



A Bad Bet

Todd and Karen Richards had it all—a loving family, a dream house, and a secure future. Then a gambling addiction threatened it all.

BOB SMIETANA

Todd's Story

For a while at least, Todd Richards thought that robbing a bank might solve all of his problems. In the mid-nineties, Todd had accumulated more than \$100,000 in debts to cover gambling losses, including the \$6,000 he owed a bookie. The bookie, who Richards says “was not a nice person,” was insisting that his debt be paid immediately.

Or else.

So on August 11, 1996, Todd, who was then a member of Community Covenant Church in Wichita, Kansas, walked into the lobby of a local bank just before closing time. Wearing sunglasses, a bandanna, and a baseball cap, the six-foot, 200-pound Todd slammed his hand on the bank's counter to get the tellers' attention. He had no gun or weapon with him—instead he relied on a loud voice and his intimidating presence.

“Put your money on the counter, and no dye packs,” he told the tellers. “Hurry.”

Todd scooped up the money and ran out the door. He hopped over a wall at the back of the bank's parking lot, got into his truck and sped off.

While the bank robbery didn't solve all his financial problems, Todd did get enough to take care of his immediate needs. He gave half to the bookie, which Todd says “got him off my back,” and took the other half and headed to the dog track.

He ended his day by attending a church council meet-

Karen's Story

On March 11, 1997, Karen Richards got a call from her husband, Todd. “Honey,” he said, “I'll be a little bit late for dinner.”

Then Todd told her that “a little bit late” probably meant five or ten years.

Todd, who was on the church council at Covenant Community Church in Wichita, Kansas, had been arrested for robbing a bank.

Karen says she knew that something had been bothering her husband for some time, but she couldn't put her finger on what it was. She thought he was depressed after losing his job at the Kansas Air National Guard—he had served with the Guard for eighteen years, and was discharged after a discrepancy of \$250 was found in an account Todd was responsible for.

There was also a great deal of stress around the house. In addition to caring for their young daughter, Miranda, the Richardses were foster parents, who Karen says, “always took on the children that no one else wanted.” At the time they were caring for a boy named Matthew, who had a number of special needs.

Then Karen began to get calls from a credit card company demanding payment. “I didn't even know we had that card,” she says. “I didn't know what to tell them.”

After Todd was arrested, Karen learned the truth. Her husband was a compulsive gambler—one of the estimated 2.5 million Americans who cannot control their gam-

ing. "It all sounds insane," Todd says, "but I felt like I was insane at the time."

Todd's gambling troubles started about the time he and his wife, Karen, began caring for a baby named Miranda. Miranda's mother had a drug and alcohol problem. As Todd

"I'd always had a built-in limit switch," he says. "I would spend \$100 at the race track or \$50 at the poker game and that was it. But once Miranda disappeared, I didn't care anymore."

and Karen became attached to Miranda, her mother started asking them for money. When they refused, she took Miranda and disappeared.

To cope with the stress of worrying about Miranda, Todd started going to the dog track almost every day.

"I'd always had a built-in limit switch," he says. "I would spend \$100 at the race track or \$50 at the poker game and that was it. But once Miranda disappeared, I didn't care anymore."

Eventually, Miranda was taken out of her mother's care by the state and Todd and Karen became her foster parents. They later adopted her.

"That part of the story turns out well," Todd says. The part that doesn't turn out well, he says, was that his gambling was out of control. Once his internal limit switch was off, Todd started losing thousands of dollars at the dog track.

He had been going to the track on an occasional basis for years, even taking Karen along a few times. When he won, Todd would put a few hundred dollars in her wallet. He never told her when he lost. Because he had a good

CONTINUED ON PAGE 8

bling habit. He had stolen more than \$13,000 from the National Guard to cover gambling debts. He had also run up more than \$100,000 in credit card and other debts to pay for his gambling losses.

Todd, who handled all the money in the family, was several months behind on the mortgage on their new home. And he hadn't robbed just one bank—he had robbed three.

Because Todd was arrested, the Richardses' foster care license was revoked, and Matthew was taken out of their care. They had cared for Matthew for a long time, and Karen had hoped to adopt him.

"I really thought he would be ours," she says. "I guess God had other plans."

Then Karen got a call from her sister saying she had cancer. Karen, who had lost her parents and brother to cancer, says it was all too much for her. She locked herself in the bathroom, and had "a shouting match with God."

"Just who do you think you are," Karen asked God. "You are not supposed to give me any more than I can handle and you are not doing a very good job!"

"I desperately had to believe—but I was totally spent. One more thing and I think they could have locked me up."

The shouting match went on for about an hour—"I wouldn't exactly call it blasphemy," she says, "but I am not sure that I didn't cuss a little bit."

Todd, who had been released on bail by this time,

CONTINUED ON PAGE 9

Bob Smietana is features editor for the *Companion*.



Todd, Karen and Miranda Richards

Twenty Questions from Gamblers Anonymous:

- 1) Did you ever lose time from work or school due to gambling?
- 2) Has gambling ever made your home life unhappy?
- 3) Did gambling affect your reputation?
- 4) Have you ever felt remorse after gambling?
- 5) Did you ever gamble to get money with which to pay debts or otherwise solve financial difficulties?
- 6) Did gambling cause a decrease in your ambition or efficiency?
- 7) After losing did you feel you must return as soon as possible and win back your losses?
- 8) After a win did you have a strong

- urge to return and win more?
- 9) Did you often gamble until your last dollar was gone?
- 10) Did you ever borrow to finance your gambling?
- 11) Have you ever sold anything to finance gambling?
- 12) Were you reluctant to use "gambling money" for normal expenditures?
- 13) Did gambling make you careless of the welfare of yourself or your family?
- 14) Did you ever gamble longer than you had planned?
- 15) Have you ever gambled to escape worry or trouble?
- 16) Have you ever committed, or con-

- sidered committing, an illegal act to finance gambling?
- 17) Did gambling cause you to have difficulty in sleeping?
- 18) Do arguments, disappointments, or frustrations create within you an urge to gamble?
- 19) Did you ever have an urge to celebrate any good fortune by a few hours of gambling?
- 20) Have you ever considered self destruction or suicide as a result of your gambling?

Most compulsive gamblers will answer yes to at least seven of these questions. □



Todd's Story

salary, Todd says he was able to hide the losses for a couple of years without suffering any consequences.

"When you make \$75,000 a year and have good credit, you can go a long time getting credit cards and high limit loans," he says. "Till the bottom falls out, you can get what you need."

Even after the bottom fell out, Todd had a plan to take care of his debts without telling Karen. All he needed was a hot streak. He'd had one before, and figured he was due.

"I went to the dog track every day for three weeks in 1994 and never had

says. "I didn't like lying to my wife, didn't like having these secret debts that I was covering—didn't like having to run home at lunch time to retrieve credit cards bills—all that was a lot of work, a lot of deceit. I felt like I needed to take a shower every time I did something like that."

At the same time Todd started running up gambling debts, he and Karen met Phil and Linda Sommerville, copastors of Community Covenant Church, a new congregation being planted in the area. They invited Todd and Karen to come to the church.

"I didn't like lying to my wife, didn't like having these secret debts that I was covering—didn't like having to run home at lunch time to retrieve credit cards bills."

a losing day," he says. "At the end I had an \$18,000 profit. So, my idea was that I was going to wait until a hot streak came along, get enough to pay off all the credit cards, and then I was done. I was going to quit."

In clinical terms, Todd had reached the chasing stage of compulsive gambling. He would get close to winning enough to pay off his debts, but never quite reach his goal. He'd pay off a few debts, but use most of the money to keep gambling.

"I didn't like what I was doing," he

Todd says he threw himself into serving at the church, hoping that would somehow make him feel better.

"I desperately wanted out of my secret life," he says. "All the things that made my life good and made me feel whole centered around the church. All the things that made me feel horrible, made me feel like dying, were centered around this secret life of gambling."

To feed his ever-increasing need for gambling money, Todd started embezzling from work. He was in charge of

the the unit morale and welfare fund for his Kansas Air National Guard unit. From 1995 to 1996, he took \$13,000, a little bit at a time.

"I didn't think I was stealing," he says. "If I needed \$400, I'd tell myself that I was borrowing the money and that I would pay it back. That's how I justified it—in my mind and heart—if I had won \$100,000, I think I would have paid it back."

A few weeks after Todd robbed the bank, his supervisors discovered that money was missing from the morale fund. Todd was discharged from the Air National Guard after eighteen years in the military, just two years shy of retirement. He lied to Karen about why he had been let go, and found another job right away.

Because he was not having any luck at the dog track, Todd started gambling on professional football games with local bookies. Since the bookies only took bets from 11 a.m. to noon on Sunday mornings, Todd would sit in church, worried that if the service would go too long, he'd miss his chance to bet.

"Sometimes Phil would get long-winded," he says, "and I had to get my betting done before the games started." So Todd would excuse himself

CONTINUED ON PAGE 10



Karen's Story

knocked on the door several times to make sure Karen was O.K. She told him to go away—she still had some things to work out with God.

"I was at the point where I still wanted to believe," she says. "I desperately had to believe—but I was totally spent. One more thing and I think they could have locked me up."

Karen, who grew up in a home where religion was very formal, says that she never understood what people at Community Covenant Church meant when they said they had a "personal relationship with God."

"I always thought they were a little bit weird," she says. Her shouting match made her realize that she could be honest with God about her struggles, something she says helped her get through the struggles she and her family now faced.

"There were a lot of things that I had to find out financially," she says. Because of Todd's gambling debts, they

While things were even worse than she could have ever imagined, she says, "it wasn't anything we couldn't get through."

had to file bankruptcy and lost their home. To help her sort out their legal options, Karen called the attorney who had helped them adopt Miranda. The attorney also gave Karen some advice.

"Everyone tells you to take it one day at a time," she told Karen. "But I am going to tell you just start with a minute. Once you get through a minute, be happy. Then get through an hour. And at the end of the day, thank God for every minute you survived."

As Karen dealt with the fall-out from Todd's arrest, she says her church family "took over." They brought meals, arranged childcare for Miranda, then four, when Karen and Todd went to meet with their lawyers, and made sure that Karen was taken care of.

In fact, the first person that Todd called after being arrested was Phil Sommerville, then co-pastor of Community Covenant. Phil was at home watching the evening news.

"They ran a report about a bank rob-

bery which included a description of the truck the robber drove and three digits of the license plate," he says. "I remember thinking, that person is as good as caught."

As soon as the report ended, the phone rang. It was Todd. He told Sommerville that he had done something really bad and was in FBI custody.

"I looked at television," Sommerville says, "and then I looked at the phone, and said to Todd, 'You are the one who was just on TV.'"

Todd asked Sommerville to go over to the house to be with Karen before he called her. The Richardses' house was in the same neighborhood, and Sommerville was there within minutes. He got to the house just as Karen hung up with Todd.

After checking to see how Karen was doing, Sommerville asked her if Todd had ever mentioned committing suicide to her. Karen said that he hadn't—

then Sommerville told her that at one point, Todd had said that he "just wished he could die."

So Sommerville called the FBI and asked them to put Todd on suicide watch. It was a wise move—one in five compulsive gamblers say they have considered suicide. In Las Vegas and Atlantic City, gamblers have been known to throw themselves off the roofs of parking garages out of despair, or to kill themselves in their hotel rooms. In August 1999, three people jumped to their deaths within a period of eight days.

On February 26, 2000, an off-duty police officer named Solomon Bell shot himself at the blackjack table on the top floor of the MotorCity Casino in Detroit. He had lost more than \$15,000 gambling at several casinos that day. While the floor where Bell died was cleared, gambling continued on the three other floors of the casino. Accord-

CONTINUED ON PAGE 11

Quick Facts About Gambling



\$61.4 billion—the amount of money Americans lost in legalized betting in 2000, according to the *Gross Annual Wager of the United States*, a report by Christiansen Capital Advisors, LLC. That is more than the amount spent on movie tickets, sporting events, recorded music, theme parks, and video games combined.

\$17 billion—the amount of money Americans lost gambling in 1976.

2,756,807—the number of students who could attend a private university (average tuition/fees \$23,578) on \$61.4 billion.

\$823 billion—the amount Americans wagered legally in the United States in 2000, according to the *Gross Annual Wager of the United States*. That is more than the Gross Domestic Product (GDP) of Canada, (**\$774.7 billion** in 2000).

\$80 to \$300 billion—the estimated amount of illegal sports betting in the United States. (Sports betting is illegal in every state but Nevada.)

47—the number of states that allow legal gambling (including lotteries) in 2002.

16—the number of states that allowed legal gambling (including lotteries) in 1976.

28,000—the number of video poker machines removed from South Carolina after they were outlawed in that state in July 2000. According to the *Charleston Daily Mail*, electronic gambling in South Carolina was a **\$3 billion industry** at its peak, generating an average of \$38.9 million annually in state taxes.

\$20,000 to \$25,000—the average profit of a video poker machine in South Carolina, according to the South Carolina Association of Convenience Stores.

2.5 million—the number of Americans who fit the American Psychiatric Association's criteria for pathological gambling. An additional **3 million** Americans are considered problem gamblers, with **15 million** considered "at risk."

89 percent—the percentage of Americans who have ever placed a bet, according to the National Gambling Impact Study Commission. This includes buying state lottery tickets.

\$53,350 to \$92,000—the average amount owed by a gambler entering counseling, according to the Missouri Department of Mental Health. □

Todd's Story

during the sermon, sneak into the bathroom with his cell phone, and place his bets. Then he'd go back into the service.

The advantage to betting with bookies was that Todd didn't need to come up with money up front. He only had to pay when he lost. If he lost too much money, Todd would tell the bookie that he couldn't pay and work out some kind of a deal. That worked sometimes, though by early 1997, he had got into debt with another bookie who wanted to be paid right away.

So Todd went back to the same bank and robbed it again.

By that time, Todd says, he was in shambles emotionally and physically. The stress of living two lives—one as a loving father and church leader, and the other as a compulsive gambler and bank robber—was too much. He had reached the desperation phase of compulsive gambling, and “just wanted it to be over.”

“I had basically ruined my life,” he says. “I either needed to get out of this financial bind or die.”

Todd says that he felt he would be better off dead. “I knew in my heart that I was a saved Christian,” he says. “That Jesus was going to have to let me into heaven because he said he would. That if I died I would be O.K.—at least I thought I was okay spiritually, even though my life didn't show it.”

In February 1997, Todd, in trouble with a another bookie, decided to try another robbery—this time at a dif-

ferent bank in a different part of town.

But things went wrong from the start. There was no place for Todd to hide his truck without it being seen. And the bank was so busy that he had to wait till almost closing time.

The robbery started off the same as the others—Todd went in with no weapons and slammed his hand on the counter. The tellers gave him the money and just as he was about to leave, one of them held up a packet of bills labeled “\$2,000.”

“I knew something was wrong,”

“You dig a hole when you sin—other people walk by and fall into the hole that you dug.”

Todd says, but he grabbed the bills anyway. As he exited the bank, his bag began to smell like gas—Todd reached in and pulled out the packet of bills, which exploded into “a sea of red smoke” from a dye pack.

“There is this smoke bomb going off right next to my truck,” Todd says, “and people from this restaurant across the street are looking at me. Half the money is on the ground.” As Todd left the bank, a witness got the last three digits of his license plate.

After ditching the clothes from the robbery, Todd drove to the convenience store where he was supposed to meet the bookie. He passed by an unmarked police car, which immediately started following him.

“I knew I was caught,” Todd says.

Todd stopped at the convenience

store and paid off the bookie. The bookie started to hand him the next weeks betting odds but Todd brushed him off, saying, “I don't have time for this.”

When Todd left the store, the police car followed him. Within fifteen minutes, Todd had a line of police cars behind him. Finally the lead car pulled Todd over. Soon he was face down on the ground, surrounded by police.

“I remember looking up and seeing all these police officers with their guns drawn,” he says. “There was one young officer—he must have been in his early twenties—and his hands were shaking and his finger was on the trigger. ‘This guy was scared to death of me, and I was scared to death he'd shoot me.’”

The FBI took Todd into custody, and he admitted robbing the bank. (Later, under an immunity deal, he would admit to the other two robberies.)

“I did it. I was caught and there was no sense of trying to get out of it,” he says. “It just would have prolonged the agony.”

After a few days on suicide watch, Todd was arraigned and then released on bail. He immediately began outpatient treatment for his gambling addiction, got counseling from his pastor, and joined Gamblers Anonymous, starting his long road back. That road back included serving twenty months at a federal prison in Springfield, Mis-

CONTINUED ON PAGE 12

Is Gambling Sinful? Some Christian Perspectives:

Evangelical Lutheran Church in America, Church in Society Gambling Study

“Many Christians regard gambling as wrongful because they believe it promotes the sins of greed and covetousness. When people gamble out of a desire for material gain, motivated by images of great wealth, they risk falling into sin. Of course, gambling is not the

only thing people do out of greed. Some work only for money, and some even make friends in order to exploit them for personal gain. Gambling, however, offers a more concentrated opportunity for the sin of greed, because the whole activity revolves around winning—or losing—money.

The Bible calls this striving for riches *pleonexia*, (literally “grasping-

ness”). . . . In our grasping, we sin against God and our neighbor.

Catholic Conference of Illinois

Gambling is not immoral in itself but may become so under certain circumstances. . . . Nevertheless, the serious negative impact of gambling experienced in Illinois is prompting greater numbers of people to evaluate the cir-

Karen's Story

ing to the *Detroit News*, "About five hours after the shooting, MotorCity reopened the tables and gambling machines where Bell's blood had turned the purple and gold carpet crimson." (After he was released from prison, Todd came across Bell's story in the newspaper. He keeps a copy of the clipping in his briefcase.)

When Karen talked to Todd after he was arrested, he was sure that once she learned all the details of what he had done, she wouldn't want to have anything to do with him. But Karen, who served for twenty years in the Air National Guard, doesn't give up easily. She had been married once before and says she had had "a lot of happiness" with Todd in the thirteen years they had been married. While things were even worse than she could have ever imagined, she says, "it wasn't anything we couldn't get through."

"I am not going to say there weren't times when I wondered, 'What am I doing?'" she says. "But for the most part, I knew that I really loved him, and it was something worth working out."

Still, Karen worried how she could ever trust Todd again. "This may sound stupid," she says, "but it wasn't so much the bank robbery or any of that—it was the realization that we had always been so truthful with each other—and my goodness, for the past two years he has been lying to me about everything."

In the months following Todd's arrest, Karen tried to learn all she could about compulsive gamblers. While



Todd got out-patient treatment for his addiction to gambling and joined Gamblers Anonymous, Karen started a local chapter of Gam-Anon, a support group for families of gamblers.

"I needed to talk to the other wives," she says, "because I just didn't get it. I just couldn't understand why you

"I just didn't get it. I just couldn't understand why you would want to make bets when you had no money—none of it made sense to me."

would want to make bets when you had no money—none of it made sense to me."

A few months after he was arrested, Todd plead guilty to one count of bank robbery. Because of a series of judicial delays, he wasn't sentenced until the spring of 1998. In the meantime, he had become seriously ill from a liver disfunction.

For one month, Todd was bedridden, and doctors didn't know what was wrong. They tested him for AIDS and

hepatitis, but those tests were negative. During Todd's illness, the congregation at Community Covenant again rallied around Karen and her family. They took care of Miranda during doctor visits for Todd and cooked meals. That was especially important because most of Karen's friends from the military didn't want to have anything to do with her.

"They would see me in the commissary, which was the military grocery store, and would turn their carts around and go the other way," she says. "I could understand that Todd had done something wrong—but I had done nothing wrong."

On several occasions, Pam Boguss, a member of the church, just came over to sit with Todd so Karen could get out of the house. "There were times when

I needed to get away," Karen says, "and she came and sat with Todd. Pam told me to go out—that was kindest, most thoughtful thing to do."

After Todd went to prison in March 1998, Karen moved to Knoxville, Tennessee, to be near her sister, who was undergoing treatment for cancer. Karen and Miranda lived in a twelve by sixteen-foot travel trailer next-door to Karen's sister (who had moved to Tennessee a few months before she was

CONTINUED ON PAGE 12

cumstances surrounding gambling in our state. For it seems that in our state, using the language of the Catechism of the Catholic Church, "the passion for gambling" is becoming "an enslavement" both for individual persons and for society. As gambling in our state increases, so also does the number of people whose passion for gambling is enslaving them. They lose money, many times in large amounts, which they and their families sorely need. The harm

resulting from this enslavement is an increasingly serious problem that we must honestly face.

Resolution on Gambling from the 1960 Covenant Annual Meeting

We, the churches of the Evangelical Covenant Church, declare that gambling is a sin against God and against organized society, degrading human personality and corrupting good government.

Assemblies of God (from the Commission on Doctrinal Purity)

Although "Thou shalt not gamble" is not one of the Ten Commandments, the practice violates some values that Scripture recognizes. . . . The biblical principle of Christian love towards all human beings opposes gambling. If we love our neighbor as ourselves (Matthew 22:39), we cannot engage in profiting from [their] losses. □

Todd's Story

souri, and four months at a halfway house, along with five years probation. His probation ends in March 2003.

Todd says that he is still constantly reminded of his past struggles with gambling. "You dig a hole when you sin—other people walk by and fall into the hole that you dug," he says. "The people around me didn't do anything wrong, but they fell in a giant hole that I dug, and the guilt and embarrassment doesn't go away just because people tell you it is supposed to."

Todd says that he has learned there is no easy way to make amends for what he did. And he doesn't want people to think that walking into a church will solve all their problems or make their addictions go away.

"What the church does offer is hope,

he says. "Nobody is ever too far gone. There is hope in Christ if you are willing to submit, repent, and work your butt off. It just doesn't get better overnight."

The joy, Todd says, comes from having some consistency and from learning how to live life by following Christ daily. "There is not a switch that you just turn on that says you'll feel good and you'll feel happy, and your life has changed—you won't gamble anymore and you will be as happy as the rest of the people in church," he says. "Your life can take a new pattern if you are truly repentant. But the thing about repentance is—it requires you to turn around and walk in the other direction.

"And it's a long way back." □

A Profitable Investment

A Dallas Mutual Fund company (www.mutuals.com) has decided that vices—like gambling—make the best investments in a rough economy. The fund invest solely in gaming, alcohol, tobacco, and weapons.

"It is our philosophy that although often considered politically incorrect, these and similar industries and products . . . will continue to experience significant capital appreciation during good and bad markets," says the Vice Fund Prospectus. "We consider these industries to be nearly 'recession-proof' " □

Karen's Story

diagnosed and hadn't found a house yet). During the days, Karen would take care of her sister, and in the evenings, Karen worked at a day-care center, where she could bring Miranda along. Due to their financial constraints, they saw Todd only once while he served his sentence in a federal prison in Missouri.

Since Todd came home from prison in early 2000, the Richardses have been slowly rebuilding their relationship. Instead of moving back to Kansas, they have settled in Knoxville, near Karen's sister, who has made a complete recovery from her cancer.

When he first came back from prison, Todd wanted to be responsible for his own money. But a short gam-

bling relapse made it clear that he was not capable of doing that.

"At this point, he realizes that it's just not an option for him," Karen says. "He can't have credit cards, he can't have money. That would be like putting a drunk in a bar and saying, you

"He can't have credit cards, he can't have money. That would be like putting a drunk in a bar and saying, you are going to work here but you are not going to drink anything."

are going to work here but you are not going to drink anything."

Instead, Karen gives him a small amount of money each week and he gives her exact details of how he will spend it. "He says that's the only way he can do it," says Karen.

Todd says he has come to realize that he may never "be financially respon-

sible for myself again."

While Todd works at a nearby company that manufactures seat belts and air bags, Karen has gone back to school to become a social worker. She believes that's what God had in mind all along, otherwise "all the pieces wouldn't have fallen together for me to get the money to make this possible."

While school is difficult—"there are no fun classes," she says with a laugh—in about a year she will have completed both her bachelor's and master's degrees in social work.

Until then, she and her family will continue to take life a minute at a time. "We got through with the help of God, friends, and family, and we are still surviving." □

