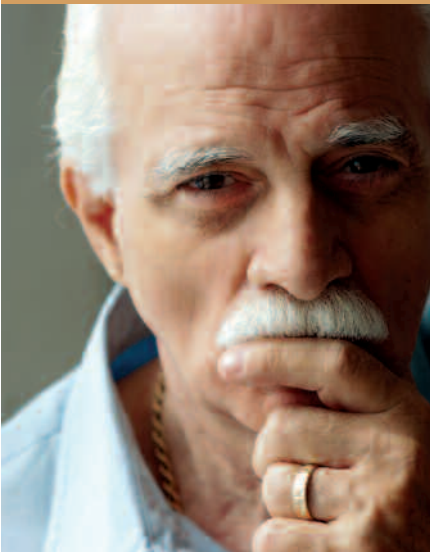




Up Close & Personal



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

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

Mr. Big Shot

Yeah, that's how I used to think of myself years ago, Mr. Big Shot. Instead, I was just a first rate sucker.

I don't want to tell you my name so just call me Jimmy. Having been a compulsive gambler for 50 years isn't exactly something I'm proud of but maybe telling my story here will help somebody else get into recovery a lot sooner than I did. Trying to straighten your life out in your sixties, like I did, just doesn't leave room enough to put things back the way they were.

For me in the early days the streets of New York City provided many opportunities to gamble and by age 13, I couldn't stop. Then after serving in World War II, where everybody seemed to gamble, I realized I was a very good businessman. In fact, I eventually ran major businesses, created some and even sold one to a Fortune 500 company for a lot of money. Needless to say, I was financially set for life, or so I thought.

Back then I had a large income and credit that allowed me to gamble whenever I wanted and so I did - every single day for many years. You name it, I bet on it. I lived the life of the big spender and high roller and life became so crazy that I thought I was a celebrity. In reality, I was just a compulsive gambler living in a dream world.

You know, I was sure the well would never run dry but suddenly one day, I was dead broke. It was all gone. I owed money to casinos, loan sharks, bookies and all kinds of people. I couldn't believe

it. Then again as I look back, I can sure see how gambling every day of the week for so long took control of my life - financially and otherwise. As a compulsive gambler, I had convinced myself that life was just wonderful, even when my world was upside down. My addiction was slowly strangling me but I wasn't about to stop.

"My addiction was slowly strangling me."

What a waste! During all those years, I not only lost money, I lost everything worth having as a human being. I lost my family, friends, reputation and self esteem. I didn't realize at the time that I had nothing to win and everything to lose. Compulsive gambling literally sucked my life dry, destroying my finances, my career, two marriages, as well as causing unbelievable grief to many innocent people.

Thank God, though, I finally met my present wife who got me into therapy, as well as Gamblers Anonymous. It is now 17 years later and life is very different and so much better. As I approach 80 years of age, I still have to work just to survive and my wife continues to manage my money. You would not believe the jobs I have accepted just to get back on my feet. Take it from me, the well does run dry no matter how much money or credit you have and there is no such thing as a truly successful compulsive gambler. There are no compulsive gamblers who are winners unless they get into a solid recovery program that can literally save their lives.



From Our President and Executive Director



The Deep Hole of Compulsive Gambling

by Paul Ashe, President and Pat Fowler, Executive Director



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Want to help? Join FCCG.

(Contributions are tax deductible)

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Full	\$35
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| <input type="checkbox"/> Research | |

Signature _____

Date _____

Make check payable to the Florida Council on Compulsive Gambling.

Financial devastation is often the motivator for compulsive gamblers to seek help. No other addiction poses the kind of financial risk as that of a gambling addiction. Drug addicts and alcoholics would most likely pass out, overdose or die if they utilized the same sums of money to feed their addiction in the same period of time as a compulsive gambler. Compulsive gamblers have no limitations, other than their ability to access money. They can go through hundreds to hundreds of thousands of dollars in a 24-hour period and repeat this pattern non-stop for days on end without ever reaching a saturation point.

“No other addiction poses the kind of financial risk as that of a gambling addiction.”

We present this example, not to contrast which addiction may be most devastating, since all lead to the same end left unattended, but rather to have the reader appreciate the enormous financial devastation compulsive gamblers can inflict on themselves and others. Along these lines, it is not uncommon for the spouse of a gambler to be unaware that their home may be undergoing foreclosure for nonpayment of mortgage until formal notice has actually been received. Parents may also learn upon reviewing a credit report that their college age child has maxed out credit cards on accounts falsely opened under the parent's name.

Compulsive gamblers have an enormous need for money to continue placing bets or paying off gambling debts and will go to extremes to manipulate anyone or any source to gain access. Some compulsive gamblers and family members even find themselves paying off gambling debts for the rest of their lives. For these addicts, the repayment of such debt is a requirement of their recovery program and treatment. Unfortunately, the satisfaction or repayment of such enormous debt may never be attained in their lifetime. Exacerbating matters is that some families will continue to be deprived of financial well-being long after the gambling has ceased.

The financial impact of this costly addiction reaches far beyond just the compulsive gambler and family or friends. This cost impacts the community on many different levels and in a variety of forms, some of which are often hard to identify or quantify. It may appear in the form of family need for available social services, such as housing or health care supports. It could be in the form of increased costs that all of us pay, such as insurance or interest rates, due to fraud committed by the compulsive gambler while trying to acquire funds. It might be in increased bankruptcy or criminal justice costs associated with crimes committed by a considerable percentage of compulsive gamblers. Regardless of the form, it is quite evident that the costs associated with this addiction are not limited to the gambler and/or family. All of us wind up paying for these costs in one way or another.

What's New

Financial Guidance Available

If you are a compulsive gambler mired in financial chaos or are related to someone caught in that circumstance, immediate help is only a phone call away. The Florida Council on Compulsive Gambling (FCCG) has on hand three different sets of workbooks specifically designed, one each, for compulsive gamblers, loved ones of compulsive gamblers and older adult compulsive gamblers. Collectively titled, *A Chance for Change*, each series contains a workbook subtitled, *Managing Finances*.

The overriding message for all three groups is that no matter how hopeless the situation may appear, change is always possible. Using carefully constructed financial worksheets, sample situations and pointed questions, each workbook leads readers step-by-step into taking charge of their particular circumstances. Some key strategies discussed in-depth include:

- **Examining one's financial health**
- **Limiting the gambler's access to money and credit**
- **Closing joint accounts**
- **Analyzing debts and assets**
- **Compiling a list of expenses**
- **Debt reduction and repayment**
- **Devising a budget**
- **Seeking the guidance of a financial counselor**
- **Understanding legal options**
- **Adhering to a spending plan**
- **State and National Resources**
- **Resuming a productive life**



While the workbooks for adult and senior compulsive gamblers are very similar, there is a distinct emphasis when addressing elders about their unique circumstances such as the inability to fully recoup financial losses. For the loved ones of compulsive gamblers, the focus is on how to separate love and money, as well as on how to protect family assets.

To obtain a free copy of the workbook series, call the FCCG at (407) 888-ADMIT-IT or forward your request by e-mail to fccg@gamblinghelp.org. Please be certain to specify the workbook series of interest.

Professional Certification Training

The FCCG's updated schedule of training dates for mental health, medical, addictions and other health care professionals who wish to become certified in compulsive gambling treatment is available online by clicking the *Training & Resources* button on the FCCG website at www.gamblinghelp.org. CEU information, as well as the FCCG's new literature review may also be found online.

Florida Council on Compulsive Gambling, Inc.

237 Lookout Place, Suite 100
Maitland, Florida 32751

Phone: (407) 865-6200
Fax: (407) 865-6103
HelpLine: 888-ADMIT-IT
(888-236-4848)

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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

Bankruptcy: The Endgame for Many Compulsive Gamblers

By Robert C. Furr, Esq., Trustee in Bankruptcy, Furr & Cohen, Boca Raton, FL



Robert C. Furr, Esq.
Trustee in Bankruptcy,
Furr & Cohen, Boca Raton, FL

As an active Chapter 7 Bankruptcy Trustee in the Southern District of Florida, and having practiced bankruptcy law for almost 30 years, I have represented thousands and thousands of debtors and creditors. In my capacity as a Trustee, I handle about 2,000 cases a year, so I see every cause of these very serious and unfortunate financial situations. Contrary to some publicity, most bankruptcies are not caused by an individual's irresponsibility or frivolity. Most result from economic downturns, illness, death of a family member, failure of a business, or other personal tragedy. But with the opening of numerous casinos, the proliferation of gambling ships and the ease of traveling

to the Bahamas, bankruptcies due to gambling have definitely increased in the state of Florida. I see it all the time.

"...bankruptcies due to gambling have definitely increased in the state of Florida."

First there are the lonely, older adult gamblers. Frequently today, people in their seventies and eighties end up before me as a Trustee because of gambling. Often this occurs after spouses pass away and gambling falsely provides comfort and companionship. Such individuals routinely tell me that they were in such despair after the loss of their spouse that they turned to the cruise ships, gambling ships, Indian casinos, or day long cruises in order to make themselves feel better. People like this tend to lose control over their habits and the next thing you know they are on a downward spiral of gambling which results in them filing for bankruptcy.

Another kind of gambler is the young aggressive type. I have worked with many young men in their early twenties, who have gotten in serious debt by using their credit cards to finance gambling. Some of these debtors have bragged that they thought they could control themselves and had figured a way to win at the tables. They use their credit cards and then in horror, realize at age 24 or 25 they cannot pay.

The third type are the people who consider themselves professional gamblers. I have personally represented three such individuals, each of whom had a most interesting story. One was a major professional black jack player, who claimed to have been told the secret of black jack by an old man when he was 17 years old. Armed with this secret, he began gambling professionally in his early 20's and by the time he was 27 or 28, had won a substantial amount of money with his "system." But, at age 29, it all unraveled for him. By then he had run up over \$600,000 in casino debt forcing him to consult me about filing for bankruptcy.



Another professional gambler I worked with was a successful middle-aged businessman who loved the excitement of playing craps. He had over the course of 7 or 8 years won and lost some money, but went on a severe losing binge after winning \$100,000 in one weekend. He had always managed

In the Limelight

to control his gambling to a certain extent, but after hitting it so big, he thought he was invincible. The next thing he knew he owed casinos \$600,000.

Finally, one of my professional gambler type clients at age 78 had been gambling extensively for over 15 years. He bet close to \$1,000,000 per year and kept meticulous records of his winnings and losses. He thought he could control himself and in fact, for a number of years, was able to balance his wins and losses, as well as get “comped” for what he thought was a great time in various casinos. During that period, although he had actually experienced more losses than wins, he always managed to gamble himself back with huge bets and big pots. Unfortunately, his life fell apart when he went on a year and a half losing streak from which he could not recover. At the end he owed over \$3,000,000 to 17 casinos in three states.

Ultimately, these last two professional gamblers got caught by a new criminal statute in Nevada, which makes the non-payment of a casino marker a criminal offense under certain circumstances. A marker is like a post-dated check or a bank draft that you give a casino and promise to pay back money the casino advances to you for gambling. Nevada recently passed a statute that states if the casino gives you written notice to pay a marker, you have so many days to pay it or there is a presumption it was issued with criminal or fraudulent intent resulting in a felony. Both of these clients, the middle-aged gambler and the older gambler, were arrested in Florida on Las Vegas warrants. The middle-aged gambler was transported in a prison bus across the United States to Las Vegas before he could bond out. We were

able to bond out the older gambler in Broward County. Both cases were resolved in their favor because Las Vegas authorities failed to follow the statute correctly, but both men were incarcerated and subject to severe personal embarrassment.

I have also observed another type of gambler, the credit card user. These gamblers place bets on credit cards, often beyond their financial means, resulting in their inability to pay back money owed. These gamblers place wagers using their credit cards directly or by accessing cash advances via Automatic Teller Machines (ATMs) housed in gambling establishments. Without a doubt, this easy availability of credit increases the potential for gamblers to dig themselves into even deeper financial holes. In that light, I suggest it may be time for credit card companies, banks, casinos and other gambling establishments to examine their borrowing and credit policies to determine whether gambling on credit is resulting in the exacerbation of consumer debt.

“...it may be time for credit card companies, banks, casinos and other gambling establishments to examine their borrowing and credit policies to determine whether gambling on credit is resulting in the exacerbation of consumer debt.”

In the end, whether a “professional” or other gambler, it is an addiction to gambling that will bring these individuals and others to financial and personal



devastation. The debt levels of such people vary greatly as do the types of gamblers and their individual circumstances, but the crushing effect remains the same. This out-of-control wagering can also result in theft because desperate gamblers often steal to support their gambling habits. They don't just steal from their employers but from their children, spouses, parents and themselves.

Casinos play to the thrill and thrive on making a person feel like an important big shot or what some people call “big shot-itus,” all of which are conducive to compulsive, addictive behavior. Gambling leads to severe financial consequences when people gamble beyond their means and lose control. Those of us working within the financial industry, from banks and credit card companies, to bankruptcy attorneys, credit counseling professionals and others, need to better understand the effects of compulsive gambling on a person's economic health and take steps to ensure we are all doing our part to help those who cannot help themselves.

Special Focus

Money: A Drug of Choice

When people abuse substances like alcohol and drugs, it's fairly easy to understand how they can become addicted and ruin their lives. It is also not difficult to determine when someone may be under the influence and impaired. However, when a person gambles compulsively, it is much harder for loved ones and others to understand the psychological addictive qualities of an activity that is typically viewed as an enjoyable pastime. Even more challenging at times, is trying to identify when someone may be suffering from a gambling problem – hence its label as a “hidden addiction.”

For compulsive gamblers, the “drug of choice” isn't a toxic substance, it's money. Without money to gamble, these people go into withdrawal. Without money, there is no action and without action there is no euphoria or escape. That's why compulsive gamblers will do almost anything to keep the cash and credit flow going.

Since having money to place bets is what keeps the action in progress, anything or anyone that gets in the way is in danger

of being compromised. This includes family members, friends, employers, financial institutions and even the law. In desperation to obtain their “drug of choice,” compulsive gamblers, more often than not, violate the norms of behavior simply because in the throes of their addiction, nothing else matters. The results are devastating for the gambler and everyone else associated with the gambler's situation. (See next article for family impact.)

Though it is true that compulsive gamblers do not overdose like drug addicts or alcoholics, and have no “saturation point,” the high rates of suicide, divorce, spousal abuse, ill health and bankruptcy are solid indicators of an illness that is just as serious and very costly.



What about Families of Compulsive Gamblers?



By the time family members of compulsive gamblers recognize the severity of their loved one's addiction, the financial losses involved are often incredible. The problem is that the true extent of these losses is rarely uncovered without a full investigation. It is at this point that family members must move beyond self-blame for not recognizing the problem sooner.

Without question, it is imperative that an honest financial picture be compiled and examined. A vital step in this process is obtaining one or more credit reports from national credit reporting agencies such as Experian (800) 397-3742, Equifax

(800) 685-1111, or Trans Union (800) 645-1933. It is also critical that all joint accounts be closed and the gambler's access to money becomes limited. At this point, emotional outbursts, surrounding the issue of money, between gamblers and their families are not uncommon. This is where love often mixes with anger, fear, anxiety and stress to produce feelings of confusion, betrayal, helplessness and hopelessness. Arguments abound and unfortunately at times, marriages or relationships do fall apart.

The good news is that there are very effective resources available to help gamblers and loved ones resume a productive way of life. An essential first call is to the Florida Council on Compulsive Gambling (FCCG) 24-hour HelpLine (888-ADMIT-IT), which provides information and referrals to self-help groups, such as Gamblers Anonymous (GA) and Gam-Anon, as well as to highly qualified counselors, attorneys and financial advisors. Some GA fellowships offer “Pressure Relief,” a program that aids gamblers and their families in regaining financial balance in their lives. The FCCG also provides a free self-help workbook that assists gamblers and loved ones in understanding the disease of compulsive gambling and outlines a step-by-step process for restoring emotional and financial health. (See related article on page 3.)

Special Focus

Dreaming Big – Drowning in Credit

Gamblers are very optimistic. Regardless of the tremendous odds against them, they happily pump money into an almost limitless number of betting venues. But, when they become addicted to wagering, optimism warps into an obsession that radically obscures their inner reality. For these compulsive gamblers, their certainty of winning becomes fact in their minds and the proven unpredictability of successful betting is ignored. This illusion of control is what leads to financial and personal catastrophe.

As distorted as such thinking is, the availability of easy credit to gamble compounds this problem at an incredibly rapid rate. Credit for a compulsive gambler is like seeing a green light at every cross street and thinking there is no speed limit through town. Without money actually changing hands, an aura of permissiveness exists that makes it almost impossible for these addicted people to gauge what they've spent until it's too late. According to the National Research Council, the average compulsive gambler spends \$1,000 - \$5,000 a month betting and most have an overall debt of \$75,000 - \$150,000 with multiple credit cards bearing a large part of the total.

Easy access to credit cards in our society, unsolicited even to college students, also does nothing but feed the fires of



addiction burning within compulsive gamblers. Combine that availability with the advent of Internet gaming at home or at work for example and you have a prescription for instant, unbridled gratification that can fry gamblers' finances at truly alarming rates.

But it isn't only the credit card companies that bear this responsibility. Some members of the gambling industry also make it a practice to extend credit to their customers. In fact, billions of dollars in such loans are made annually. As the availability of credit in many cases adds to the woes of compulsive gamblers, it would be prudent for credit card companies and gambling operators to consider their contribution to the problem and implement steps to mitigate adverse impacts.

Over the Cliff into Bankruptcy

Simply put, unless they stop betting early enough, compulsive gamblers and their families eventually endure the devastation of financial ruin. People who wager obsessively, even given the terrible odds against success, end up depleting their assets and often the assets of others. Mix with all of that today's easy availability to credit and these individuals have created their own ticking time bomb just waiting to explode.

Unfortunately, many compulsive gamblers become so burdened with debt that bankruptcy ends up looking like the only way out. In a study commissioned

by the banking industry, SMR Research Corporation investigated financial insolvency in America. What SMR discovered was that legalized gambling is not only the fastest growing cause, but also the third leading cause of bankruptcies in the United States. The results of another national study showed that 20% of all bankruptcies are gambling related.

In the Sunshine State, records of calls by gamblers to the Florida Council on Compulsive Gambling's 24-hour HelpLine show that substantial financial loss and overextended debt were the primary reasons for contact. Those

records also confirmed the national studies by showing that 20% of the callers answering a particular question had filed for bankruptcy at least once. Sadly, the desperation of those callers was demonstrated when 20% of them also admitted having contemplated suicide and 7% said they had actually attempted to kill themselves.

On the bright side however, early intervention in the compulsive gambling process through support groups, certified problem gambling counselors and knowledgeable financial advisors can greatly reduce the gambler's stress and even possibly avoid bankruptcy altogether.



Florida Council on Compulsive Gambling, Inc.

237 Lookout Place, Suite 100

Maitland, Florida 32751

Phone: (407) 865-6200

Fax: (407) 865-6103

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WHEN GAMBLING BECOMES A PROBLEM

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Warning Signs of Problem Gambling

- Betting more than planned
- Increasing bets to maintain excitement
- Experiencing mood swings based on wins and losses
- Borrowing money to bet or to pay off gambling debts
- Lying about the amount of money spent on gambling
- Resorting to illegal acts to finance gambling (e.g. forgery or fraud)
- Obtaining cash advances on credit cards to gamble
- Seeking loans to gamble
- Withdrawing money from savings, retirement, insurance or other special accounts to gamble
- Failing to stop or cut back on gambling

Identifying one or more of these signs in someone may indicate a gambling problem. Obtain confidential help by calling the FCCG toll-free 24-hour Problem Gambling HelpLine (888-ADMIT-IT)