

My one and only gamble

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I did something totally irrational the other day, something that goes against my principles. I bought two Powerball tickets.

I knew the chances of winning were [one in 175,223,510](#). The odds of becoming a movie star are better. But someone is going to have to win this thing eventually, I reasoned, and it might as well be me.

A few years ago at a gas station, I stood behind a woman who bought instant lottery tickets, and I watched as she scratched off the numbers. I was just about to say to her that winning is a very long shot. Before I got it out, she discovered she had won—a paltry \$15. Who knows how much she had spent on lottery tickets before?

State-sponsored lotteries are a means for governments to raise revenue without raising taxes. Given the demographics of who buys them, they often function as a tax on the poor. Lotteries play to a weak side of human nature—wanting to get something for nothing—and they take advantage of addictive habits. People who play the lottery indulge escapist fantasies about what they'd do if they won. Then most must come crashing back to reality: how are they going to pay their bills without this windfall?

Once I had the tickets, my mind starting working tricks on me. Retirement would be a breeze. I could donate to my congregation's fundraising campaign for a building addition. I could help my children—not that they're really needy—and set up trust funds for my grandchildren to go to college.

I didn't think much about purchases I could make for myself. I did have this facetious fantasy: *If I do win that money, first I'll get a new, unlisted telephone number. Then I'll tell all my friends not to bother calling me; I'll call them. Only then will I hire a tax lawyer and an accountant.*

By now you've probably figured out that I didn't win. [Two winning tickets were purchased, in Missouri and Arizona](#). I bought mine in Illinois.

It's just as well. That money would seem tainted to me. Would my congregation even want any of the proceeds, knowing how I got it? Would my children and grandchildren be marked for life as the "undeserving rich," privileged only because their old man got lucky with the lottery?

I'm back to pondering retirement. How much is enough? What do I really need to live reasonably well, though not lavishly? Would I feel any more secure if I had double or triple the assets I have now? Probably not.

For my spiritual health, it's good I didn't win. I'm still going to have walk by faith, and live within my modest but adequate means.