J. Native Americans (American Indians): number 4.3 mil. = 1.5% of US pop.
2. Native American tribes also have a degree of nat’l sovereignty and have own laws and legal system, incl. own courts.
3. History of reservations is long, complex. Yet, impartial evaluation of results today: failed system, perpetual alienation, 32% below poverty line, unemployment 2.5 times nat’l avg., alcoholism & addiction inordinately high.
   Alcohol death rate 7x nat’l avg.
4. Education levels: 54% graduate high school (Manhattan Inst., 2003), National Assessment of Edu. Progress reports scores considerably lower. Ex. 4th grade math, 20% of American Indians & Alaska Natives scored at or above proficiency, compared to 44% of whites.
5. Solutions?
   a. Enable private land ownership on Indian reservations (no current private property rights, no incentive)
   b. The key to economic growth among any people in any part of world: enable individuals to obtain clearly documented ownership to their property. (demonstrated by Peruvian economist Hernando de Soto)
   c. How? Perhaps initial allocation of property followed by right to sell to anyone (Native American or not – for integration into wealth of US), but these details would need to be determined by tribes in cooperation with Bureau of Indian Affairs.
   e. Possible objection: moving from tribal ownership of property is acting contrary to tribal traditions.
   g. Another reform: Tribal court system to be placed under jurisdiction of state it is part of. 
      “A stable judicial system is crucial for investment, and tribal courts have not provided this” (Terry L. Anderson).
   h. Are traditions more important, or the good of their people more important?
      Gov’t should be “God’s servant for your good” (Rom 13:4).

K. Gambling: In very aprox. terms, accounts for 1% of US economy, $92.27 Bil spent in 2007 (figure is minus winnings).
1. Supporters say: (1) allows freedom to enjoy entertainment value; also (2) informal gambling (raffles) provide means to raise money for charities, and (3) provides jobs, and tax revenue that can be used to improve educational system.
2. However, there are also serious objections (at least against commercial gambling): 1) Socially harmful, largest number of gamblers come from poorest pop., 2) existence of gambling businesses leads to gambling addiction, 3) Studies show where gambling businesses flourish, crime rates increase, 4) though provides tax revenue, that revenue comes as a hidden tax from the poorest pop. who can least afford to pay.
3. All states except Hawaii & Utah permit some form of gambling.
4. Lotteries are common and tempting for states to adopt, but advertising for lotteries is misleading, odds of winning minute.
5. Christian approach:
   a. No specific Bible verses prohibit gambling, but churches should teach it’s an unwise use of money. Hope in economic advancement through gambling winnings (lottery, casinos, etc.) rather than through developing job skills and working hard and saving money is foolish, and a way to economic loss, not gain.
   b. Danger of addiction should be avoided
   c. Large commercial gambling outlets bring more harm than benefit.
   d. Ultimately a judgment call based on observations of consequences. Not in itself an issue of clear moral right and wrong, but we could conclude that the predictable consequences are so harmful that some kinds of gambling are morally wrong.