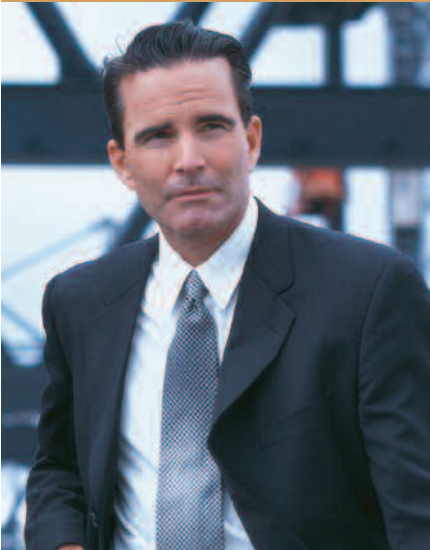




## Up Close & Personal



Gambling Problem?  
Yours? A friend's?  
A family member's?

Call the FCCG  
24-hour HelpLine  
888-ADMIT-IT  
(888-236-4848)

## Behind Bars

It has been four years now since I got out of prison. In looking back, it really hurts to realize how much pain I caused so many people. Never in a million years would I have thought that sports betting could be the root of so much misery.

Hi, my name is Todd and I'm a compulsive gambler. Gambling for me started way back in high school when my dad used to take me to the dog track. The problem was I liked it so much that I found ways to sneak back in and place my own bets. Later on, when I could gamble legally, I went to the track every day of the week.

As much as I gambled back in those days, my compulsion really took hold after college. It was then I became involved on a professional level with the sports industry and switched my gambling venue to sports betting. I would gamble on my own performance and bet on any sport where bookies were taking action. It got so bad that I was betting up to \$15,000 a week and working two extra part-time jobs to support my habit.

Eventually my need for gambling money led me to steal from the sports company where I was employed. Being a trusted sports pro, it was easy to divert cash flow into my own pocket and alter records to cover it up. Then in a separate venture, I found a way to sell sports equipment overseas using money that investors literally threw at me because of my reputation and the money I was generating in sales.

Of course, being the compulsive gambler that I am, I was using part of my investors' money to pay bookies and place more bets.

Finally, one of the investors complained to the sports company I worked for about his losses in my business enterprise. Well, that caused the company to look closely at their cash flow records and my theft was discovered.

*"I served two very rough years in prison"*

When the final estimate of money taken from all parties came in, it was tallied at a staggering \$300,000. I was eventually arrested, convicted of grand theft, sentenced to three years in prison and had civil suits filed against me. Luckily, before I went on trial, I was able to enter a treatment facility where I received professional counseling, found Gamblers Anonymous (GA) and began to understand my compulsive gambling. Without a doubt, my solid recovery program, as well as agreeing to pay back all the money owed, resulted in a lighter sentence. But even with time off for good behavior, I served two very rough years in prison. And, by then, my wife had divorced me and moved out of state with my children. To say the least, my life had become a horror.

Following prison, I made two very good decisions: Return to GA and start a business unrelated to sports. Today I don't gamble, I've paid back most of the \$300,000 and get to visit with my children on a regular basis. Instead of betting, I chair GA meetings and speak to young people about the dangers of compulsive gambling. There are high school kids out there just like I was and I want to reach out to as many as I can.

# From Our President and Executive Director



## Gambling and Problem Gambling in the Workplace

by Paul Ashe, President and Pat Fowler, Executive Director



### Table of Contents

Up Close & Personal	Page 1
From Our President/Exec. Director	Page 2
Want to Help?	Page 2
What's New / Event Info	Page 3
In the Limelight	Page 4-5
Special Focus	Page 6-7
Problem Gambling In the Workplace	Page 8

### Want to help? Join FCCG.

(Contributions are tax deductible)

Name \_\_\_\_\_

Address \_\_\_\_\_

Home phone \_\_\_\_\_

Bus. Phone \_\_\_\_\_

#### Membership Categories

Full	\$35
Sponsor	\$75
Benefactor	\$150
Patron	\$500
Institution / Corporate	\$1,000
Silver Corporate	\$5,000
Special Gold Corporate	\$10,000
Donation	\$ _____

#### Care to volunteer?

If so, select your area(s) of interest:

- |   |  |
|---|--|
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| <input type="checkbox"/> Education        | <input type="checkbox"/> Fundraising     |
| <input type="checkbox"/> Legal            | <input type="checkbox"/> Labor / Mgmt    |
| <input type="checkbox"/> Medical          | <input type="checkbox"/> Public Info.    |
| <input type="checkbox"/> Public Relations | <input type="checkbox"/> Rehabilitation  |
| <input type="checkbox"/> Research         |  |

Signature \_\_\_\_\_

Date \_\_\_\_\_

Make check payable to the Florida Council on Compulsive Gambling.

If corporations and government had any idea of the “true costs” of gambling and problem gambling in the workplace, there would be a rush to minimize its impact on bottom lines. It is not uncommon for companies to have policies on gambling at work, but those policies are frequently ignored or not enforced. Unfortunately, this lack of awareness and monitoring with regard to workplace gambling results in more than several billion dollars in losses annually within the public and private sectors. Therefore, the articles in this newsletter attempt to shed light on such losses, how they happen and what can be done to address impacts.

When examining this issue, it is essential to distinguish between **workplace gambling** and **problem gambling in the workplace** since their effects are quite different. Employee on-the-job gambling can be costly in loss of time and productivity. Further, employers who allow staff to gamble on the job can place employees who may have gambling concerns or may be recovering from a gambling addiction at great risk. This ongoing temptation in the workplace can serve to undermine employee efforts to remain abstinent from gambling and threatens their well being. In essence, reporting to work poses a risk to their recovery.

Employees who are recovering gamblers generally conceal their history out of fear of loss of employment if such information becomes known. Yet, these individuals often find themselves in work environments where they are forced to make excuses for not participating in office gambling activities, like sports betting or lottery pools. (See other newsletter articles for additional forms of workplace gambling.)

Then there is the impact of problem gamblers in the workplace who are still actively gambling. Employees with continuing gambling problems can be costly to employers. It is well known that when these employees are desperate to place a bet and have exhausted all legitimate funding sources, they often turn to the workplace as a means of seeking “unauthorized loans” of money or assets.

Consider the following factors that cost businesses money when any type of gambling is present in the workplace:

- Lost time and productivity (e.g. soliciting or organizing pools, gambling online, shifting responsibilities, or managing an employee with a serious gambling problem)
- Arguments (e.g. between employees, resulting from gambling losses or money borrowed and not repaid).
- Theft of property from workplace.
- Embezzlement or misappropriation of funds (e.g. to subsidize a gambling addiction).
- Misuse of company property (e.g. credit cards, vehicles or other assets).
- Turnover (e.g. resulting from employee resignations, terminations, etc.).

Although in the past, workplace gambling may not have presented a significant issue, this is no longer the case. With the broad acceptance, availability and accessibility of gambling in society today, it is no longer an isolated activity. Rather, it is a mainstream activity participated in by the many, not the few, and as a result, the number of those not only gambling, but with serious gambling

*Continued on page 3*



# What's New



*Continued from page 2*

problems has increased. They may be top management, in sales, in maintenance or housekeeping, business owners or partners, and every level in between. Therefore, it behooves us to acknowledge the problem and begin to address it appropriately as we do other addictive disorders that affect the company's bottom line.

In its efforts to assist employees and businesses alike, the Florida Council on Compulsive Gambling (FCCG) calls upon employers to evaluate their policies regarding workplace gambling and to contact our 24-hour HelpLine (888-ADMIT-IT) to learn how to minimize problem gambling impacts. We also provide free materials and information regarding the FCCG's corporate program. We believe that partnerships with all types of organizations can have positive impact and stand ready to help.

## An E-mail from a Desperate Employee

To indicate the depth of problems caused by gambling in the workplace, consider the following e-mail received by the Florida Council on Compulsive Gambling (FCCG) from an employee regarding her employer. (Note: Details have been compressed for brevity and altered to ensure anonymity.)

"Our boss constantly bets, horses, the delivery guy (for the tip), plays cards with friends during work hours, etc. It is extremely difficult to work with this going on day after day. The company, which is small, is actually being neglected because of his gambling activity. I truly feel it's just a matter of time before we have to shut down. In anticipation, I am searching for another job... It's really not fair to us employees and I just don't know what I can do to stop his behavior, if anything. Any advice?"

## National Conference

The 19th Annual Conference on Prevention, Research and Treatment of Problem Gambling will be held at the Hotel Monteleone in New Orleans, Louisiana [www.hotelmonteleone.com](http://www.hotelmonteleone.com) from June 23-June 25, 2005. Sponsored by both the National Council on Problem Gambling (NCPG) and the Louisiana Association on Compulsive Gambling, this year's event promises to be the best yet. Keynote speakers will be: Charles Foti, Louisiana Attorney General; Mitchell Landrieu, Louisiana Lieutenant Governor; Dr. Alex Blaszczynski, head of the Medical Psychology Department at Westmead Hospital and Director of the Gambling Research Unit at the University of Sydney in Australia; and Dr. Joe Pursch, former Director of Alcohol Rehabilitation Services at the Naval Regional Medical Center in Long Beach, California. To register, go to the NCPG website at [www.ncpgambling.org](http://www.ncpgambling.org) and click on the Events button.

**New FCCG Members:** The Florida Council on Compulsive Gambling (FCCG) is proud to announce the following \$1,000 Corporate Memberships:

- **Palm Beach Kennel Club**
- **Tampa Bay Downs**

### Florida Council on Compulsive Gambling, Inc.

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#### Our Mission:

The Florida Council on Compulsive Gambling, Inc. (FCCG), established in 1988, is a not-for-profit 501(c)(3) educational and advocacy corporation under contract with Florida state government. The FCCG's primary mission is to help persons adversely affected by difficulties due to problem and compulsive gambling. The FCCG maintains a neutral stance on the issue of legalized gambling while seeking to assist citizens in need of support. Governed by a volunteer Board of Directors, the FCCG is an affiliate of the National Council on Problem Gambling.

# In the Limelight

## Employee Assistance Professionals and Compulsive Gambling

By Don Maines, MBA, CEAP, CAAP II, NCGC, SAP

Coordinator of Outpatient Services, Family Institute, Fort Lauderdale, Florida



*Don Maines*  
MBA, CEAP, CAAP II, NCGC, SAP  
Coordinator of Outpatient Services,  
Family Institute, Fort Lauderdale, Florida

Employee Assistance Professionals (EAPs) have been trained to reference and refer employees with afflictions caused by alcohol, drugs, depression, and a wide variety of other problems that affect their workplace performance. EAPs try to save jobs, employees' lives, and their families with the tools and skills they have learned. Until now, there has been little or no EAP education with regard to compulsive gambling, an area of increasing concern. Because of this lack of training, employees who suffer from the disease of compulsive gambling have been misdiagnosed for years. The progression of this illness is such that when depression sets in, as it inevitably does, it often causes the compulsive gambler to abuse drugs and/or alcohol. The employee's problems are then attributed by EAPs to alcohol or drug abuse and treated for such without ever addressing the underlying addiction.

Unfortunately, the cycle continues to repeat itself until the employee gets into very deep trouble and is possibly even terminated.

In business, our employees are our greatest resource but when compulsive gambling takes over, they can be our greatest liability. Not only can it cause personal and financial ruin for the gambler, but can also result in substantial financial loss for the employer. Thirty-five percent (35%) of compulsive gamblers have committed illegal acts, including workplace crimes, to fund gambling. In order to pay off their debts and continue betting, attorneys misappropriate client funds, police officers pawn their weapons, CEOs embezzle corporate assets, and employees steal time, money and products from their employers. With more than 500,000 Floridians suffering from compulsive gambling, the potential impact in the workplaces of the Sunshine State is tremendous.



*“... employees who suffer from the disease of compulsive gambling have been misdiagnosed for years.”*

Given the severity of this problem, it is vital that EAPs confront compulsive gambling head on and as soon as possible. EAPs who are effective in dealing with compulsive gamblers:

- Screen employees for compulsive gambling as a permanent part of assessing staff needs
- Understand that compulsive gambling is found at much higher rates among alcohol and drug users
- View compulsive gambling as a major source of relapse for drug and alcohol users
- Pay attention to employee financial problems since they are commonly an outward sign of gambling addiction
- Look for employee withdrawal from family, friends or normal activities
- Monitor time management and time spent out of the office
- Watch for mood swings, neglecting personal needs, eating disorders, secrecy or avoidance when questioned about time, money, missing possessions or assets, including pawning or the sale of personal items
- Monitor employees who dip into retirement funds, cash in insurance policies or routinely seek travel or cash advances

# In the Limelight



*“Thirty-five percent (35%) of compulsive gamblers have committed illegal acts, including workplace crimes, to fund gambling.”*

At the recent Employee Assistance Professional Association’s South Florida Chapter Annual Conference, I was able to speak with EAPs from a major Florida employer where I have trained and presented to employees on gambling awareness and addiction. Where we suspected employees at risk due to their behavior, those suspicions turned out to be founded. Fortunately for these employees this company has a combined Member Assistance Program (MAP) and EAP that allows constructive confrontation to be performed by a fellow employee. Hopefully this heads off potential problems by breaking through denial and shows employees that others have observed their behavior.

We absolutely know that with identification and proper treatment, compulsive gamblers can recover and become assets to their employers and community instead of liabilities. So, what can we as EAPs do to bring awareness and get help for employees with a gambling problem? Here is a list of initial possibilities:

- Revise company health and welfare policy statements/handbooks to include compulsive gambling in addition to drug and alcohol abuse
- Develop a gambling free workplace policy because many employees gamble on company time by playing cards or the Lottery, running numbers, entering football and basketball pools or using the Internet
- Educate managers and supervisors about the problems caused by employees who are compulsive gamblers and the support services that are available to gamblers and their families
- Document work problems such as unusual phone and Internet use, excessive borrowing of money from coworkers, preoccupation with gambling activities and abuse of the work schedule (late for meetings, etc.)
- Require EAP and healthcare programs to provide certified compulsive gambling counselors to ensure appropriate assistance services for employees

Finally, there is an area where employers can make certain that staff members who are compulsive gamblers are not put at further risk. Business sponsored sports pools abound, especially during times of playoffs such as college basketball’s March Madness. Such activities in the workplace presents

as a definite danger to the addicted gambler. According to Pat Fowler, Executive Director of the Florida Council on Compulsive Gambling, “We know this is the case because our 24-hour HelpLine receives calls from individuals seeking assistance for coping with a boss or employee who runs an office pool or insists upon participation.”

EAP departments cannot fully deal with the issue of compulsive gambling if business owners and managers promote or allow such activities in the workplace. Creating a supportive recovery environment will enable compulsive gamblers to resume a normal work life, while restoring employer confidence.

*“We absolutely know that with identification and proper treatment, compulsive gamblers can recover and become assets to their employers and community instead of liabilities.”*



# Special Focus

## Betting Puts Workplace at Risk



Most people probably wouldn't call it gambling as such, but entering an office sports pool is gambling just as surely as placing a wager on a poker game or playing a slot machine at a casino. This seemingly innocuous activity, occurring in countless workplaces on a daily basis, is sometimes multiplied by lottery pools, lunchtime card games and betting on mundane things such as what color tie the boss will wear to work.

Even when employers and supervisors see what is going on, they often view it with a blind eye, participate themselves or on occasion actually initiate such activities. On the surface, this management "involvement" may seem benign, but on a deeper level a gambling culture is being promoted that can actually harm employees and the business itself. In worst case scenarios, things can escalate to the point that staff conflicts arise, employees start operating as bookies or embezzle money from the company, or the business ends up being raided for illegal gambling. It has happened before and will happen again.

A primary danger of workplace gambling is that some employees might be compulsive gamblers. (See page 8 for workplace warning signs). Even if such individuals are in a recovery program and haven't gambled in years, the daily enticement to betting of any kind can place them at increased risk. Make no mistake, compulsive gamblers on staff who are actively betting in the workplace can disrupt the work environment, deplete corporate profits, and ultimately threaten the company's existence. They are called "compulsive gamblers" because untreated they often obsess on gambling to the point of lying, cheating and stealing to feed their habit. Like drug addicts and alcoholics, compulsive gamblers need help as well as a secure work environment that does not place them in harms way.

Employers who wish to avoid gambling related difficulties in the workplace would do well to consider implementing the following recommendations:

- Establish a clear policy on workplace gambling
- Train Employee Assistance Program personnel to effectively help compulsive gamblers
- Educate supervisors on how to spot problematic gambling behavior
- Prohibit cyber or Internet gambling
- Raise awareness among employees about compulsive gambling
- Advise specific employees who are operating betting pools that such activities are inappropriate and must cease
- Include compulsive gambling in the company's policy statements on employee health and wellness

- Ensure that the organization's health insurance carrier provides coverage for the diagnosis of "pathological" gambling, commonly known as compulsive gambling
- Implement cash advance, cash receipt, travel advance and related policies that will reduce access to funds by problem and compulsive gamblers
- Refrain from organizing work related events at gambling establishments
- Examine employee flex-time options, absenteeism and lateness records, time off requests, and performance evaluations for gambling related problems
- Conspicuously post the Florida Council on Compulsive Gambling's 24-Hour HelpLine number (888-ADMIT-IT) and educate employees to know there is help available for those experiencing gambling related difficulties



# Special Focus

## On-the-Job Internet Gambling Increasing

Research shows that at the end of 2002, close to 46 million U.S. office workers were using the Internet on-the-job. While this wonderful technological tool in the hands of so many employees has been a great asset to American business, it has also spawned what has become known as “cyberslacking” or “cyberloafing.” What this means of course is that employees are using the Internet for non-business related purposes such as shopping and playing games. It is now estimated that 38 percent of all workers with online access are doing such “surfing” a few times a day, and, incredibly, 15 percent are doing so more or less constantly.

As alarming as this information should be for business owners and managers who are concerned about proper use of staff time and equipment, an even more disturbing phenomenon is occurring within those statistics. An increasing number of employees, especially those isolated in offices and cubicles, are actually gambling online during work hours and using their boss’ computers. Given the proven addictive potential that gambling has for some people, this open workplace access to gaming sites is akin to allowing the availability of alcohol and drugs on-the-job.

Just by itself, addiction to the Internet has become a problem for a growing number of people. In fact, one survey of

Internet-enabled employees and human resource managers showed that 25 percent of the individuals questioned assessed themselves as “addicted” or “compulsive” when using the Internet. Not surprisingly, in that same survey, online gambling during the workday was rated as one of the five most addictive on-the-job Internet activities.<sup>1</sup> Interestingly enough, another survey of personnel managers showed that eight percent of on-the-job staff complaints about Internet misuse were gambling related and two percent of all dismissals involved online gambling.



Multiple studies clearly show that as easy availability to betting options increases, there is also a corresponding increase not only in gambling itself but also in problem and compulsive gambling as well. A 1999 investigation by the National Opinion Research Center (NORC), under contract with

the National Gambling Impact Study Commission, concluded that the prevalence of problem and compulsive gambling doubles when people live within 50 miles of a casino vs. 250. Is it any wonder then that estimates of online gambling revenues for 2006 have risen 24 percent to \$15.5 billion since 2002? Immediate access does make a difference.

With proximity to betting venues being a key factor in people who have gambling problems, employers and managers who allow such workplace Internet activity to occur places both employees and their respective businesses

at risk as the potential for theft, embezzlement and legal ramifications increases. In this regard, it is suggested that companies implement clear policies on the non-business use of computers and the Internet with tightened technological controls such as:

- **Devices that filter online information coming into a business**
- **Proven methods of authorizing employee access to the Internet**
- **Specific ways for employers to audit, record and restrict employee Internet usage**

In this way, staff members and businesses will be attentive and pro-active regarding the loss and disruption that Internet gambling can cause.

<sup>1</sup>Fox, M. , Phillips, L., Vaidyanathan, G. (2003, April) Managing Internet Gambling in the Workplace. Firstmonday.org.



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WHEN GAMBLING BECOMES A PROBLEM

**888-ADMIT-IT**

 **Florida Council on Compulsive Gambling, Inc.** [www.gamblinghelp.org](http://www.gamblinghelp.org)



## Warning Signs of Problem Gambling In the Workplace

- Consistent borrowing of money from coworkers
- Talks a lot about gambling
- Evidence of gambling is often visible such as racing forms, detailed sports data or lottery tickets
- Excessive and/or unexplained telephone, computer or restroom use
- Decreased productivity and/or negative change in appearance
- Late morning arrivals, extended lunch hours, early evening departures or misuse of vacation and/or sick days
- Mood swings (usually involves winning/losing cycles)
- Starts office pools, gambles at lunch, organizes trips to gambling destinations and/or collects money from staff members for betting outside the workplace
- Pay is garnished, seeks pay advances, and/or borrows from pension fund
- Theft from coworkers and/or employer

Observing one or more of these signs in a coworker or employee may indicate a gambling problem. Receive confidential help without having to give your name by calling the FCCG toll free Problem Gambling HelpLine at 888-ADMIT-IT.