, we must next inquire into its moral quality. The first and most obvious fact is that the ground of the transaction is outside human nature. In other transactions with property, through benevolence or exchange, the whole man may, as we have seen, have free play; but in betting the whole man is repressed. The application of reason to the adjustment of the conditions, in fair and open betting, is intended by making chance as great as possible to negate reason. The desire and burning hope that chance may give me my opponent's money necessarily destroys any desire that he should have mine—in gambling, benevolence is slain; and not benevolence merely but the affections as a whole, because I have no right either to love or hate my opponent, whatever the result

may be. There is no room for the play of the sense of justice, because in the nature of the case exchange is impossible—the winner must receive money which is given without love, and returns to the loser neither money nor gratitude. Even the will is treated in a ludicrously irrational manner, for the resolve to stake money is not a decision absolutely to part with it, but only to risk it—it is the will to have no will, no voice in deciding whether it is to continue mine or to pass out of my possession; neither I nor any other human being is to decide, but only chance. In this act, then, a man deliberately and as completely as possible forsakes his manhood, and resolves to deal with his own property and that of his neighbor on a non-human principle. It is his wish to get as far as he can away from reason into a region that is to him irrational, where the laws of love and labor, knowledge and skill, do not follow.

In trying to discover whether this unique method of acting is right or wrong we must not be deluded by the common query, with which the best men confront us, about betting for diminutive coins. In an otherwise trenchant and vigorous letter against gambling, the present headmaster of Harrow—one of the

greatest among England's many great head-masters—has said, "I cannot see that it is wrong in itself to bet. . . . Thus, to say that a rich man who plays whist for three-penny points commits a sin, is, in my judgment, to strain the law of morality almost to snapping." This unnatural straining of the law of morality is a calamity which we are all very anxious nowadays to avoid.

But, after all, we wish to discover what ethical quality attaches to betting as such, whether the stake be a three-penny piece or half a rich man's fortune. The same difficulty presses upon us in studying the morality of other actions. For instance, there is a class of men who live sober and on the whole industrious lives, though not on a high level of intelligence, and who resolve twice or thrice a year to get drunk, and do so. Now, is it straining the law of morality to say that each of these men commits a sin? They could urge that they enjoy their biennial orgies, that they harm no one in the midst of them, and awake simply with a headache, which is part of the price they were willing to pay for the pleasure. On what ground do we say that they have done wrong? Most men will probably feel that it is not enough to argue that they run a

great danger of becoming habitual drunkards, and so deduce their guilt from the probable consequences of frequent repetition of the deed. Is there not something in the very resolve to get drunk for the pleasure of feeling drunk, which we all instinctively condemn? We all have a right to reach after pleasure within certain limits, and we have a right to spend our money in its purchase; but we condemn the drunkard, because he flings away not money only but manhood on the pleasure of being drunk. He temporarily yields the control of his reason, affections, conscience, will, in the very first bout, and thus prostitutes his nature for the pleasure of feeling drunkenness creep over him. He has dishonored his manhood.

If our previous study of the psychological conditions involved in gambling be accurate, we must be struck by the resemblance there is between the first bet and the first bout. I mean to say that there is really a striking psychological analogy between these two actions. In each case, as we have seen, will, reason, conscience, affection are deliberately laid aside for the purpose of enjoying a certain feeling; in the one case the feeling is that of intoxication, which we might describe

as uncertainty about everything; in the other, it is that of uncertainty as to whether a particular sum of money is to be mine or not. This uncertainty contributes largely to the gambler's pleasure, and it is around this that the emotions gather with such unnatural concentration as to produce in some a kind of moral or spiritual inflammation which we call the gambler's craving or passion.

When we ask, then, whether gambling is wrong, the problem is not whether you have a right to spend a particular sum of money upon a particular pleasure, but whether you have a right in spending your money upon that form of pleasure, to step outside the conditions of rational, human action, to resign the use of your own manhood, in relation to that sum of money. The utilitarian has little or no perplexity in the matter. Being convinced that he has a right to perform any action to which the desire for pleasure prompts him, until it has been proved that his performance of it is injurious to his fellowmen, he calmly waits until the evidence that betting is producing definite and widespread evil in the land has become overwhelming. Then he will place this too in the list of his deadly sins.

Now it is true that a community as such generally discovers the injuriousness of a certain class of actions before it proceeds to condemn them by law and custom. To expect anything else of a community would be raising it to the dignity of actual personality. But the condemnation is usually accompanied or followed by a profound conviction that the evil consequences of this course of conduct flow from its very nature, and by a keen insight into the essential wrongness of the deed. Thus slavery was condemned, and is being pursued by the English race to its remotest and foulest haunts, because the English mind has seen that for the slave-holder thus to treat a man is to desecrate humanity, and impliedly, therefore, to dishonor self. On the other hand, while betting in various forms has been condemned by law, there is no such rigorous annihilation of it as there is of slavery, because even those who deplore and condemn its consequences, when carried on on a large scale, "cannot see that it is wrong in itself to bet." I believe that a day is coming in the history of the English race, when it will be seen that betting involves as real a dishonor to the idea of humanity as slavery. To some minds, no doubt, this will seem a monstrous exaggeration, but it must be observed that I

have said "as real" and not "as great." This future intuition will be based probably on an intelligent apprehension of the following points.

First, To deal with property on the principle of chance, which is non-moral, must be immoral, because it involves the false proposition that property itself is non-moral.

Secondly, To resign for the nonce the use of my reason, by resolving to risk my money on a mere chance, for the mere pleasure of being uncertain, is as real a dishonor to my nature as to give up the control of my reason for the pleasure of intoxication.

Thirdly, There is involved in this resolve and this deed an effort to stand to my neighbor in a relation which is outside all thinkable moral relations. To elucidate this, let me ask if any one can give a name to the relation in which I stand to my opponent while our bet is undecided; and, further, can any one bring that relation under cover of an ethical category?

When these three points have been clearly apprehended, I do not think that any one, of a public-school head-master's standing, will complain that the law of morality is unduly strained when we call betting in itself wrong and disgraceful.

CHAPTER V.

THE ELEMENT OF CHANCE IN COMMERCIAL LIFE.

A THEORY ought not only to be expounded by careful analysis, and supported by what we may call direct and immediate evidence, if such can be found; we ought to see whether, by its use, various problems which have gathered round the central question can be easily and clearly solved. Around the discussion of the single point, What is gambling? several important difficulties have been raised, and as I believe that the theory which I have been advancing presents a satisfactory explanation of each of these I must proceed to consider one or two of them, by way of illustration.

Let us, in this chapter, look at a problem which has been thus expressed in the *Spectator:* "If you may buy corn in hope of a rise, which is of the essence of commerce, why may you not stake a similar sum upon the turn of a card? In either case the wrong

turn may ruin you, but yet the one transaction, supposing you can pay the differences, is moral, and the other is not."

Now at first sight there is here a real difficulty, but the difficulty will vanish if we remember that in betting, as we have seen, the effort of the two parties to the bet, when both are thoroughly honest, is directed towards making the matter as much as possible one of pure chance. Neither gambler wishes to know beforehand how the card will turn up, because to discover it beforehand would either be to cheat or to spoil the game. The merchant, on the other hand, is fulfilling a certain vital social function. In the present condition of commercial relations he is paid for the honest and able performance of this function by means of what he calls his profit. This profit consists—to take the *Spectator's* illustration—in the rise of the price at which he can sell corn above the price at which he bought or agreed to buy, weeks, or even months, beforehand. This rise is the legitimate tax which he and all other importers put upon the community in return for the labor and responsibility involved in the importation of corn.

Now contrast his action with that of the

gambler, and what do we get? First, while both have risked their money and aimed at wealth, the one has done so in the carrying out of a solemn social trust; the other, in the search for pleasure or for an increase of wealth on the gambler's conditions. Secondly, while the one man works hard to get rid of riches, the other adjusts chances to increase it. The merchant aims continually, in the discharge of his function, at the elimination of chance; none would be more glad than he if the science of meteorology were so far advanced as to make him certain how the weather will vary from day to day between spring-time and harvest.

He does not wish to risk his money, but intelligently to pay it down, with the assurance that he will receive his own again with profit. The gambler aims continually, in the pursuit of his own end, at the elimination not of chance but of certainty. *He wishes to risk his money* and to go forward, not knowing whether he is to lose it or to gain more.

The *Spectator's* question then is one which, in the light of this analysis, must look a little absurd, when we know that the two transactions which are therein compared really proceed from desires and upon principles which

are diametrically opposed to one another. The confusion arises from seeing that chance enters as an element into all our calculations of the future, and from not seeing that in the performance of all the real duties of life it is our aim to reduce this element to a minimum, while the gambler makes it his atmosphere, in which he would fain move as freely as possible, unhindered by such a trammel as intelligence.

Of course we must recognize that in the commercial world there is much pure speculation, and it may be that at certain points it is not easy to decide whether a man's deed belongs to the category of pure gambling or to that of real commercial transactions, but I do not despair of some day seeing the two everywhere clearly distinguished.

Roughly speaking, that form of buying and selling is gambling in which the buyer is or ought to be aware that he performs no real social function; when he comes in upon the market, not to facilitate the distribution of commodities, not to supply legitimate commercial ventures with the necessary capital, but merely to hold a nominal and temporary ownership for a few hours or a few days, in the hope that "by chance" between his buying and his selling the price may rise. Legitimate commerce is burdened and hindered by this class of transactions, alike on the Corn and on the Stock Exchange. There is this dark side to the "commercial gambler's" life, that while he acts without the purpose and, shall I say, "social consciousness" of the true merchant, he is also free from the more or less arbitrary restrictions, called laws of honor, with which custom has surrounded the various forms of betting upon sports and games. The card-player who takes means to know his opponent's card is kicked out of the club, but the stockbroker who, in order to save himself, sells to you what he knows will ruin you, is only a sharp business man; yet the latter has virtually seen your cards, while pretending to deal honestly. It is practically impossible for the habitual commercial gambler to escape this moral stain. Possibly, the time is coming when the law will aim at removing this disastrous gambling disease from the commercial world.

For instance, all agreements to sell stock, which the present holder has owned for less than three months, might be declared legally null and void, excepting where a certificate of the death or bankruptcy of the holder proves the sale to be a necessary and normal commercial transaction. This would put an end

to a large amount of pure speculation, and to such a system as the half per cent. profit system which some firms are pushing so vigorously.

There is one class of transactions which may occur to some reader, in which the present problem is presented at a slightly different angle. I refer to those departments in which, owing to the constant and serious risks to life which are involved, unusually high wages are paid to the workers. When the chance of losing life is greatest, the wages rise highest. Are, then, the chances paid? The question is absurd when put thus baldly. Of course, the pay represents the value to the community of the function performed. It is the higher order of courage and skill, of human strength as a whole, demanded by these pursuits which the community rewards with higher pay.

It is true that many laborers enter these forms of service with somewhat of the reckless gambler's spirit, saying, "The pay is high, though the risks are great;" but the secret motives of even a large number of individuals cannot be considered as describing the ideal principle on which the community proceeds. The community does not keep the conscience, nor vouch for the integrity of each man who serves it.

CHAPTER VI.

WHY GAMBLING LOWERS CHARACTER.

THE second problem or class problems whose solution I must attempt, by aid of the key at present in my hand, is also stated by the *Spectator* in a valuable article from which I have already quoted. "The gambling habit seems to exercise some weakening and degenerating influence of its own upon the muscle of character, and we should like much to know precisely what that is, for, if we could define it, a great difficulty in the way of denouncing gambling would disappear." There are two notorious ways in which the deterioration of character through gambling becomes revealed, namely, cheating and suicide. To the appalling extent to which these calamities result from the formation of the gambling habit our daily newspapers bear continual witness. It is worth our while to discover why precisely in these ways the degenerative influence of this practice should become manifest. And, first, of cheating. It

has been recently asserted by a writer of high literary standing that cheating is almost inseparable from gambling, and many, no doubt, feel inclined to demur to this apparently uncharitable, albeit gracefully expressed dogma. Yet the possibility, at least, of the plunge into conscious dishonesty is given by the psychological analysis to which I have so often referred. The first wrench to a man's consciousness of integrity is given when he resolves to deal with his own and his neighbor's property on grounds of pure chance, because, as we have seen, he is carried by that resolve into the region of the irrational and the non-moral, and finds pleasure in making these enter into the very substance of his life, just when excitement has made it most plastic. If, as I believe, there is moral wrong in the first deed, considered in its simplicity, it is not unnatural but natural that other wrongs should flow from its repetition. Indeed, it seems almost a psychological necessity, that the very sense of responsibility should be gradually impaired.

But one of the most fruitful causes of cheating is to be found in the fact that, in many forms of gambling, knowledge and skill are allowed to enter into the preliminary cal-

culations. For instance, knowledge of horses, together with more or less reliable gossip about jockeys and the intentions of owners, are understood to be the furnishing with which the regular turfman proceeds to the betting-ring. But if A. knows that he has more, and more accurate, information than B. supposes him to have, and a bet is agreed to, as it always will be, on the scale of knowledge which B. supposes A. to possess, then the latter is at once and necessarily a deceiver and a cheat. He is, of course, within his right, according to the rules of the ring, to keep his own counsel; it is the code of honor under which he acts which allows him to cheat in this way and to this extent. When this permission to conceal the real extent of your information becomes a part of a huge system, anyone can see that deception and fraud or the contemptible self-complacent attempts at these by would-be "knowing ones" must necessarily enter in some degree into a very large proportion of the betting transactions connected with any single race-meeting.

Further, there are certain games, for instance whist, in which it is understood that a player may exercise his ingenuity in discov-

ering such information as will enable him to modify the event. At chess a player would scorn to watch his opponent's eyes, in order to find out on what men his thoughts and plans are concentrated. But at whist you may study the faces of the other players, in order if possible to learn with what feelings they regard the playing of this and that card. The *Spectator* tells the story of Count Cavour, who won or saved a fortune at a critical moment, when one card would decide the game, by noticing a bead of perspiration form on an opponent's brow. That bead told the Count what card he ought to play, and he won, not through his skilful management or foresight, but rather through quick interpretation of the other player's feelings. I cannot urge that this acquirement of useful knowledge in the course of the game induces cheating, because among honorable men the conditions under which that knowledge is to be gained are clearly defined. But everyone must feel that where large sums are being played for, this power to modify the event must prove to some men an irresistible temptation. If an accidental movement of confusion betrays itself in an opponent's look, and I interpret it aright and win, I am an honorable man; but if an accidental nervous turn of his hands brings the face of his cards within my field of vision, and I use the information thus gained, I am a cheat. The real difference between the two accidents is so narrow that a moment's temptation, a moment even of indecision, with a large sum to be lost or won, will sweep a man from the rock of conscious rectitude into the slough of conscious dishonor. How easy it will be to stay there undetected and enriched!

CHAPTER VII.

WHY GAMBLING LEADS TO SUICIDE.

IN passing now to the question of suicide let us again quote the writer in the *Spectator*, who has already set our problems.

"If we could but obtain accurate statistics, we should find that gambling was of all vicious habits, not even excluding hard drinking, the one which most predisposed its victims to suicide." "Yet," continues this writer, "one does not quite see at first why gambling should so greatly predispose to suicide. The gambler *primâ facie* ought to be a man trained by his life to bear ill-luck with fortitude." This, of course, is true only if there be nothing in the very conditions of his life secretly disintegrating that fortitude.

Let us see. It is probable that an intelligent jury will always account for the gambler's suicide by supposing that, ere he consummated the awful deed, he had come under the resistless control of temporary insanity. Hence we must try to discover those facts

in the gambler's inward history which lead to this insanity.

I believe they are of two classes, according as we study his experience in the light of ethical or of psychological and physiological laws. In the region of moral consciousness I do not think we need seek far for the cause of the insanity. The loss of a man's whole possessions by gambling must work upon him like a sudden accident upon a drunk man—it awakens him. And now as he looks at the result of his career, at the obligations he has ignored, the relatives he has wronged, even the riches he has lost in pursuit of the gambler's passion, only one word can rise to his mind, and that is, "Fool!" As he glances round, the men with whom he has been gambling look at him in pity, and mutter "poor fellow," or "poor fool;" the very servants who have watched his ruin gaze now at one poorer than they, and call him in their hearts, "poor fool." I believe that this word of scorn, echoing within and without, filling the atmosphere for that man's ear, accurately describes the shame which he feels. Ashamed, crushed, ruined, despised by the associates who need him no longer, and called to no new and congenial surrounding by any human voice, the

wonder is not that so many become insane, but that every ruined gambler is not drawn, in the hour of his awakening, into the terrible vortex of insanity. The man who loses his all in a legitimate commercial undertaking retains at least his self-respect, and self-respect is the soul of fortitude.

The psychological analysis of the act of gambling leads us to a still more stern conclusion. In the making of a bet, as we have seen, a man resolves to repress the use of his reason, his will, his conscience, his affections; only one part of his nature is allowed free play, and that is his emotions.

The man is permitted to fear or hope, to grieve or rejoice as much as he likes, and most of his pleasure, in the heart of the true gambler, arises from the intensity with which each and all of these emotions can be roused as he looks at the one possibility and then at the other, uncertain which is to be his finally over that bet. The feeling of uncertainty probably heightens the vivid imagination of the alternatives, and becomes itself a strong intoxicating emotion.

He sits there, only a being of strong emotion, who dares not think and cannot act, chained and seeing ruin or fortune hastening

upon him, he knows not which. He, then, who spends much of his time in this pursuit violently stops the flow of energy to those other parts of his nature which are intended to control and rationalize his feelings, and concentrates upon that one channel the whole energy of his being. The mental physiologists will tell us that this strain upon the emotions cannot but result in serious mischief to the brain and to the balance of the man's powers.

A crisis is necessarily reached when the last farthing has been lost, not merely because shame rushes over the heart at vision of the work that has been done, but because now a fierce craving burns within, and there is no means of satisfying it. The wretched victim may have stripped himself not only of cash but of goods, he may have borrowed money to "try his luck once more," and at last he finds himself like Dante's victims in hell, who had an eternal passion and nothing to feed it with. And all this comes from Chance, that dark Fate which has haunted his play and blighted it with failure continually.

The emotions, which hitherto were fed with gambling, consume now the mere relics of rational manhood. The poor man tries

once more, the gambler's last and greatest venture, and stakes his life on the unknown future.

Yet, after all, the madness which ends in suicide is the *logical conclusion* of the first bet, if our analysis be correct. The man who resolved to abandon reason for a moment in the use of one coin, who found the deed so alluring that he made it a habit, finds that reason leaves him, and she rightly leaves him, altogether, when he has made this habit cover his whole life. Nature is profoundly, irresistibly, relentlessly logical when she makes the gambler mad.

CHAPTER VIII.

GAMBLING AND NATIONAL LIFE.

IT is impossible to conclude this brief study of the ethics of gambling without saying something of the effect which gambling will produce on national character and life if it should become a national habit. It is unnecessary, of course, to attempt any proof of the universally recognized fact that a community not only can but always does possess moral characteristics of its own. Nor is it necessary to prove that these moral characteristics must and do produce the same effects upon the life of the community as a whole which they produce upon the nature and conduct of the individual. It is self-evident that a habit which interferes with a man's balance of judgment in his own affairs will likewise make a community incapable of wise action in commercial affairs, when a certain proportion of its members have all come under the influence of the same habit.

The main difficulty does not lie in the

direction of convincing people that private habits, when widely spread, may become dangers to the safety of the state. Excepting the extreme case, all classes of thinkers are agreed about that. The real problem may be somewhat roughly put by asking, How many private persons must be involved in a certain wrong before it becomes a national concern? And to this, there is no uniform answer. Some kinds of wrong-doing are found intolerable if even only a few be guilty of them; others are not effectively attacked even when large portions of the community are injured by them. Very stringent, for example, are the laws which affect the manufacture and handling of dynamite and the sale of prussic acid. Yet it is more than probable that a relaxation of the stringency in regard to these articles would not result in one-tenth of the number of deaths which are actually caused year after year by alcohol poisoning.

There are various elements in any kind of wrong-doing which require to be considered before we can determine how far the state must be held responsible for its continuance. The chief of these are, first, the relation which it bears to the pleasure of the individ-

ual; and, second, the extent to which any law directed against it could be made really effective by police supervision and magisterial penalty. Some of the most dangerous forms of vice can never be made amenable to the law of the land, just because the offence is so bound up with the personal life as to make detection and conviction extremely difficult and punishment practically impossible. Moreover, some harmful customs become intertwined with the life of the community, with the passions and prejudices of the people in a manner which renders it very difficult to win public consent to the enactment or even the enforcement of laws directed against these customs.

Undoubtedly the gambling habit is in this class of harmful but elusive customs. Many have been the laws aimed at it, but they are to a large extent rendered powerless, either because it is so easy to escape them by artifice or because the administrators of the law shrink from its full and unmitigated application. Even when an attack is made upon some of the haunts of gambling men, to obtain evidence which will lead to a conviction is by no means easy; and there is nothing about which the officers of the law have to

be more careful than the institution of fruitless prosecutions. Not only so, but there has been always a tendency in the minds of our magistracy to make numerous and important exceptions in their administration of laws against betting and gambling. The most notorious of these cases are the permission of lotteries or raffles for religious or charitable objects, and the avoidance of certain centres of the gambling world in London when police raids are made upon betting-houses.

To those who may agree with the conclusions arrived at in the preceding chapters the custom of "raffling" at church bazaars must henceforth appear in a particularly odious light. And yet in towns where a number of bazaars are held every winter it will generally be found that certain individuals who would be shocked at the idea of putting a stake on the Derby, or even at playing "sixpenny whist," make a practice of going from bazaar to bazaar for the sake of the "raffles." They may be partly actuated by the mean craving for bargains, but that is the very essence of the gambling spirit, which wishes to get as much as possible on chance for as little as possible of personal expenditure. The interest of gamblers like these in

"such a good object" as the bazaar can only be as a rule faint and sentimental.

They have no real motive but the desire to gamble innocently. It is surely unworthy of the Church to bless this base passion by using it to make money for its own holy uses. It is surely disastrous that the Church should have any share, however small, in breaking the law of the land, which in condemning lotteries is trying so far to hinder the free play of the craving for betting and gambling. Attempts have been made by Church authorities to discourage the practice, but their efforts have proved vain. It only needs, but it does need, that one prominent case should be tried and condemned, to sweep the practice away for ever.

It is becoming clearer every day that the only effective way of reaching and destroying the gambling customs of our day is not to legislate against this particular form or that, but to destroy the instruments by which those customs are maintained and advanced. There can be little doubt that the chief home and centre and fountain of betting is the race-course. Throughout the land the number of race-courses is yearly increasing. There are now considerably over one hundred in the

country, and every one is a fresh reminder of the gambling spirit. By means of the telegraph and the newspaper many thousands in all parts of the country are kept in daily excitement as to the events which are happening at one or other of these race meetings. And it would manifestly be futile to attempt the total prohibition of horse-racing, even although other evils confessedly accompany it besides gambling. The result would only be to precipitate the bettors in a mass upon other forms of amusement, notably perhaps upon football. Always the crowd will follow wherever they can find some arranged event on which they can stake their money. It is not that they love horses as horses, still less that they love racing-horses as such. For it must be observed that while it may be true that a good many bet at whist, in order to enjoy the game, the game of horse-racing exists, is watched and pursued, in order to enjoy the betting. Forbid horse-racing, and some other kind of exercise of man or beast will be at once adopted as a substitute.

But it is time to emphasize the fact that the real supports of the gambling habit, in its present enormous extent, are the telegraph and the newspaper. Half the race-courses in

the country would be abandoned almost immediately if newspapers were forbidden to report on the betting, and if telegraph offices declined to transmit agreements to bet, or information which is intended to guide would-be bettors. How this is to be done it is not for me to say. My present object and duty are exhausted in pointing out the fact that the national life is being deeply injured, the State seriously weakened by the wide spread of the gambling habit, and further, that this habit, in its present extent and intensity, is nourished most of all by the daily press and the telegraph. It must certainly be in the power of the State to deal with this, the most potent instrument by which the gambling fiend fights his way into home after home throughout the length and breadth of the country.

But in what direction are we to expect that the gambling habit as it spreads will injure and weaken the national life, and the functions of the State? In attempting to answer this question, my intention is briefly to indicate the lines along which it may be expected that statistics can be obtained, if the conclusions of this essay are sound. I ought to say, however, that I have found enough corroboration, by means of very slight inquiries, to con-

vince me that well-directed investigations in our large towns will result in ample proof of the following assertions :—

1. In the first place, the habit of gambling is very often allied with, and is even an incentive to, the practice of other vices, whose darkness is beyond dispute. The ordinary aspect of the return from a race-meeting will fully confirm this. There we find that drunkenness, licentiousness, and gambling go hand in hand, a well-assorted trio, whose ministry to separate passions is not inconsistent but consistent with mutual incitement and co-operation in the destruction of the honor and purity and strength of men.

Gambling is, after all, the intense excitation of a certain nerve in our intellectual and moral being, which sends out its tingling influence over the whole man, and awakens other cravings to activity.

2. In the second place, betting is interfering with and destroying many of our noblest forms of recreation. To a large extent billiards, football, boat-racing, and to a certain extent even cricket and golf, are being invaded by this horrible blight. Nothing makes the true lover fo these manly sports more indignant than the idea of having them, to

any degree however small, degraded into mere instruments of this unworthy spirit of gambling. The sense of purity is gone from a game, much of its joy for the man whose mind is clear from this vice at least, when he sees that game more and more associated with the making and advertising of bets as to the probable winners. Many young men have found their first introduction to the gambling habit in the thoughtless making of small bets upon their games and their matches.

3. In the third place, the gambling spirit is producing many obvious and many more indirect evils in the commercial life of our country. The haste to be rich is undoubtedly increasing, and the more it becomes a *haste* to be rich the more nearly does it become allied to the passion of the gambler. It is notorious that during the last few years certain methods of dealing in Stock Exchange operations have been greatly developed, which it is quite impossible to distinguish in a single feature from mere gambling. I have seen the avowal made, in so many words, by two London firms, that the methods which they employ and in which they invite clients to join with them, are but one form of gambling. Now the result of the growth of this spirit in

our large business centres must necessarily be to increase rapacity, to degrade the honor of those who become its victims, to make work of a solid and painstaking kind distasteful. The very determination to be rich soon, when accompanied by the cherished longing to be rich by some glorious chance, without long years of honest toil, is itself dishonest and disgraceful, and it is the natural precursor of actual dishonesty in word and deed. For nature is very rigid, and insists in an appalling number of cases upon forcing a man's inward thoughts and cravings and inclinations some day to step forth into the clear light of realized and too often of immediately criminal acts.

This is one result of the gambling habit, which is constantly coming to public view in the criminal court, but which occurs in a far larger number of cases than are ever made known. This is the embezzlement of money and petty pilfering by subordinates, in shops and offices, who have got into pecuniary difficulty through losses in gambling. There are few men who do not number such cases among their personal acquaintance. They must be innumerable in our large cities, and the misery which they create is intense and humiliating in many a home.

4. In the fourth place, gambling tends to destroy all intellectual interests and to diminish the attention which ought to be given by large sections of the community to social and political questions. For a democratic country like our own, nothing can be of greater importance than that the people should continue to take delight in the great problems of their national life. It will be disastrous to our system of government, and to our progress as a nation, if the electors lose their great passion for politics, which has been one of the main causes of our historical development. I believe that abundant evidence could be obtained to prove that love of gambling is slowly sapping our strength away. In conversation with a friend, who is at the head of the chief political organization in a large manufacturing town, famous for the intelligence of its people and their deep interest in politics, I happened to ask whether the working men and artisans of this generation are as keen intellectually and as much alive to social problems as their fathers had been. "Not at all," was the unexpected reply, "it is a most difficult thing to get them to take any interest in politics." In astonishment, I asked how he accounted for so remarkable a change, and was further

startled to hear him say, "They have no time to spare for anything but betting." In many large factories throughout the country, most of the operatives make it a constant practice to be betting on some event or another in the world of sport; and the staple topic of conversation is, of course, the chance which there is of winning or losing what has been staked.

Many of the most serious students of contemporary history look upon the facts which I have stated with increasing concern. They see and feel that this gambling custom is eating its way into the heart of the nation, and is certain to inflict most lamentable and shameful sufferings upon the whole community. My purpose has been to show that these sufferings are not mysterious in their origin. They are the natural and inevitable outcome of the act of gambling. In itself, that act is a misuse of property. It is the expression and the nourisher of a wrong craving for property gained by chance. It is the act of those who in its accomplishment dethrone reason as well as conscience. When multitudes in any nation find an unspeakable pleasure in this dethronement of reason, in this pursuit of gain by chance, the state must suffer, the national life must be less pure, less calm, less noble and strong.

APPENDIX.

THE following analysis of the argument contained in this essay may be found useful. It has been drawn up by the Rev. W. D. McLaren, M.A. :—

1. Property, even of the smallest coin, represents results or possibilities of labor and exchange. That is, it stands for a part of a man's life-blood.

2. The praise or blame accorded in all ages by public regard to the use of property exhibits ownership as an acknowledged trust for the highest good of the owner, the benefit of the public, and, in the eyes of the Christian, for the glory of God.

3. Benevolence and justice are the principles upon either of which the universal conscience recognizes that a transfer of property from one owner to another may rightly take place, and the use of the reason must guide the application of these to each case.

4. The acquisition of another's property, neither as a free gift nor at a price, is ordinarily condemned as theft in all cases outside the disputed question of transference by chance.

5. In every form of betting or gambling, transference of property takes place on the principle of chance in the mind of at least one of the parties.

6. While in the ordinary transactions of life the reason is employed to outweigh as far as possible the inevitable element of chance by the element of knowledge;—in every form of betting, on the contrary, the reason is skilfully directed to increase and adjust the element of chance so as to make it the determining principle of the transfer. That is, the reason is used only the more completely to escape the control of reason.

Note.—Transference of property by chance is a denial of the control of reason in that department of action, just as intoxication is a denial of the control of reason in all departments; hence, "*a man's first bet is like his first bout.*"

7. Certain forms of honest business resembling gambling are distinguishable from it, not only by the endeavor to prevent chance deciding the event, but also by the conscious effort to discharge a public service. That is, lawful adventure is sometimes distinguished from gambling only by its motive.

8. Gambling is distinguished from transfer of property through benevolence by the absence on the part of the loser of all desire to give, and by his probable desire to gain instead.

Note.—The interest given by a bet to any pastime, otherwise insufficiently interesting, proves, in spite of all protestations, that there has been excited, in however small a degree, the desire for unbought acquisition of property. That is, he who "doesn't care" if he wins or loses the sixpence at stake really cares,—just sixpence!

9. Gambling is distinguished from transfer of property through just exchange by the absence of any real equivalent received by the loser, equality of risks being no exchange for actual possessions, and the excitement pro-

vided being paid for on chance by one party only.

10. The wrong of gambling lies, therefore, not at all in the excessive indulgence in an intrinsically innocent practice, but in the surrender to chance of acts which ought to be controlled by reason alone and decided by the will in accordance with the moral law of justice or of benevolence. That is, gambling is an attempt to act outside the moral law without appearing to act contrarily to it.

11. Transference of property by chance, being thus exposed as wrong in principle, appears as in no sense excused by being practised only within certain limits or from certain motives, whether of personal pleasure or of private or public charity, the offence in the latter case being rather aggravated by the hypocrisy.

12. This essential disregard in gambling of the control alike of the reason and of the moral law, is the sufficient and only explanation of all the dangers, vices, and results of the gambler's career.