



SENIOR FOCUS

Concerning Seniors with Gambling Problems

VOLUME 9

888-ADMIT-IT

About the
Florida Council on
Compulsive Gambling
(FCCG)

Hundreds of thousands of Floridians struggle with serious to severe difficulties due to gambling. Helping problem gamblers, their loved ones, and others is our organization's mission. As a not-for-profit educational and advocacy organization under contract with Florida state government, the FCCG is here to help.

For information, call:
888-ADMIT-IT
(888-236-4848)



Gambling Problem?
We're here to help.

24-hour Confidential &
Multilingual HelpLine

888-ADMIT-IT

www.gamblinghelp.org

William's Story... *for Patricia*

I was always an independent person, a business man with good friends, and the love of a beautiful wife and children. I worked hard and earned a living that was good for my family. We had what we needed



and at times we even had more. I spent my weekends working on the house and on Saturday nights joined my friends in a poker game twice a month. We had a limit on how much you could bet at each game and when one person at the table was out of money we called it a night. If the night was short we spent time talking sports, work, wives and kids. As I got older some of the faces at the table changed, and we tended to only meet once a month, but the rules were the same and the conversation light. Then I retired.

*Who knew then that this
would become the beginning
of the end for me.*

My wife and I had hopes and dreams of traveling, spending time with the grandchildren, and enjoying retirement. I was 65 when I retired and we had what we needed saved to live our dream. Then one day my wife caught a cold and it didn't get better. I finally convinced her to go to the doctor only to find out after a few tests and referrals that she had Hodgkin's Disease. I was scared. I couldn't shake the feelings I was having. I had lived with her for over 35 years and couldn't imagine my life, in retirement

no less, without her. I did not want to leave her side. I felt alone and out of control.

My daughter became worried about me. She said I had become much more quiet and withdrawn. My wife began chemotherapy and was tired a lot of the

time. My daughter bought me a new computer and upgraded our internet services so we could stay connected. Who knew then that this would become the beginning of the end for me. One day I saw an ad for an online poker game. There was no money involved, it was just for fun. I found myself playing. It was different than playing with the guys -bluffing is definitely not the same. It gave me something to do with no risk of losing anything while I sat with my wife close by. My daughter was delighted. She said she could see the change in me; I was smiling a bit more and like my old self. I would tell her about the games I played and often bragged about beating some of the green college students who were playing online as well. I had been playing poker for 40 years; they had nothing on me.

About three months after I started playing, one of the guys who was a regular at my table asked if I wanted to join him at a different poker site where we could play for money. I was feeling confident and thought one game here and there couldn't hurt. It all seemed so innocent.

continued next page...

William's Story... for Patricia *(continued from page 1)*

I wasn't even sure how the pay thing worked, but my "friend" let me know that it was easy. Money won would be put into an account overseas by the company hosting the site, and every so often I could request a check for my winnings. Simple. I knew online gambling was illegal, but this was a poker game among adults

I won money during my first few games. Bills for my wife's treatment were starting to pile up and I knew that the winnings would help. It is embarrassing to admit but I even had fantasies about being as good as the guys winning millions in poker tournaments. I would play on the free sites to practice and I would play on the pay sites one or two days a week.

I guess as you get better the players you are paired with get better too. I remember not winning as much but I had a limit to how much I would lose and I would stick to it. Those losses added up though and I had lost about \$1,500.00 playing for fun. More than I would have ever lost playing with my friends. It is too easy to bet with the points. They don't look or feel like money, the game is fast paced, and the bids are higher. So back to the free site I went.

It had been almost a year since my wife's treatment started and we thought things were looking great when we received bad news. She had developed other cancers and the doctors felt that with aggressive treatment she might survive another year. I went home, in shock, and found myself at my computer. I don't know how long I played, but I lost \$15,000. I had just lost almost everything we had as cash in our savings account. Ashamed, I began playing to win back the money. I was desperate.

My daughter came to stay with me and my wife and she encouraged me to get out of the house for a bit. She saw my depression and assumed it was entirely about my wife's illness. I found a poker room that had just opened near-by and stopped in to check it out. It looked harmless enough. I joined a table with a bunch of old timers like me and soon found myself in a competitive game. I won \$500.00. A few more days like this and I would have back some of the money I had lost. Things were going to be ok....

I left home more and more. My wife grew sicker and sicker but I couldn't stand seeing her so frail. A home health nurse was called in and helped during the day so I would often slip out to play poker. When the nurse left, I would come home and boot up the computer. I was hooked. I was losing more and more but couldn't stop myself. When my wife's cancer became terminal, my daughter and I sat down with the hospice counselor and made an end of life plan for my wife. My daughter then asked to go through my financial statements. She was shocked. I had lost everything. I hadn't paid a bill for months. The house was owned by us free and clear but I had not paid the past years property taxes and a lien had been placed on the property. I had nothing in savings and most of my portfolio of stocks and bonds had been closed. I was paying for lights and power with money donated by our church for my wife's care. I had even cashed in savings bonds we had bought for our granddaughter each year after her birth. I was so ashamed. I remember weeping like a baby in her arms. I don't know how much I lost altogether, probably close to \$65,000 or more. My poor daughter. Her mother was dying and her father was a loser. I had missed the last 4 months of my wife's life. I didn't want to live. I wanted to die with my wife.

My daughter and the Hospice Counselor had me placed in a hospital so that I would not hurt myself. My wife died before I came home. I was giving up. My granddaughter came to see me with her mom and told me she wanted me to come live with her and her mom. I was shocked that they would even take me in. But they have. I don't play poker any more. I don't even take a simple bet on a football game or play the lottery. I started to go to Gambler's Anonymous and got help from a counselor that understands about gambling. It hasn't been easy. I don't have access to my bank account or any money. The only computer in the house is my daughters and she has a program that won't allow me to get on to gamble and if I try, alerts her. I can tell you. I wouldn't be here today if it weren't for her and my granddaughter. I will never remake the money I lost gambling, but my biggest loss was losing the time with my wife when she needed me most.

As a result of the increased proliferation of Poker, the expansion of Poker rooms across the state and Black Jack in Tribal Casinos, the FCCG 24 hour HelpLine, 888-ADMIT-IT, has received increasing numbers of calls from individuals who have developed problems with card playing.

Internet Sweepstake Cafés: A Growing Concern

A number of years ago, Florida witnessed the rise of numerous businesses which provided patrons an opportunity to play slot machines and win points which could be used to earn gift cards and other prizes. Authorities in some areas cracked down and closed many of these businesses for operating an illegal gambling operation, while other areas approved user operation.

The devices feature electronic poker and slot games which look and operate very much like regular slot and poker machines.

Today, Florida is experiencing the rapid growth of internet café's. Over 350 of these cafes offering simulated gambling devices have opened across the state. Internet cafes claim to stay within Florida law by selling internet time or phone cards and by giving away credits which can be used to participate in a video sweepstakes. The credits are entered on an electronic gaming-like device and those who win are able to collect cash prizes. The more internet time purchased, the more credits received to play. The devices feature electronic poker and slot games which look and operate very much like regular slot and poker machines. Operators of the internet café's say the sweepstakes games are not their primary business and the FCCG disagrees. Law enforcement also disagrees as to whether they are operating within the letter of the law.

"The FCCG has been very concerned about the rapid increase and availability of this kind of gambling for a number of reasons," shares Pat Fowler, Executive Director for the Florida Council. "We have

seen an increasing number of calls from Florida residents who are experiencing substantial financial loss and associated gambling problems at these locations. The callers to the 888-ADMIT-IT HelpLine who are gambling at internet cafes are more likely to be older females, retired and with lower income than the general population. Twenty-five percent (25%) are unemployed or disabled, and report experiencing problems meeting daily living expenses as a result of their gambling in these venues. The impacts of these games are the same as if they were sitting in front of a slot machine in a regular casino. Many callers don't even know how to use the internet time that they receive and went to the locations simply to gamble."

The reality is that these café's are located right in neighborhoods where residents live and work, which is of great concern as this kind of "convenience gambling" appears to be more harmful than destination gambling where traveling is necessary. Internet café's are often located in strip malls next to the jiffy market or laundry mat, and the sheer number of locations in the state gives grave cause for concern. In addition, these simulated gambling devices are not regulated in any way and the operators of the café's are not trained to identify and intervene when someone shows signs of a gambling problem the way casinos, racetracks, and other gaming venue employees are, which puts those playing on these machines at even greater risk.

Some of the internet café's will argue that they are a benefit to the community through the contributions they make to charitable

organizations such as veterans groups. The Council does not question the benefit that these contributions may bring to these organizations or causes, but feels strongly that based on the data revealed through the HelpLine, the damage done to individuals hurt by these establishments far outweighs any good that is done through the donations. A solution that helps one group of citizens while creating harm for another is not a solution at all. We can do better than that.

A solution that helps one group of citizens while creating harm for another is not a solution at all.

Seminole County Commissioners agreed and on January 11, 2011, voted to ban all simulated gambling devices operated in the County. These businesses were given until the end of January to get rid of virtual slot machines and online sweepstakes games. According to the ordinance, businesses will not be allowed to offer computer or video devices with craps, poker, slots, or other games ordinarily played at a casino.

"I am pleased to see that Seminole County Commissioners have taken a stand to not allow the internet sweepstakes gambling to continue in their county," shared Pat Fowler. "I just hope that others will follow suit, since any good that may come as a result of these businesses is far outweighed by the damage it is causing for residents of the community."

If you or someone you know or care for shows signs of a gambling problem, help is only a phone call away at 888-ADMIT-IT (236-4848).

Lower Risk Gambling

The FCCG labels any form of social gambling” lower risk gambling”, because it is not risk-free. Even gamblers, who have never had a problem with gambling before may develop a problem over time, or with a changing life circumstance.

Older adults are the fastest growing age group, and research reveals that gambling is quickly becoming one of their fastest growing past times. This increase is likely due in part to the accessibility of gambling in Florida, with the expansion of poker rooms, slot machines, casinos, and lottery offerings, and with the heavy marketing that is done to this age group.

Gambling can be a source of entertainment for those that can gamble recreationally. Casinos and other venues offer entertainment and opportunities to socialize and maybe even win some money. Most people, including older adults, gamble in a lower risk manner. They gamble socially, setting limits on how much money they can afford to lose and sticking to those limits. They continue to take care of their health, their finances, and their bills, and their gambling does not impact their overall well-being. However, for some older adults, gambling takes over their lives.

Older adults have unique differences from their younger counterparts which places them at greater risk for developing problems due to gambling.

- Members of the gaming industry heavily market to Seniors with special promotions including free meals or deep discounts on food or the provision of travel to their locations. All of this can make gambling a seemingly inexpensive entertainment option.
- Older adults often face a number of life changes and transitions, such as retirement, the onset of illness, boredom and loneliness, isolation from or loss of family and friends. Such changes can turn a social activity into a problem.

- Older adults who lose money gambling, no longer have the earning potential or time to replace income or retirement monies lost to gambling. For most, if they lose money it is gone forever, and the belief that a big win will solve their financial problems often causes even more devastation.
 - Older adults are less likely to seek assistance for a gambling problem.
 - They may be less likely to understand addiction and therefore unable to identify the problem in themselves and others.
- They may hide their gambling behavior from others and are often ashamed of their financial losses and loss of control. They may also be concerned about the stigma attached to being a problem gambler.
- Older adults have a higher risk of cognitive impairment, which may interfere with their ability to keep up in the fast paced world of gambling, or may interfere with their ability to make sound decisions about their gambling.
- For many, older women especially, gambling is a new activity. This inexperience can lead to difficulties in understanding how different games and devices work and how wins and losses are calculated.
- Older adults on medications which are Dopamine Agonists, such as those used in the treatment of Parkinson’s Disease or Restless Leg Syndrome, need to be aware that these drugs may cause an increase in compulsive behaviors such as gambling.

*For online supports and
the Live Chat program, visit:
www.gamblinghelp.org*

Warning Signs of a Gambling Problem

It is important to know and recognize the warning signs of a gambling problem. Being able to reach out for help as soon as a problem begins to develop can prove extremely beneficial.

- Preoccupation with gambling.
- Gambling to calm nerves, forget worries or reduce depression.
- Needing to increase the amount of time spent gambling and the amount wagered to experience the same thrill or escape.
- Withdrawal from family, friends, or regular activities.
- Hiding time and money spent on gambling from loved ones.
- Lying about gambling.
- Neglecting personal needs, care, or health.
- Using savings or cashing in retirement funds to gamble.
- Increased depression or possible suicidal ideation.

More than one in five callers to the FCCG 24-Hour HelpLine are over the age of 55. Older Adults concerned about their own gambling behavior or that of someone they care about can call the FCCG's 888-ADMIT-IT confidential, 24-hour Helpline, for information and referral services.

Keeping Gambling Recreational and Low Risk

Now that you know and understand the risks and warning signs for problem gambling among older adults, you can understand ways of keeping gambling low-risk.

- Know how much money you can afford to spend and lose gambling. Set a dollar limit and stick to it, expecting that any money spent gambling will most likely be lost. Never spend money needed to pay for household expenses on gambling.
- Treat all winnings as a bonus, and losing as the cost of your entertainment. Resist the urge to “chase” losses.
- Make it a rule to never gamble on credit. Receiving a cash advance on a credit card is still gambling on credit.
- Decide how much of your time you want to allow for gambling and leave when you reach your time limit whether you are winning or losing.
- Continue to participate in a wide range of social activities that you can enjoy ensuring that you still make time for family and friends. Do not substitute gambling for other worthwhile activities.
- Use a “buddy system” when gambling to ensure that yours and your buddy’s gambling stays in check.
- Take breaks in gambling. Take advantage of the non-gambling activities offered at many gambling venues. If nothing else is offered, stand up, stretch and take a short walk outside. This break provides time to review your wins and losses, and to get away from the casino lights and the progressive nature of the electronic gaming machines.
- Know the 24-hour problem gambling HelpLine number, 888-ADMIT-IT (888-236-4848) to obtain help and resources if gambling causes problems for you or a friend.

Seniors and Gambling: What Caretakers Should Know



Care-giving whether formal or informal, is designed to provide for the health and safety of the person in care, whether in their own home or a more organized, or institutionalized

setting. As a caretaker, the person or persons in your care count on you to aid them in their daily routines which includes positive recreation. You may see them more hours in a day than anyone else and may be the first person to notice changes in their appearance, behaviors, and finances. You are in a key position to identify difficulties and to create an opportunity for intervention when problems arise.

As previously noted, approximately 20% of all individuals who contact the FCCG HelpLine are over the age of 55, and research indicates there are more than 650,000 older adults in Florida who report having a problem due to gambling. Yet gambling is considered a hidden addiction. Unlike alcohol or other drug abuse, it is not easy to detect the signs of a gambling problem. The early signs and symptoms of a gambling problem may be mistaken as just another sign of aging.

Many senior problem gamblers often gamble to escape. They report gambling due to boredom, isolation, loneliness and depression. Others gamble for the thrill or the high that they feel while gambling. Research indicates that near wins on a slot machine creates the same physiological response as an actual win.



Once gambling becomes a problem, older adults tend to:

- Neglect their personal needs. You may notice a decrease in their self care activities. They may jeopardize their physical health by skipping meals, or neglecting to spend money on food or medications in order to gamble.
- Suffer from financial problems.
 - You may notice that they are no longer opening their mail and that their mail is beginning to pile up.
 - They may appear to be forgetful about cash. They may reach for their wallet to pay for services or an item, only to be surprised to find that their wallet is empty.
 - Creditors may begin calling the home, or collection notices may begin showing up in the mail.
 - Despite financial difficulties, they are gambling with more and more money, or are continuing to gamble with the same or increasing frequency.
- Lie about their gambling, bragging about wins but never mentioning losses.
- Lose interest in other activities, spending less and less time doing things that they once found pleasurable.
- Suffer from greater mood liability with increasing periods of depression. This depression, coupled with feelings of shame and loss, may lead to suicidal thoughts and attempts.

Seniors and Gambling: What Caretakers Should Know



Positive Recreation:

Older adults need interesting activities which will help to keep memories sharp and bodies strong. Gambling is the fastest growing recreational option utilized by seniors today, however, since it has its risks, balancing gambling with other activities is important to maintaining the physical, mental, and financial health of the person in your care!

Every individual has their own recreational preference. Get to know those in your care. Learn about what they enjoyed doing when they were younger and see if there are ways to incorporate those activities or similar activities into their current lifestyle. For seniors who like to gamble, and especially those who have developed a problem with gambling, finding alternative positive recreation that is stimulating is important.

Digital cameras, MP3 players, NetBooks and Tablets may appeal to the younger generation but learning to use some of today's technology can enable older adults to stay connected in ways they never thought possible.

Skype or other internet calling systems, along with social networking sites, enable family members and friends to stay connected across the miles. Helping older adults navigate this technology is a great way to eliminate some of the isolation and loneliness that so often leads to problem gambling.

Ensure that the person gets as much physical exercise as possible. Staying physically fit benefits an individual's mental and physical health. Regular exercise aids in stress relief, better sleep, and provides brain stimulation.

Many places have exercise programs specifically designed for aging populations. Some senior centers now offer Zumba and Belly Dancing classes just to shake things up a bit. The music is upbeat and provides a fun way to stay in shape, just like the bells and whistles at a casino.

Older adults have a lot to share. Keeping them engaged in the community, aiding them in finding

ways to use their talents, and volunteering will help them to stay productive.

Attending sporting events, shows, and movies, allows individuals to escape, if only for awhile from daily routines. Even watching local dance recitals and pee wee basketball games can be fun and entertaining.

Providing an opportunity for game playing is important. Individuals can get together to play lower level sports, card and board games. There are online opportunities to play games as well. Ensure that these games are not simulated gambling sites offering online slots or competitive card games like those found in Casinos, and that they are legal and for fun only.

If you would like more information on problem gambling and seniors, or someone in your care is experiencing a problem with gambling, please call the 888-ADMIT-IT, 24-hour HelpLine. Resources and help are just a phone call away.





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WHEN GAMBLING BECOMES A PROBLEM

888-ADMIT-IT

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

www.gamblinghelp.org

Warning signs of problem gambling among older adults

- Gambling when Social Security and pension deposits are paid
- Distancing from loved ones and old friends
- Failing to show up at family events
- Insisting upon vacations at gambling locations
- Disregarding financial responsibilities, even those they can afford
- Becoming secretive about trips to gamble
- Disappearing assets or money
- Spending less time at home
- Experiencing depression, stress, or changes in mood
- Refusing to tend to basic personal or health care needs
- Abusing alcohol or other substances



If you or someone you know has a problem due to gambling, call 888-ADMIT-IT or visit us online at www.gamblinghelp.org.