



## MY NAME IS MIKE RYAN AND I'M A COMPULSIVE GAMBLER

I first uttered those words on February 12, 2008, at a Gambler's Anonymous meeting. I'm well educated, with a Bachelor's degree in Economics and a Masters degree in Sports Management.

I was raised the right way by my parents and certainly knew right from wrong. I can look back and ask how did this happen, but there are no easy answers except to say that when I wanted to stop gambling, I couldn't.

I know that I gambled as a kid. I played poker as a child but didn't really think anything about that until later. Other than poker, the first bet I remember making was a bet with my grandfather. I loved the Redskins. My grandfather was at the house and I remember talking to him and telling him that I bet the Redskins were going to win their game that day. My grandfather told me he would take the bet if I gave him 6 points. My mother intervened, and laughingly told me to never take a bet where you have to give points. I didn't take the bet.

*"It wasn't about the money, it was about the action."*

During the rest of my childhood and throughout my teen years and college, I didn't gamble. I loved sports, all sports. I watched every game I could and loved watching with my friends and room-mates, just rooting for my favorite team. After college, a friend of mine and I were watching a game in a bar and he wanted to place a bet on the game. I lost \$100



on the game and decided that betting money on a game was not for me.

In December, 1991 a few of my friends and I bet on the St. John's-Duke game. I was a huge fan of St. John's. I didn't know that the lines were not set but moved up and down until right before the game was played. My friends got in later than me and although I lost, they won. I

paid the bookie but remember thinking if I had understood how lines worked, I could have won too. I bet on football play-off games that year and did ok.

In January 92, I identified a bookie for myself. I know when you first get involved with a bookie they want to ensure that you win a few to keep you connected but for some reason I couldn't lose. I was betting 7 games a night at \$300 each and was winning most of the games I played. I was feeling on top of the world, and my bookie really put me up as an exceptional player. My Code was M98 and my friends would tease me about making that the vanity plate on my car. Winning was the worst thing that could have happened to me. I put the money I won away. It wasn't about the money, it was about the action. I loved having money on a game, I loved the feeling that I had, especially during the time that I placed the bet, and at the start of the game.

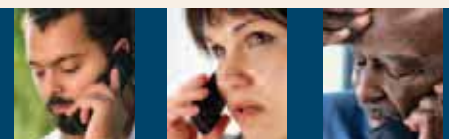
March Madness came and I couldn't hit anything. I lost all of my early season winnings, plus an additional \$10,000. I had lost so much that my brother had to co-sign a loan for me so I could pay off my debts. I quit gambling for the remainder of the year. Then March Madness came around and I lost again.

I stopped gambling until football season. I did ok. I lost some and won some. I was betting on basketball again and was down by a couple thousand dollars when I headed from Virginia to DC for my bachelor party and placed bets on some games. I found myself betting more money than I normally would, taking more risks, and by the end of the weekend I was up. I was getting married, so I stopped betting.

*"It didn't matter that I won, that I was up, and it would be smart to stop, I wanted the action."*

That period lasted only a few seasons and in the spring, I started to bet on basketball and was hitting again like I did my first year. I was up a few thousand dollars at the end of the season and instead of being happy, I remember the feeling I had inside when I realized basketball season was over. I remember sitting there wondering what I should do now and quite frankly it was awful. It didn't matter that I won, that I was up, and it would be smart to stop, I wanted the action. I began betting on the NBA but found myself losing again. I gambled off and on for the next few years. If I won, I would gamble more, if I lost, I would lay low for awhile.

*Continued on page 3*



**Gambling Problem? Yours?  
A friend's? A family member's?**  
Call the FCCG 24-hour HelpLine  
**888-ADMIT-IT (888-236-4848)**

**Florida Council on Compulsive Gambling, Inc.**

901 Douglas Avenue, Suite 200  
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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.



# Sports Betting

By Paul Ashe, President and Pat Fowler, Executive Director



Ask anyone who follows a sport of some type if they have ever wagered on a game and they will probably tell you that they have. Sports' betting is so common that office pools for Super Bowl or March Madness are the norm as opposed to the exception. And yet what many don't know is that sports' betting is actually illegal in every state, with the exception of Sports Book in Nevada. It is important to keep in mind that even small stakes office pools or friendly wagers can have a devastating impact on those who may be struggling with a gambling problem.

The Florida Council on Compulsive Gambling (FCCG) encourages sports fans to be attentive to family, friends and colleagues who may be experiencing difficulties due to gambling. College Bowl Games, the Super Bowl, March Madness, and the Kentucky Derby falling one after the other create a perfect storm for a problem or compulsive gambler who wagers on sporting events. Betting on the games is easily done, from home, bars, and the workplace and now, given the internet, virtually anywhere else. Even for those who may not have a problem, the temptation to place bets can be almost overwhelming.

With increasing numbers of internet sites that promote gambling, individuals who would never have considered placing a bet illegally with a bookie, can now place bets online. This sense of anonymity provides easy access to gambling sites, without the sense of risk that one may have had in the past. However, this mix of technology with gambling can lead to addiction and unexpected outcomes. Internet gambling is fast and easy, with only a click of a mouse and with no exchange of actual money, individuals may not realize how much they are spending and can quickly find themselves in trouble.

Whether you are betting on the internet or with a bookie, you are breaking the law and many off shore companies are controlled by the same groups that ran

illegal gambling in the United States. Individuals, unable, to pay costs from illegal gambling, may find themselves a victim of extortion and loan sharking, which was not anticipated. Half of the sports bettors who call the Florida Council's HelpLine report turning to illegal acts such as larceny, fraud, embezzlement, and theft, to fund their gambling.

*"...legal and illegal gambling can threaten the integrity of the game."*

Gambling has implications for college, and professional sports that go beyond simple wagers. Anyone in a position to influence the outcome of a game such as a coach, official, or player, can be at risk for being approached by someone interested in fixing the outcome of a game. In a recent self report survey of college athletes, 35% reported gambling on sporting events. Sports figures that are approached are not being asked necessarily to throw a game, but rather to cover the spread in a game or provide information that gamblers feed on to determine the outcome of a game. Either way, legal and illegal gambling can threaten the integrity of the game.

The NCAA and many others support the notion that betting on college or amateur sports should not be permitted. However, combating the influence of a billion dollar industry is extremely difficult. In 2009, \$2.57 billion was wagered in Nevada's sports books, and the National Gambling Impact Study Commission estimates an additional \$380 billion is illegally wagered annually.

The FCCG urges the media, government, businesses, schools and others to be aware of the potential negative impacts of sports betting and to publicize the HelpLine number, 888-ADMIT-IT so that those who need help are able to access resources, and to support those recovering from compulsive gambling during this heavily wagered sports season.

## MY NAME IS MIKE RYAN AND I'M A COMPULSIVE GAMBLER *(Continued from page 1)*

In 2007, my gambling became out of control. I had a beautiful home, a beautiful wife, and a wonderful six figure job. Everything was running smoothly. I was a sports bettor and found myself gambling online everyday in 2007 from the comfort of my home and work office.

I remember how much easier it was than trying to reach a bookie right before a game. When the laws changed and offshore companies could no longer take US credit cards, I remember spending \$906.00 dollars daily to wire money offshore; six dollars for the money gram and \$900 for the wire. It was the maximum allowed or I would have sent more. I remember the clerks and patrons always looking at me as if they were wondering what I was doing.

I was losing pretty heavily betting parlays and then I won. The win was all I needed. I completely lost all control. I went through my 401 K which was about \$25,000 and my wife had no idea. I knew I had to win it back and replace it or my wife would wonder what happened to the statement. I also took over paying all of the bills to keep her in the dark as to my gambling. I needed any win I could get to replace my 401K money. I bet on a woman's basketball game that I thought would save me. I lost. I kept chasing a win that wasn't there.

In mid-August, I used the authority I had as a partner in my business and began to give myself payroll advances. I did not feel like I was stealing. I was borrowing against the work I was doing for the company, even though I was about 4 months out and \$50,000 in the hole. I knew the end of the quarter was approaching and that when the accountant ran the books, I would be found out. I had a friend who had just gotten a settlement and approached him about investing in my company. If he gave me \$60,000, I would ensure he received \$3,000 and then I would repay him the \$60,000

later. Basically it was a ponzi scheme. The \$3,000 came from the \$60,000 borrowed. I used his money to pay back the company.

I started to use the company credit card to gamble. The cards carried cash advance lines of \$15,000 or greater. In January 2008, I went to Vegas and maxed out the cash advance lines on both cards. On February 7, 2008, my life and my family's life forever changed due to my gambling problem. I came into work that morning and was told my boss wanted to see me. He proceeded to inform me that I was terminated. In addition to using my own money to the tune of tens of thousands of dollars, he discovered that I was also using the company credit card, among other things, to finance my gambling habit. I told him I intended to pay it back (which I did with the help of my parents) and that I was only "borrowing" the money but it was too late. I could no longer be trusted. Because of gambling, I had become everything I abhor. I became a liar, a cheat and a thief. My reputation has been forever tarnished and most importantly, I lost the respect from my family and friends.

In addition to losing my job that day, I also lost my home to foreclosure, declared bankruptcy, rifled through my entire savings including my 401K, destroyed my credit rating, hurt my children had thoughts of committing suicide, and ultimately divorced. My office paid \$10,000 for me to get treatment for my gambling problem. I know only going to Gamblers Anonymous meetings without therapy would not have worked for me. I would probably be "white knuckling" it right now if my employer hadn't paid for treatment. Through intense therapy, I was able to find out the reasons why I gambled and how to make changes so I could lead a normal and productive life. It will never be the money that I lost that I regret, but the time I spent away from my family thinking about and actively gambling.

## WHAT KIND OF GAMBLER ARE YOU?



### Social Gamblers

- Bet only what they can afford to lose
- Never borrow money to gamble
- Never use credit cards to gamble
- Gamble for set amounts of time
- Don't neglect school, family, or work to gamble
- Have other hobbies and/or social activities

### Problem Gamblers

- Lose money they can't afford to lose
- Borrow money to bet or pay off losses
- Max out credit cards to gamble
- Lose track of time once they start gambling
- Develop problems with friends, family, school or work because of gambling
- Spend most their time gambling or thinking about gambling

If you or someone you know is showing signs of being a problem gambler, call the Florida Council on Compulsive Gambling's 24-hour Confidential and Multilingual HelpLine: 888-ADMIT-IT.

# SPORTS BETTING: A PROBLEM FOR THE GAME

## EXAMPLES OF HOW SPORTS' BETTING IMPACTS THE GAME:

- January 2011 – University of Toledo in Ohio – “Former football player, Anthony Cuomo pleaded guilty to a gambling charge Thursday, admitting he introduced basketball players to a Detroit-area businessman and encouraged them to shave points for money during the 2003-04 and 2004-05 seasons. He is the first of six Toledo athletes to be charged.” (Associated Press Article).
- December 2010 – “IMG one of the most powerful players in college sports representing over 200 colleges licensing, media, and marketing rights, issues an anti-gambling policy on college sports for all employees amid a lawsuit alleging the chairman and chief executive officer bet on college football games and the NCAA men’s basketball tournament.” (USAtoday.com)
- September 2010 – “Denver Broncos wide receiver, Kenny McKinley committed suicide at age 23. In December of 2010 it was noted that McKinley had a gambling problem and had incurred debts which may have contributed to his depression.” (www.nationalfootballpost.com).
- In 2007, NBA referee Tim Donaghy, an admitted problem gambler, was investigated and arrested for placing bets on games he refereed and making calls to shave points during the 2005-06 and 2006-07 seasons.
- In 2003, Adrian McPherson, a promising Florida State University Quarterback, was arrested and charged with stealing and forging a signature on a blank check. He was \$8,000 in debt to a bookie and was also tried on allegations that he bet on professional and college football games. The NCAA disallowed him from playing collegiate sports for life.
- In 2003, Football head coach Rick Neuheisel was fired for participating in a NCAA basketball betting pool.
- In 1994, Stevin Smith, captain of the Arizona State Men’s Basketball Team, joins up with illegal bookie Benny Silman, in one of the most recognized point shaving scandals in college basketball history.



The National Gambling Impact Study Commission estimated in 1999 that \$380 billion is bet on sporting events in the United States, and only \$2.57 billion of that total was wagered legally through Nevada’s sports book operations. In 2010, \$82.7 million was bet legally on the Super Bowl™ alone, the most bet upon sporting event of the year and the FBI estimates that approximately 5 billion dollars are wagered illegally on the Super Bowl.

Sports’ wagering through off shore Internet gambling sites is a popular choice for sports bettors due to its availability and accessibility. The NCAA, the National Football League, Major League Baseball, the National Basketball Association and the National Hockey League aided in the passage of a 2006 bill in an attempt to make it more difficult to benefit from online gambling. These groups oppose betting on any sporting events and the NCAA often actively advocates against the expansion or easing of regulations which would allow an increase in legal sports betting on college sporting events. Groups opposed to sports betting are not only concerned with the impact of gambling addiction on the players, their families and society, they are also concerned about the integrity of the sport, which is often compromised by gambling activity.

### Based on findings from the 2008 NCAA study of College Student Athletes:

- Almost 30% of male athletes wagered on a sporting event in the past year compared to 23.5% in 2004
- Only 34% of male and 38% of female student athletes considered it gambling to participate in a fantasy league with an entry fee and prize
- Owing and/or using credit cards to gamble increased among student athletes to 58.2% from 39.9% in 2004
- More than half (54.3%) of male and 39.2% of female athletes believe that most college athletes violate NCAA rules regarding sports wagering
- DSM diagnostic criteria for pathological gambling were met by 2.9% of male and .6% of female athletes.

In the National Gambling Impact Study Commission accurately concluded: “Sports wagering threatens the integrity of sports. It puts student-athletes in a vulnerable position and can serve as a gateway behavior for adolescent gamblers, devastating individuals and careers.”

Studies and scandals over the years have shown that student athletes are sometimes approached by outside sources to provide inside information on the team or specific players and are offered bribes to play poorly or in some way affect the outcome of the game (i.e. point shaving).



# SPORTS BETTING: A PROBLEM FOR THE GAMBLER

Sports' betting is the act of predicting the outcome or results of a sporting activity and placing something of value at risk on the outcome. Sports' betting affects people of all ages, with surveys demonstrating that even teenagers wager on sporting events.

Sports betting usually starts out innocently enough sometimes wagering a few dollars among friends or as a part of an office pool. However, for many, this can represent the start of a serious gambling problem. With the advent of internet gambling, sports' wagering today is very different than it was ten or twenty years ago. Many people who would never dream of placing an illegal bet with a bookie in person or on the telephone may not think twice about placing a bet on the internet. Internet gambling is fast and easy, and with only a click of a mouse, individuals can bet on sporting events from around the world. Lines and point spreads are available on everything from televised little league baseball to all major sporting events and everything in between. Since actual money never changes hands, a gambler may not realize how much they are betting and can quickly find themselves in trouble.

Internet gambling also makes it easier for gamblers to conceal their gambling activity. No longer does the gambler have to wait for a book to open for a game. Internet sites are available 24 hours a day and are easy to access from any internet enabled device.

Young adults, ages 18-24, are no stranger to the sports betting world

either. Research indicates that 75% of all college students report gambling in the past year. For this video gaming population, internet sports betting is even more of a threat. This is an audience that has been conditioned to believe that the more you play a video game, the more you improve and the more likely you are to win. This philosophy is often adopted by problem gamblers as well, the more they play the more likely they are to win. Unfortunately, in gambling, when the odds are stacked against you, the more you play, the more probable you are to lose.

### Recent statistics from the FCCG's HelpLine indicate that among Florida HelpLine callers who bet on sports:

- Half (50%) had committed illegal acts (30-35% is the norm for other forms of gambling)
- More than half (53%) report having problems at work due to gambling
- Fifty-six percent (56%) placed bets with illegal bookies
- Utilizing online gambling sites to wager was favored by 29%
- Family conflict was prevalent in 89% of the households

In addition, sports bettors calling the HelpLine were more likely to be white males, to have sold or pawned assets in order to obtain money for gambling, and were likely to suffer from anxiety.

## THERE ARE WARNING SIGNS THAT SPORTS' BETTING IS A PROBLEM:

- Excessive use of internet or phone calls to place bets or check odds.
- Obsession with point spreads or 'fantasy' scores.
- Loss of interest in a favorite team and shifting of allegiances to teams.
- Unusual interest in little followed games, and obscure sporting events.
- Loss of time with family in order to listen to, watch, or attend sporting events which are bet on.
- Heightened positive emotion prior to the start of games, with very positive or negative emotional swings while watching .
- Association with other sports bettors, obsession with following sports.
- Frequently borrowing money from friends or family.
- Defensive when questioned about gambling behavior.
- Increasing problems at home, work, or school.
- Increasing debt and financial troubles.
- Chasing losses trying to win back money.

*Fortunately, if you or someone you know has a gambling problem, help is available. Calling the FCCG HelpLine 888-ADMIT-IT is the first step in getting that help.*

## IN MEMORIAM



**Cheryl Laird, D. Ed., LMHC**

*May 7, 1945 – December 10, 2010*

It is with a heavy heart that the Florida Council on Compulsive Gambling remembers Cheryl Laird. The recent passing of Cheryl has left a void not only in our hearts but in treatment services for problem gamblers and their families in central Florida. Cheryl was an important part of the Florida Council on Compulsive Gambling. She was a community educator and a community therapist with a deep understanding of problem and compulsive gambling. Cheryl was a well loved member of the therapeutic community and worked effortlessly to unify all of the gambling therapists across the state in order to better meet the needs of those they served. She was an active leader and member of various mental health organizations, including serving as past president of the FMHCA.

Cheryl was one of the finest people the FCCG has had the privilege of knowing and she is missed by all.

# GAMBLING ON YOUTH SPORTS:



An interview with the Pastor Anthony Davis about the response of a community on the underground gambling on youth sports and its impact on the community.

Anthony Davis is the Pastor of the Church of Brotherly Love in Deerfield Beach, Florida. Pastor Davis received his Doctorate in Christian Psychology and his wife, Sister Davis has a Bachelor's degree in Christian Counseling. When they founded the church in 1991 it was their vision to re-establish the church as an intricate part of the community and continue to work toward that vision. They have founded The Church of Brotherly Love King's Table Ministry, a separate 501(c)3 which provides social services throughout the community with an emphasis on outreach and mentorship of youth. The community that is served most by this population is a largely Black/African American community and is of low or very low income levels.

**Q FCCG:**  
*Reverend Davis, you originally partnered with the Florida Council on Compulsive Gambling, through the United Way through your wife's work with the King's Table Ministry, can you explain the program and how you include gambling?*

**A Reverend Davis:**  
United Way was very familiar with our work in the Deerfield Area in the public schools and invited us to become a community educator for

them in their partnership with the FCCG. We underwent a day long training on the issues of gambling offered by the Florida Council and felt it appropriate with the expansion of gambling in the county that we begin having conversations about gambling with others. We readily added an anti gambling curriculum to the mentorship program that we have in the Broward County Public Schools. The new curriculum fit very well with the programs we offered. But we were unaware of how big the gambling problem in the community really was.

**Q FCCG:**  
*You learned some very troubling information about an entire underground gambling culture that you knew nothing about from a family member who was coaching a football team and quit coaching because he was frustrated by the impacts of illegal gambling.*

**A Reverend Davis:**  
Yes, my nephew was a coach of a local little league team and he quit coaching after becoming frustrated at his inability to truly coach the team. Most people are familiar with sports betting and many of us at one time or another might have even bet on a game. There are parents and spectators that sit in the stand who you might see bet \$5 or \$10 on the game if their kids are on opposing teams, but I know now that there are also spectators in the stands that are there who have illegally bet \$10,000-\$30,000 on the same game through a bookie or an internet gambling site. I was surprised to find out this was happening but was sickened to learn of its impact on the youth.

This gambling is hurting the kids to an incredible degree. Many of our families are struggling to make ends meet. Many have lost jobs and are having a hard time finding work due to the high unemployment rates and the poor economy. They are vulnerable to being

approached by those who wish to control the outcomes of the game. I have learned about families that have been given money to move their children from one little league team to another to stack the team with strong players. These parents took the money for the sake of the family. Some were proud that their children were strong athletes and did not understand the impact of being exploited for the talents of the kids.

Coaches have also been affected. Many have been approached, not to lose or throw a game, but to cover the spreads on the games that had been established. They would be paid to ensure that the kids would cover the spreads on the games. Coaches who would normally try to play all of the kids in the games, now found themselves balancing their desire to be a good coach and trying to ensure that the spread would be covered. At times, this meant some children played while others sat out and couldn't be played. Some individuals involved have gone as far as paying the children for each touchdown made. For a child, receiving \$100 for a touchdown can quickly go to their heads. They may be aware of the money that is changing hands and \$100 for a child in a low income family is the world.

**Q FCCG:**  
*How do you see this impacting the children other than them not being led to play fairly?*

**A Reverend Davis:**  
Getting your child involved in sports is supposed to improve their self esteem and be a protective factor against problems. Having community sports and high school sports being bet upon by those breaking the law makes participation a risk. Money talks and can have a lot of power in a poor community. Exploiting children for their talents, or paying them to participate in throwing a game changes them. They no longer care about school or whatever else

# AN INTERVIEW WITH REVEREND DAVIS

they need to do as much. They believe that they have made it to the big time; they are being paid to make a touchdown or to score in a game as if they are on a professional team. It really goes to their heads and they start letting go of their grades — then these same young children who in late elementary and middle school end up not even being eligible to play sports in high school. They don't have the grades for it and their chances for success have gone away. They end up with limited options, putting their entire future at risk.

**Q FCCG:**  
*Are people aware that this is going on in the community?*

**A Reverend Davis:**  
Our church and Social Services program works closely with youth and we did not know about the problem. I do not have kids involved in sports and I don't have any reason to be on the inside or privy to such information. It is a private world, where only the most vulnerable are approached.

People in the community who are in the know do not want to talk about it. The people who are involved or have been involved with the underworld that makes

up illegal gambling are fearful. There is a code of silence and it is believed that if anyone breaks the code, somehow, someday they would be found out and be harmed. Many of the people able to place \$20,000 and \$30,000 on the line for a little league game are also involved in crime, or drug dealing and they do not want to draw the attention of the media or authorities in any way. Some families may suspect that one team or another is stacked with good players and feel that this isn't fair but most do not know that some of the kids might have been bought.

**Q FCCG:**  
*What can communities do?*

**A Reverend Davis:** I am sure that law enforcement know about the issue, but without a whistleblower, it will take a long investigation as underworlds are very hard to infiltrate and those involved only deal with those they know and trust. And you may eliminate one part of the problem only to have someone else come in and take over where they left off. I think it is up to all of us to be a part. Gambling, problem gamblers and those who commit crimes, have a large impact but they are a small part of our society. They only have the power we give them as a community. But if we allow them to make us afraid, or we become labeled as bad, then



we will have lost. We have to build on our strengths.

Last spring, Deerfield had two very public acts of youth violence occur. All of a sudden, this community, which has not recently had a high incidence of crime and violence, became less than what it was. People closed

their doors in fear, parents talked about pulling their children from school. It had to stop. Good could not afford to bow down to evil. The Community had to take responsibility for coming together against the violence, to take a stand. I organized a 'March on Violence.' We need to do the same with problem and illegal gambling. We need to take back our schools, our youth sports, our communities. We need to talk to coaches and have coaches talk to kids about the integrity of the game. We need to include families in the discussion.

We do not offer raffles as fundraisers that resemble gambling, and we need to ensure others follow suit. We need to take better care of each other in this economy to ensure that the most vulnerable cannot be exploited by those offering money to purchase their children at such a cost. For those who might be struggling with a gambling problem, we have to ensure that they know how to access help. We have to help lead them to calling the Council for that help and not be afraid to shine the light on the problem.

*The Church of Brotherly Love is located at 81 N. Deerfield Avenue, Suite 3, Deerfield Beach, Florida.*



**For information, support and free services, call the FCCG:**

**24-Hour Problem Gambling HelpLine | Confidential & Multilingual | 888-ADMIT-IT**

*We're here to help.*

# WHEN GAMBLING TAKES CONTROL OF THE GAME: A LESSON ON BETTING FOR HIGH SCHOOL STUDENT ATHLETES AND COACHES

Gambling is illegal in Florida for those under the age of 18. However, research has shown that almost 70% of the state's youth ages 13-17 have gambled, 40% of whom have done so in the past year, and 11.5% who participate on a weekly basis. Gambling can present a problem for any student at any time, but gambling by student athletes can be of particular concern. Student athletes are highly competitive in nature and are natural risk takers, which may place them at risk to participate in gambling. According to a 2003 study by Engwall, Hunter and Steinberg, sports wagering, in high school that increased in college, was reported by 50% of college student-athletes. Coaches and athletic directors play an important part in curbing gambling problems among youth. Their students listen to them and follow their lead. For some students, curbing gambling behaviors that began in High School will be impossible, placing them at risk for losing NCAA eligibility and scholarships, or worse, losing their education and future to a gambling problem.

Most people can identify with how good it feels to win a close game. You can feel the excitement in the stands among the fans and can almost see the energy of the players as they celebrate a win. Even losing teams can appreciate the merit of a game played well and good competition. Losses may not feel good but they are opportunities for growth. For a percentage of athletes and fans, however, winning and losing or watching a game played well may not be enough. They may find that they enjoy the game more only when they have placed something at risk on the outcome of the game.

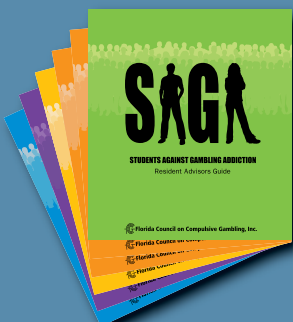
Gambling among athletes may make them vulnerable to being approached by a bookie or a sports gambler with a lot riding on a game. Bookies target those athletes that are



vulnerable to influence who may not recognize that they are being enticed to participate in an illegal act such as throwing a game, scoring a certain number of points, or providing inside information about the team.

Students are often introduced to a bookie by friends or someone that they are familiar with, who may be gambling or looking to make some fast money. Bookies, and those involved in illegal gambling, do not care about which teams win or lose; they only care about making money. Many will go to great measures to make sure that they reach this goal, and will exploit athletes even at the high school level. When ESPN began televising High School sporting events, High School games and athletes began receiving the same attention previously reserved for college and professional sports. A betting line is now available for televised High School Sporting events via illegal internet sites.

When Gambling Takes Control of the Game is a toolkit designed for high school coaches and athletic directors to utilize with High School Athletes. The toolkit provides everything that a coach might need to hold a conversation with their athletes about gambling and its impacts on the game. It aids student athletes in understanding the positive aspects of competition while identifying the negative sides to becoming overly competitive. Risk factors associated with gambling and the negative impacts of gambling are reviewed. Stories of other athletes and students who have developed problems or been approached by others to impact games are shared. Students will learn about the impact of gambling on the integrity of sports and the NCAA guidelines for collegiate sports and athletes. Please call the FCCG HelpLine to request your free copy of the program and for assistance in its use.



FCCG has developed a program, *Students Against Gambling Addiction (SAGA)* which focuses exclusively on how to provide essential information about problem gambling to college students from a variety of approaches by providing guides to action for:

- Resident Advisors
- Financial Aid Advisors
- Counselors
- Student-Athlete Coaches & Instructors
- Peer Advocates

Each guide offers practical insight about gambling addiction and identifies real actions students can take to access help for themselves and others.

*For more information about SAGA or to obtain a SAGA kit, please visit [www.gamblinghelp.org](http://www.gamblinghelp.org) or call 888-ADMIT-IT.*

# SPORTS BETTING: *A PROBLEM FOR THE WORKPLACE*

Americans love their sports. During football season, Super Bowl, March Madness, the Kentucky Derby and even international events such as the World Cup, you can feel the excitement surrounding who will win. Even the President of the United States, Barrack Obama, provided his prediction for the outcome of March Madness in 2010. It is not uncommon for this excitement to spill over to the workplace in the form of office pools or simple wagers among those in the office. Many companies have policies on gambling at work, but these policies are frequently unenforced or ignored. Some managers may consider office betting to be harmless fun and some may participate in the gambling themselves. Workplace gambling or employee on-the-job gambling is costly in loss of time and productivity, places those who have a gambling problem at risk, and creates a potential legal liability for the company.



Sports' betting at work carries its own risks. Individuals who are involved in establishing an office pool may spend an inordinate amount of time during work hours organizing and overseeing the activity of the pool. It is impossible to know exactly how much time is lost since many individuals work alone in an office, and many others have open access to the internet or to a cellular device with unlimited internet. According to Challenger, Grey and Christmas, an

employment outplacement firm, office pools on March Madness alone creates \$1.8 billion in lost productivity. Employees studying the bracket and watching the games or following the scores are all part of the productivity drain.

In addition, the existence of an office pool at work is a threat to any problem gambler in the workplace. Because gambling addiction is a hidden disease and recovery often a very private part of a person's life, having active gambling in the workplace can be very disruptive to individuals dealing with a gambling problem. The Council receives calls from individuals who do not know how to cope with the gambling that is occurring in their workplace

without either leaving the job or having to share their gambling history and risk losing their job or being impacted by the stigma that may result from this.

Sports' betting is illegal. While participants in small pools are unlikely to be arrested, it is never a good idea for a business owner to condone questionable activity of any kind in the workplace. Running a book in the office is easy, and with the advent of the internet, only requires simple access to the web. Bookmaking in the office can lead to office crime, increased debt for those participating, and problem gambling.

## A BETTER COURSE OF ACTION IS TO ESTABLISH AND ENFORCE A NON-GAMBLING ENVIRONMENT IN THE WORKPLACE. SUGGESTIONS FOR DOING SO INCLUDE:

- Creating office policies that do not permit on-the-job gambling.
- Taking the issue of office betting seriously and educating others about the issue as well.
- Asking employees to be vigilant about office betting.
- Eliminating all office betting, not just sports pools, (this includes pooling money for the lottery and activities such as baby pools and office raffles).
- Blocking internet gambling sites and access to those sites from work computers.
- Raising awareness of the signs of problem gambling and ensuring the Employee Assistance Program understands problem gambling and provides appropriate resources for help through qualified and certified professionals.
- Requesting a free copy of the FCCG's Managing the Odds program which empowers employers to develop site specific plans to address and respond to problem gambling and gambling in the workplace.



## TREATMENT WORKS

### TREATMENT FOR PROBLEM GAMBLERS AND THEIR FAMILIES IS NOW AVAILABLE!

The Florida Council on Compulsive Gambling has received funds for gambling addiction treatment in Florida. The funding for treatment comes as a result of the gaming compact between the State of Florida and the Seminole Tribe. The Seminole Tribe of Florida has been a strong supporter of the FCCG and provided contributions to the Council to aid with treatment prior to the passage of the new gaming compact.

*This is the first time in the history of the FCCG that monies have been made available to provide treatment for those in need regardless of ability to pay. This funding will expand access to treatment for problem gamblers and their family members who call the FCCG HelpLine. If you are a treatment provider, consider becoming certified to treat the problem gambling population and join our referral system or screen your clients and refer them to the 888-ADMIT-IT HelpLine.*

### FINDING THE RIGHT TREATMENT FOR A GAMBLING PROBLEM

Most of us when faced with a life crisis, may have a difficult time knowing what we need to do. Families and individuals experiencing the impacts of a gambling problem may not know where to turn for help, or what type of help they need. The Florida Council on Compulsive Gambling aids gamblers and their loved ones in finding appropriate treatment supports across the state. The FCCG understands that the journey on the road to recovery can be different for people and that what works for one person may not work for another. The FCCG works with callers to provide as many resources as possible to the individual so that they can make the most informed choice as to what they believe will work for them.

By calling the FCCG HelpLine, gamblers and their families are opening the door to an array of services which can make the path to recovery easier. In addition, the FCCG maintains only organizations and individuals in their data base that truly understand the impact of a gambling addiction, and needs of those coping with a gambling problem. A call to the 888-ADMIT-IT HelpLine is often the first step to finding help. The HelpLine is multilingual and available 24- hours a day, 7 days a week.



### SUICIDE AND PROBLEM GAMBLING

The FCCG takes the risk of Suicide among problem gamblers calling the HelpLine seriously and works to ensure that the individual has immediate help and assistance. The risk of suicide among problem gamblers is very high. When someone with a gambling problem talks of being hopeless or begins talking about suicide, not being able to survive another day, or considering that others would be better off if they were no longer here, they must be taken seriously. If you or someone you know is having thoughts of suicide, talk about it and get help. Call the National Suicide Prevention Line at 1-800-SUICIDE (1-800-784-2433).



## TREATMENT WORKS

### WHAT TO EXPECT WHEN CALLING THE 888-ADMIT-IT HELPLINE.

People who call the Florida Council on Compulsive Gambling HelpLine do so for a number of reasons. They may have a family member or friend who needs help, they may need help themselves, or they may be looking for information and resources on problem and compulsive gambling.

People who are concerned about a gambler or their own gambling are often distressed when they call the HelpLine and may be concerned about what others will think of them when they call. Many are concerned that their gambling has affected their relationships with family and friends, their employment, education and financial stability. They may have participated in illegal acts to obtain money to continue their gambling or to pay off gambling debts. Many callers will experience feelings of depression and hopelessness and may even be contemplating suicide.

*HelpLine specialists are trained to aid callers in discussing their experience with gambling, and its related problems, and identifying resources which will best serve the person to find hope and begin the process of recovery.*

Individuals who call the HelpLine concerned about a gambling problem are asked questions about their situation, such as their age, family, employment and financial problems, gambling history and problems, and current debts. This information helps the specialist to match the caller with appropriate information and resources in their area to assist with their specific needs. Resources are available for gamblers, their loved ones, treatment providers, friends, and others.

## ALL CALLERS ARE OFFERED THE FOLLOWING SERVICES

#### **Preliminary Assessment and Treatment Supports (PATs)**

**Program:** The PATs program covers the cost of the first visit with a trained therapist for those who do not have the ability to pay. The FCCG understands that even those with an income often have incurred gambling debts which make paying for an initial session impossible. The PATs program provides the caller the ability to meet with a therapist without the burden of cost.

**Treatment Program:** Individuals who call the HelpLine for assistance and who are unable to access treatment resources due to a lack of insurance or ability to pay, may be eligible for funded treatment services.

**Soft Transfer Program:** The Soft Transfer Program allows callers to schedule their first appointment with a certified treatment professional while on the phone. The Council has a statewide network of Therapists and Counselors who are certified at the state or national level to provide gambling addiction counseling at the state or national level. During the call, credentials and specialization of the therapists in a caller's area are reviewed and a first appointment for help made if the caller agrees. Loved ones as well as the gambler can benefit from meeting with a therapist that understands gambling addiction.

**Gamblers Anonymous and Gam-Anon:** The Council maintains lists of all active GA and GamAnon (for family and friends of a compulsive gambler) meetings across the state and those in states which border Florida. Callers are provided with the date, time, and location of gambling specific self help meetings in their area.

**Peer Connect Program:** The Peer Connect Program provides callers with the ability to connect with a recovering compulsive gambler, or family member of a gambler to gain personal insights, ask questions about the recovery process, and to work together on the *A Chance for Change Recovery Workbook Series*.

***A Chance for Change Recovery Workbook Series:*** The workbook series includes a set of recovery workbooks for gamblers, loved ones, and older adult gamblers, which guides the gambler and loved ones through many aspect of the recovery process. The workbook series may be used under the guidance of a treatment professional while attending counseling and self-help supports or can be self directed and completed on your own. Peer Connect staff are available to help explain the activities or to guide someone in their completion. Workbooks are available in English and Spanish.

**Financial and Legal Support:** Problem gamblers often suffer severe financial difficulties or may have legal issues resulting from their gambling. The FCCG maintains a listing of financial agencies, organizations and lawyers specifically trained to aid gamblers with their legal or financial problems. Referrals will be made for those needing help with re-establishing their finances and or dealing with possible legal issues.

**Live Chat and interactive forums:** For those individuals who are uncomfortable calling the 888-ADMIT-IT HelpLine, online forums and a Live Chat option are available online. Live Chat is available during the work week at various times of the day. FCCG staff, HelpLine specialists and Peer Connect staff host the LIVE CHAT and are able to respond to issues being presented by an individual and provide information in real time via the internet. Conversations on Live Chat are only able to be seen by the host and the person on Chat, they are not open to the public. The online forums are an area where individuals can blog about a gambling related topic, ask others for information and guidance or just read information posted by others. FCCG staff monitors the online forums but many members of the public participate. Staff will identify themselves when they are responding to a post, but recognize that others may also respond.



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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)

## MODERATING YOUR GAMBLING

Unsure if you have a problem? Follow these guidelines to see if you can reduce your risk of developing a problem, or moderate your gambling.

1. Set a limit on how much of your entertainment dollars you are willing or can afford to spend on gambling and stick to it.
2. Never spend money needed for bills or other necessities on gambling.
3. Never borrow money to gamble or to pay off gambling debts.
4. Never gamble to ease negative emotions such as being bored, angry, lonely, tired or depressed.
5. Never lie about your gambling wins or losses.

*Remember, gambling for a problem gambler is never a safe risk. It is not about how often you gamble, it is about what happens when you gamble. Many gamblers will quit gambling for awhile, but once they return to gambling find themselves in trouble. For help with a gambling problem call 888-ADMIT-IT.*

For professional treatment, self-help and other supports, call: 888-ADMIT-IT