

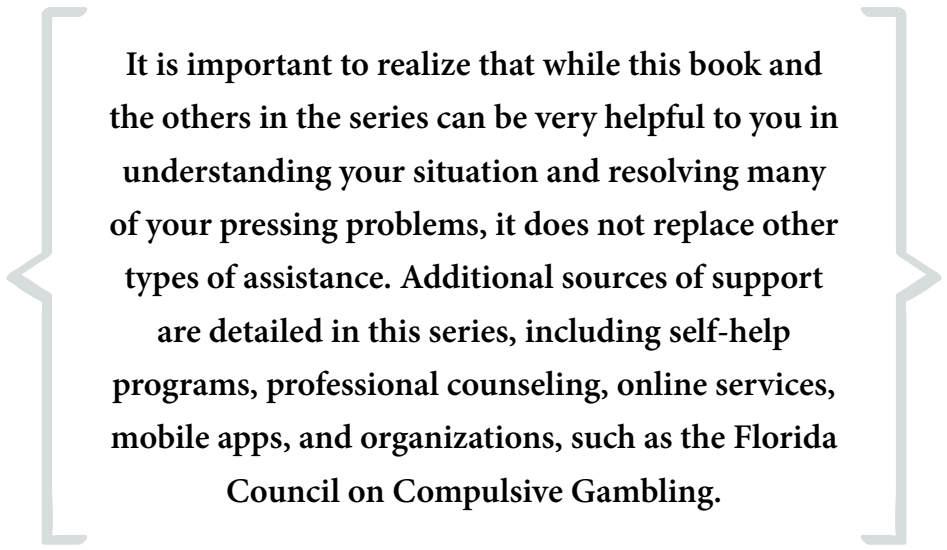
A CHANCE FOR

Change

Understanding Legal Issues
FOR COMPULSIVE GAMBLERS



BOOK FIVE



It is important to realize that while this book and the others in the series can be very helpful to you in understanding your situation and resolving many of your pressing problems, it does not replace other types of assistance. Additional sources of support are detailed in this series, including self-help programs, professional counseling, online services, mobile apps, and organizations, such as the Florida Council on Compulsive Gambling.

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A CHANCE FOR
Change

Understanding Legal Issues



This book is the fifth in a series of seven workbooks designed to aid in recovering from the adverse effects of problem and compulsive gambling.



The Florida Council on Compulsive Gambling (FCCG), established in 1988, is a non-profit educational and advocacy organization, under contract with Florida State government, dedicated to helping persons adversely affected by problem and compulsive gambling. The agency maintains a neutral stance on the issue of legalized gambling, while seeking to assist citizens in need of support. Primary responsibilities include:

- Operating the State's 24-hour confidential and multilingual toll-free Problem Gambling HelpLine, which offers supportive intervention, information, and referrals to self-help programs; professional treatment with certified providers; financial and legal services, online assistance, mobile apps, and more.
- Designing, implementing, and overseeing prevention, education, and outreach programs.
- Training mental health, medical and other health care professionals to assess and treat.
- Providing an Online Program for Problem Gamblers and Live Chat program.
- Sponsoring and performing research.
- Conducting education and/or responsible gambling training programs for government agencies, gambling operators, law enforcement authorities, academic and employee assistance organizations, and others.
- Implementing and overseeing gambling-specific outreach programs for impaired professionals; adolescents; military members, families and veterans; and seniors.
- Working with legal, law enforcement and judicial authorities on gambling-related cases.
- Offering a Speakers Bureau and a Peer Connect program.

The Florida Council on Compulsive Gambling's development of *A Chance for Change* is the result of an identified need for alternate forms of education and assistance to those whose lives are negatively affected by a devastating gambling disorder (compulsive gambling).

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The Problems of Legal Issues

"When I was gambling, I never gave a serious thought to any kind of legal trouble. I thought that the next big win was just around the corner and then I could take care of everything. Now I really know what the term 'vicious cycle' means. When I finally took an honest look at all the problems in my life because of gambling, I couldn't imagine how I could ever straighten out the mess I was in. It was obvious that my finances were in shambles, but at the same time, I didn't see how to get help with my legal problems — knowing that would cost me money I didn't have. But if I didn't get some help, I would end up in jail and lose my job. When you have these kinds of choices, there's only one thing to do — face the music and start the hard work of getting your life back together."

— Charlie, in recovery for compulsive gambling for 3 years

Legal issues are one of the major concerns facing compulsive gamblers and their families as they begin to try to put their lives back together. This book, fifth in a series for compulsive gamblers, is designed to provide you with information about some of the most common legal problems you may be facing. Even if you feel that you do not have any legal issues, please take the time to read through the information and topics presented here. You may be unaware of actions you have taken related to your gambling that could have legal consequences. In addition, this book offers you the opportunity to examine your thoughts and behaviors related to legal issues and to develop your personal action plan for resolving these problems.

Keep in mind that this book is a private place for you to read, reflect and record your thoughts and plans.

If you are feeling overwhelmed about the amount of information you are trying to understand or about the seriousness of your situation, there are steps you can take right now. First, realize that your situation does not have to be resolved this minute. Be patient with yourself and take as much time as you need reading and thinking about the information presented here. Also, do not feel as though you have to figure all of this out by yourself. Your self help group, a professional therapist or your sponsor can provide you with assistance with legal issues and other matters related to your recovery. Contact the Florida Council on Compulsive Gambling (FCCG) at their toll-free 24-hour HelpLine by phone, (888-ADMIT-IT), live chat, text, email, via the mobile app or on social media platforms for assistance and referrals to support in your area. (See *Additional Resources* section at the back of the book for the various methods of contacting the 888-ADMIT-IT HelpLine.) No matter how bad your problems may be, there are steps you can take and

support available to assist in turning your life in a positive direction.

Compulsive gamblers may have legal problems that relate to civil and criminal laws. Because of the technical nature of legal issues, many of the terms may be unfamiliar to you. In this introductory section, the definitions of many of the terms used throughout this book are included. As you are reading the books, these words and others you may be unfamiliar with will be in **boldface type**. Definitions for the words in boldface can be found in the *Glossary* at the end of the book, as well as information for assistance. (See *Additional Resources* section.) If you need information not found in this book, please contact the Florida Council on Compulsive Gambling at their 24-hour toll-free confidential and multilingual 888-ADMIT-IT HelpLine.

Potential Legal Problems

While there are several types of legal issues related to compulsive gambling, varying widely in scope and severity, many of the problems fall into financial categories and are the result of failure to pay debts created by the need to obtain gambling money. Some situations may also be criminal. As you read through the list; remember that not all gamblers experience all of these situations. However, it may be helpful for you to understand the scope of legal issues that commonly affect compulsive gamblers and their families.

Issues of Unpaid Debt

Foreclosure: A foreclosure is the termination by legal process through the Court, of all rights of the mortgagor (property owner) or his grantee in the property covered by the mortgage.

Bankruptcy: Bankruptcy is the state of having been legally declared unable to pay off personal or business dischargeable debts.

Eviction: Eviction is the act of depriving a person of the possession of land (building, apartment, or other real property) in pursuance of the judgment of the court.

Repossession: Repossession is the act of taking back goods or personal property (car, furniture, boat, etc.) from a buyer who has failed to remain current on payments.

Lien: A lien is the legal right and claim to security for a debt, which may result in the sale or forfeiture of someone else's property if not paid.

Garnishment: Garnishment of wages is a legal claim on wages or other money due a debtor, which are then paid to the person seeking the action.

Lawsuit: A lawsuit is a legal action brought between two parties in a court of law.

Most Common Criminal Activities

Theft from a workplace: Theft from a workplace includes the fraudulent taking of personal property belonging to another, from their possession, without their consent, with the intent to deprive the owner of the value of same, and to appropriate it to the use or benefit of the person taking said property.

Embezzlement: Embezzlement from a business or individual is the fraudulent appropriation for one's own use or benefit of property or money entrusted to him by another, by a clerk, agent, trustee, public officer, or other person acting in a position of trust capacity.

Stealing: Stealing is the act of taking property, money or any personal belongings from someone else without their consent.

Fraud: A fraudulent act is a false representation of a matter of fact, whether by words or by conduct, by false or misleading allegations, or by concealment of that which should have been disclosed, which deceives and is intended to deceive another so that he shall act upon it to his legal injury. Examples of fraud include using credit cards that one is not authorized to use, giving false information to the Internal Revenue Service or an insurance company, or knowingly giving false information on financial statements.

Tax Evasion: Tax evasion is an illegal activity in which a taxpayer seeks to hide taxable income or claim unauthorized tax deductions with the criminal intent to conceal or commit willful fraud as a result of such actions.

It may be helpful for you to understand the **most common legal issues affecting compulsive gamblers.**



Misappropriation of Funds: To misappropriate funds is the act of using funds for a purpose they were not intended to be used; the utilization of funds for a wrongful purpose not intended by the rightful owner of said funds.

Writing Bad Checks: This can include knowingly writing checks for amounts in excess of the amount of money available in a person's bank account, writing checks on a closed account, or writing checks on an account not owned by the writer (such as a relative's account) without the authorization of the owner of said account.

Forgery: Forgery is the act of making or producing an illegal original or copy of something to make it look genuine, usually for financial gain.

Participation in an Illegal Gambling

Operation: Some gambling operations are legal, such as those operated by casinos and racetracks. Illegal gambling typically includes bookmaking, private casinos, private card or dice games for money, and wagering on numbers games. The legality of sports betting is dependent upon what state you reside because it is not lawful in many jurisdictions.

Other Criminal Activities

Fencing Stolen Goods: Fencing is the business of buying and selling stolen goods or the illegal sale of stolen goods to a receiver who accepts them for payment made to the thief.

Drug Sales: Drug sales refer to the act of selling illegal substances or other illegal drugs, or the sale of legal drugs without an authorized prescription.

Burglary: Burglary is breaking and entering the house of another with intent to commit a felony of theft therein, whether the felony or theft is actually committed or not.

Prostitution: The act of engaging in sexual intercourse or performing other sexual acts in

exchange for money; or of offering another person for such purposes.

Armed Robbery: The felonious (criminal) taking of personal property in the possession of another, from his person or immediate presence, and against his will, accomplished by means of force or fear, while carrying a dangerous instrument (gun, knife, or other weapon) is known as armed robbery.

Extortion: Extortion is the unlawful obtaining of money from another. The term usually applies to persons who extract money for the performance of a duty; the prevention of injury; or the exercise of influence, and covers the obtaining of money or other property by operating on fear or credulity (gullibility) of physical harm, or by promise to conceal the crimes to others.

Examining Potential Legal Problems

In the exercise that follows, you will take a close look at the most common situations leading to legal problems, including **unpaid debt** and various crimes. As you read through the questions, carefully and honestly consider your actions as they relate to problems that require legal assistance.

Unpaid Debt

- ☐ Yes ☐ No *Have you had problems with house payments to the extent that you are being threatened with foreclosure or have experienced foreclosure?*
- ☐ Yes ☐ No *Are you in the process of bankruptcy or have you declared bankruptcy?*
- ☐ Yes ☐ No *Are you under the threat of eviction from your property or have you already been evicted?*

- ☐ Yes ☐ No *Are you behind with creditors to the extent that a major item, such as an automobile, is in danger of repossession or has something already been repossessed?*
- ☐ Yes ☐ No *Have any liens been placed on your property as a result of unpaid debts?*
- ☐ Yes ☐ No *Have you experienced garnishment of your wages because of unpaid debts?*
- ☐ Yes ☐ No *Are you being threatened with or experiencing any lawsuits from individuals as a result of unpaid debts?*

Most Common Criminal Issue

- ☐ Yes ☐ No *Have you stolen from your place of employment?*
- ☐ Yes ☐ No *Have you embezzled from your business?*
- ☐ Yes ☐ No *Have you stolen money or personal property from other people?*
- ☐ Yes ☐ No *Have you committed bank fraud or credit card fraud?*
- ☐ Yes ☐ No *Have you lied about taxes or evaded paying taxes?*
- ☐ Yes ☐ No *Have you misappropriated funds from any organizations or activities in which you are engaged?*
- ☐ Yes ☐ No *Have you written bad checks?*
- ☐ Yes ☐ No *Have you forged any documents to obtain funds or to attempt to escape debt?*
- ☐ Yes ☐ No *Have you lied or made false statements on any financial documents?*
- ☐ Yes ☐ No *Have you participated in any illegal activities such as burglary, robbery, drug dealing, fencing stolen goods, prostitution or extortion?*

While it is not necessary at this point to consider every detail related to your actions, it is an important step now for you to examine your behavior and take note for you own information. This information may be important if you need professional legal advice, as well as in seeking support for your recovery from compulsive gambling.

Legal Assistance

If you are experiencing any of the situations noted or others related to your gambling problem, and have not already consulted an attorney, consider doing so as soon as possible. Neither this book, nor a trained therapist can take the place of legal assistance in these circumstances. Locating an attorney with experience in issues related to compulsive gambling is ideal. If you cannot find one, consider referrals to criminal lawyers and those who specialize in cases involving addictions. Contact the Florida Council on Compulsive Gambling's (FCCG) 24-hour toll-free confidential HelpLine at 888-ADMIT-IT for information and referrals to qualified attorneys. If you already have an attorney, refer him or her to the FCCG for research and consultation. You may also find assistance through the self-help group Gamblers Anonymous. Contact information for these organizations can be found in the *Additional Resources* section of this book or by calling the FCCG 888-ADMIT-IT HelpLine.

In addition, Gamblers Anonymous (GA) has a program called **Pressure Relief** that can assist you in addressing financial, legal and other problems. Pressure Relief is typically performed after you have

participated in GA for a specified period, at which time a budget is devised and a repayment plan is recommended. A repayment plan is developed in cooperation and in the attendance of both you and family members or other loved ones, if appropriate. The self-help group, Gamblers Anonymous (GA) will also assist you in making the necessary arrangements to pay off debts to conventional (e.g., banks, credit card companies, etc.) and to non-mainstream entities (e.g., bookies, loan sharks, etc.). Pressure Relief can also provide recommendations and advice regarding legal issues and family problems. Additional information about managing financial issues related to compulsive gambling is available in Book Four of this series, *Managing Your Finances*.

An aspect of many self-help programs, including Gamblers Anonymous, is sponsorship. Typically, a **sponsor** is an active participant in a self-help program who has experience and understanding about the recovery process and wishes to help a newcomer to the program. Sponsors may provide additional information, encouragement, fellowship and guidance to newcomers on a voluntary basis. They may also furnish assistance and offer suggestions to newcomers on a case-by-case basis.

The Cycle of Options and Involvement in Criminal Activity

While you may not feel that much of the information regarding criminal activity relates to your particular situation right now, it is very common for compulsive gamblers to progress through a spiral of behaviors that can eventually lead to crime. Ultimately as a gambler, you have a need to get money. This results in the necessity to move, manipulate or juggle funds and to tighten resources, often leading to the need to make a moral decision. Essentially, you are faced with the constant need for money to fund your gambling activities. As you progress through your addiction, the difficulty of obtaining funds becomes more severe. It is at this point that you may find yourself moving and manipulating credit cards, bank accounts, loans and other sources of money to continue the flow of funds. Eventually, when you have tapped out all of these resources and are in an extreme situation, you are faced with choosing to engage in illegal activities as a means of continuing the addiction.

Since the need for funds does not disappear, the cycle continues. So, while you may commit an initial crime that may be of a minor category, like writing a bad check, you will eventually commit a more serious crime, like embezzlement, to cover up and replay money needed to resolve the first crime. As resources become tighter, another moral crisis emerges, often resulting in another, larger crime.

If you do not get help for your addiction, the desperation resulting from the need for money very often leads to criminal activity. Some studies

show that among pathological gamblers the crime rate is as high as 50-67%. The most recent national study, conducted in 1999, revealed that about 33% of problem and compulsive gamblers have been arrested and nearly 36% have been imprisoned. The Florida Council on Compulsive Gambling (FCCG) has found that while the majority of contacts to its 24-hour confidential 888-ADMIT-IT HelpLine do not admit to engaging in illegal activity, a significant percentage (typically upwards of 15% or more), admit to committing illegal acts as a means of continuing to gamble and/or to pay off gambling debts.

The problem of crime as a result of gambling does not just apply to adults. In a FCCG study of 569 youths placed in the Department of Juvenile Justice system in Florida (Lieberman, 2002), it was found that 17% of adolescents ages 11-20 stated their incarceration was due to crimes related to gambling. An additional 9% were arrested or detained at least once because of gambling, and overall 46% of those who placed a bet in the year prior to their institutionalization were clinically diagnosed as problem or compulsive gamblers.

Problem gambling has legal consequences in all groups of society from youth to senior citizens, in all social strata and socio-economic levels, as well as among all races and ethnic groups. The cycle of engaging in criminal behavior for all compulsive gamblers can only be broken when the gambler decides to stop gambling, honestly evaluates their behaviors and seeks help to resolve the problems.

The Mind of a Gambler:

Consideration Before Turning to Crime

As mentioned above, many of the legal problems gamblers experience develop because of a financial crisis. Compulsive gamblers find themselves in desperate situations and ultimately, feel the need to resort to crime. The decision to engage in illegal activity is complex and has several stages, as identified here by Dr. Henry Lesieur, a leading psychologist and researcher in the field of gambling addiction.

Some of the actions of problem gamblers include:

Stage One: Opportunity — The gambler is either presented with an opportunity, or is looking for one. The greater the opportunity and the safer it appears, the more appealing it will seem.

Stage Two: External Agents of Social Control — Every gambler has different life circumstances. Some will have few outside influences affecting their decisions or behavior. Some will have many outside influences. These outside influences are **external agents of social control**. They include job, status, family, home, etc. Some gamblers will not want to step outside of social limits. The degree to which the gambler feels controls, both internal and external, will contribute to his decision to engage in crime. Examples of **internal agents of social control** are things such as bank signatures required on accounts, access to **assets**, etc. Internal controls generally have to do more with formal barriers to assets, while external controls are more concerned with social limits.

Stage Three: Beliefs and Justifications — Many times the gambler will rationalize that what he is going to do is all right. It is just a "little bit" wrong. He may convince himself that the criminal activity is acceptable and necessary, even justifiably correct and right. This is an example of illogical thinking. He may tell himself that it is all right to commit this particular crime because he believes the world hasn't been fair to him. The list of reasons is limitless and all spring from the distorted thinking of the addict. This thought process might impact criminal intent in the event a gambler was brought to criminal prosecution. In many cases, criminal intent was not present since the compulsive gambler convinced himself he would pay back the money before it was missed, or pay it back from anticipated winnings.

Stage Four: Closing of Available Options — As the gambling problem escalates, often various sources of money are no longer available. As the gambler sees his means of obtaining money narrow, crime may be viewed as a more likely option of getting funds.

Stage Five: Threat — The gambler will weigh the threat to his self-esteem, his physical body and his finances and determine whether the crime is worth the risk. If the threat seems small in comparison to the payoff of the crime, it is all the more appealing. In most cases, the compulsive gambler doesn't consider the risks, just the need for money.

Irrational Thinking

Leading to Legal Troubles

To many gamblers, resorting to crime can appear to be a reasonable option in response to the incredible stress they feel. You may be financially stressed or in legal trouble financially. You may be experiencing pressures from your family over the burdens they feel you have placed on them. At the same time, you may feel stress over your ability to perform at work. All of this pressure and stress leads to anxiety, depression and distortions in thinking that impair judgment. Many gamblers in this position cannot make reasonable decisions. Instead, they make choices out of desperation. There are cases where compulsive gamblers have committed crimes hoping to get caught as a last, desperate effort to get help.

In the first two books of this series, you were introduced to the concept of irrational thinking and how your perception of events may differ greatly from those of other people. Let's revisit some of that information now.

Most of us perceive the majority of events within a range that allows us to live in a functioning society, knowing that we agree, at least to a large degree, on the various aspects of daily living. When someone experiences an enormous degree of difference in thinking about relatively common events, this is called irrational thinking.

**Learning to avoid
irrational thinking
can help you to
stay out
of legal
trouble.**



Problem and compulsive gamblers often experience misperception and irrational thinking about gambling and about their lives. Why is this the case? Primarily because in order to avoid facing the truth about their problem, they create elaborate rationalizations about what is really going on in their lives. Instead of putting the responsibility where it belongs, on themselves, compulsive gamblers frequently blame others for their circumstances. They also often stick firmly to illogical thinking. It can be very difficult to give up old ways of thinking, particularly when to do so may result in your having to take responsibility. Listed on the next page are some examples, by no means all possibilities, of how irrational thinking can exist in the mind of a compulsive gambler.

Example:

- Blaming others for your problems
- Telling yourself and others that your gambling is a good thing
- Claiming that everyone gambles and you are no different from other people
- Believing you have a right to gamble even when it hurts others
- Refusing to believe you have a problem with gambling
- Believing that other people somehow owe you something in life — success, happiness, material goods, etc.
- Believing if you just keep playing you will eventually hit it big
- Anticipating a big win to pay back all money borrowed or stolen and never expecting to lose
- Claiming you are not responsible for your circumstances
- Telling yourself you will stop after the next win or when you get your finances in order
- Believing you can handle your problem on your own

Irrational thinking leading to legal problems can include examples such as:

- Believing it is not wrong to engage in criminal activity, because you intend to "repay" the money.
- Believing you are entitled to engage in a crime of stealing or taking money or possessions. Perhaps you take money from your work or from someone in your family and rationalize it by saying you are just "borrowing" it, with the intention of paying it back. You might also tell yourself you are taking money from work because you deserve more pay and this is just your way of getting it.
- Claiming you were somehow "led" into crime through no fault of your own
- Claiming you just took "one small step" and never dreamed it could lead to something so serious as crime
- Believing a criminal action is not wrong

Taking responsibility for your actions is a step toward recovery.

Take a look at two examples on pages 11 and 12 that illustrate how irrational thinking in the mind of a gambler exists in everyday situations.

Jason

Jason's father recently died leaving his mother with a very valuable art collection. Jason had hoped that his father would leave some of the collection to him, but it was stipulated in his father's will that Jason would receive the collection only upon the death of his mother. Today Jason received a tip on a race and feels that it is a "sure thing." He has used all of his own funds and is desperate to place his bet. He goes to his mother's home hoping to convince her to give him some cash. He is frustrated because she is not home. Jason decides to take one of the pieces from the art collection to pawn it. He tells himself that his father wants him to have it one day anyway, so what he's doing is not wrong; he's just taking what is his anyway. He further justifies that his mother will not be upset when she sees how much money he has won or feels confident she will not realize the artwork is missing.

Jason is engaged in irrational thinking. He refuses to recognize the objective fact that he is committing a crime. Instead, he uses skewed thinking to rationalize that what he is doing is not wrong, but is something to which he is entitled. Let's examine his thinking patterns.

Jason's Perceptions

He claims that the tip is a "sure thing."

He claims that by taking one of the pieces from the art collection, he is just taking what his father wants him to have. He believes he is entitled to it.

He claims that when his mother sees what he has won, she will not be upset with what he has done or will not realize that any art is missing.

Actual Facts

No tip is a "sure thing."

He is not entitled to it. The collection was not left to him and his father specifically stated it would not go to him until his mother's death.

He is using irrational thinking to convince himself that gambling is the right thing to do, that the crime is justified by the potential win or the fact that his mother may have other paintings and not realize one is missing.

This is the kind of irrational thinking that gamblers use in order to rationalize their problems. Irrational thinking, and the actions based on irrational thinking not only hurts them, but can also severely hurt their loved ones, friends, and employers.

This type of thinking can lead very quickly to criminal behavior. Let's take a look at another, slightly different example, which was used in Book One: *Do You Have a Gambling Problem?* This time as you read it, focus on Judith's irrational thinking that leads her to criminal activity.

Judith

Judith is a loan officer at a bank. She has been with the bank for 15 years and is in a position of trust and responsibility. Her gambling debts have been increasing over the past few years. She has taken a home equity loan on her house, spent her savings, borrowed against her retirement, maxed out all her credit cards, and borrowed money from her parents – all of which she has spent and lost on gambling with stocks on the Internet. She still manages to get by and hold everything together, but she is beginning to feel the pressure of her financial situation. She has just received a hot new stock tip and feels certain it will pay off big, but she has no money. She decides to take some money from the bank where she is employed, telling herself she is just giving herself a loan and that when the stock goes up, she will pay it all back, without the need of anyone knowing. She thinks she really isn't doing anything wrong and no one will be hurt.

Judith's Perceptions

By taking money from the bank for her own personal use, she is just handling another loan.

By taking a loan for herself, which she intends to pay back shortly, she is doing nothing wrong.

She thinks that others will not be hurt by her actions because the money will be paid back prior to anyone finding out. She further believes she will not be hurt by her decision, since she does not appear to have any short or long-term impacts.

Actual Facts

She is committing a crime. She is engaging in fraud and embezzlement.

She is doing something very wrong and is engaging in a criminal act.

If she is caught, she will be prosecuted and most likely sent to jail. The bank will be damaged by its financial loss and by a loss of credibility.

If she is not caught, the likelihood that she will repeat this crime is high. She is hurting herself and destroying her integrity and her future.

Judith probably did not always think like this. Her line of irrational thinking progresses right along with her need to rationalize her gambling problem.

For both Jason and Judith, until they stop gambling completely and engage in comprehensive self-help or therapy programs, they will continue to engage in irrational thinking. Their thinking is protecting them

from having to face the truth about their problems and has led them into criminal activity. It can lead to more serious crime if they do not get help.

Learning about the issues that have created and continued your gambling is critical to your recovery. Understanding how you think and your behavior is an important skill to develop now and for the future.



Take a break — think about the following questions and write down your answers.

When you're ready, move on to the next section.

Think about how this information relates to your gambling. Do you think you have engaged in irrational thinking surrounding your gambling? If yes, describe two examples of a time when you thought irrationally.

1. _____

2. _____

Has your irrational thinking led you to consider or engage in criminal activity? If yes, describe.

What do you think might help you to change the way you think about the examples you wrote above?

Working on Legal Issues

Actually engaging in criminal behavior usually comes about after other avenues of obtaining money have closed and after significant thought about the activity. Most people, even compulsive gamblers, don't just simply go from being a law abiding citizen one day to a dangerous criminal the next. Criminal activity is the result of a process of behavior and thinking that the gambler moves through as his problem progresses. If you know that you are experiencing legal problems, it is time for you to begin the process of addressing them and creating a plan of action. To get an idea of the scope of the problem and your potential legal involvement, think about how you might answer the following questions.

- What are your most pressing legal problems?
- In what ways do you have responsibility for these legal problems?
- Have you talked with anyone about these issues? If so, whom?
- Have you talked with an attorney? If so, what advice was offered for the next step?
- Have you made a full disclosure of the situation?
- Do you have a plan, including restitution (detailed and structured plan for repayment), for dealing with the problems?

The next sections will help you take the necessary steps to begin working on your legal problems, taking into consideration your personal situation.

Did You Know?

While you are feeling desperate about finding solutions to your legal problems, you may be ignoring this important point: Abstinence from gambling is the key ingredient in ensuring that you reach your recovery goals.



Control vs. Powerlessness

Powerlessness is the overwhelming feeling of being out of control. When gamblers' lives become unmanageable and they are unable to control their actions, it is because they are powerless over the addiction. At the same time, it is important to recognize that while compulsive gamblers may not be able to "control" their gambling, there are other aspects of their lives where positive change can be made and where

control can be exercised with proper guidance. Simply changing the way you think gives you better insight on managing your life. You will start to be able to manage different aspects of your life when you start to change your thinking. From thoughts come words and from

words come actions. Everything begins with thinking about it. You must think and believe that you can make change and take charge of your life. You cannot control your gambling, but you can begin to manage your life by completely abstaining from all forms of gambling.

Here are some steps you can take to begin right now to start to take charge of your life, and particularly your legal situation.

Step One: Focus on the issues and take responsibility. Excuses and explanations are not as relevant now as getting to the facts.

Step Two: Honestly and critically evaluate the situation. This is no time for denial. Denial is very common in individuals dealing with addiction. Both you and your loved ones might be participating in **denial**. Denial may involve complex roles in which everyone pretends that nothing is wrong. People often engage in denial when they feel that they are not ready to face a problem or deal with it. However, you must face your problems realistically if you are to solve them.

Step Three: Begin thinking about what you can do, instead of focusing on what you can't. Now is the time to sort out what is beyond your control and what you might be able to change. If you are a member of a self-help group such as GA, you may want to consult your sponsor.

Repeat this Statement Out Loud:

"I am taking charge of my life. I have the power within me to change my situation. To change me. To change the way I think."

Step Four: Make a plan for change. You've focused on You. You've thought about what you can and can't do. Now is the time to make something positive happen. Your situation might be very serious. You may be in real legal trouble. You may have committed criminal actions. No matter what you may have done, you must take the positive steps to change your situation now, or it will just get worse.



Take a break — think about the following questions and write down your answers.

When you're ready, move on to the next section.

What could you do now to give yourself a feeling that you are taking charge of your life? Try to list at least four steps you can take.

Some possible examples:

After attending several GA meetings, I have taken an honest look at what is really happening. I will make a list of the most serious legal problems and consider how to approach them.

1. I will call an attorney.
2. I will become an active member in GA.
3. I will not associate with friends or family members who gamble.
4. I will not go in or near gambling establishments.
5. I will be patient and continue day by day with my plan for recovery.

Your Steps:

1. _____

2. _____

3. _____

4. _____

Options in the Case of Criminal Prosecution

If your legal troubles involve criminal acts, such as theft, embezzlement, tax evasion, fraud, among others, it is possible that prosecution might result in a criminal conviction. Additionally, civil prosecutions such as foreclosure, personal lawsuits or bankruptcy might also result in court-ordered sentences for contempt of court, payment of restitution or treatment. If your situation is sufficiently serious that a legal prosecution is possible, even if nothing has happened yet, then you must consult an attorney. It is critical that you get legal advice and protection.

In most criminal cases, the courts consider six factors in relation to a gambler and his participation in crime, in consideration of a reduced sentence (**mitigation**).

The following can also apply to financial or civil legal problems:

- Remorse
- Repentance
- Restitution
- Rehabilitation
- Recovery
- Resentment

Examples of each of these include:

Remorse: the gambler will demonstrate evidence of regret for past misdeeds.

Repentance: the gambler will make positive changes to compensate for past misdeeds.

Restitution: the gambler will make detailed and structured plans for repayment. This may involve coordinating with Gamblers Anonymous (GA) **Pressure Relief** group recommendations and developing a plan.

Rehabilitation: usually determined by a court order, the terms and type of treatment plan to be utilized.

Recovery: the gambler will implement lifestyle changes to prevent relapse or a return to criminal acts.

Resentment: the gambler will work with counselors, GA, clergy or other appropriate resources to refrain from negative actions toward prosecuting agencies, individuals or officials.

In order for the gambling addiction to be considered by the court in mitigating (reducing) its sentence, you must demonstrate adherence to these six factors prior to institution of persecution. This may or may not influence the court's decision, but it necessary for consideration of a reduced sentence.

Staying Out of Prison

The best action to keep yourself out of prison is to avoid engaging in crime. If you have already committed one of the illegal actions detailed in this book, you can help yourself by doing the following:

- Consult an attorney immediately.
- Attend GA regularly, as well as receive counseling or therapy if possible.
- Begin to work the steps of GA and demonstrate that you are taking positive action to change your life.
- Demonstrate that you are sincere about getting help for your gambling addiction by engaging in the Six Factors previously listed.
- Be attentive to triggers so you can avoid relapse. Review the information about triggers and relapse in Books Two and Three of this series. Additional information about avoiding relapse is in the next book, Book Six, of this series.

Prosecution for criminal activity may be unavoidable, but if you can demonstrate sincere, genuine, and long-lasting efforts to make change by following the steps listed above, it can make a difference to a judge and/or jury in the decisions that emerge from your case and its litigation. Based on the seriousness of the crime, it is possible that actual jail time or imprisonment could occur.

Other sentences might include:

- Court-ordered treatment for your gambling addiction in a licensed treatment facility, since most prison systems do not provide any assistance for gambling addiction
- Outpatient treatment by a licensed therapist specialized in gambling addiction
- Rehabilitation and restitution in which you are ordered to perform community service and/or repay the debts owed
- Attendance at Gamblers Anonymous meetings

These alternative sentencing plans must be well thought out and detailed. They should be inclusive of all of the Six Factors previously listed. The consequences for non-compliance should be clearly defined and the counselor's role and reporting system should be clearly

documented. They will involve the submission of progress reports and include all written releases of information necessary to family and officials. In some cases, alternative sentencing may include the court withholding a guilty **adjudication** if the alternative sentence is

completely complied with and all terms and conditions are satisfied. Adjudication is the act of a court making a final determination of guilty or innocence in a criminal case.

Support for Impaired Professionals

Depending upon a person's profession, it is not uncommon for certain professionals experiencing gambling problems to require assistance outside of traditional choices. For example, police officers, attorneys, prominent athletes, politicians, physicians and others in similar positions will not necessarily want to openly disclose certain information for fear of retaliation, loss of employment, etc. In these cases, if you are a licensed professional you might be able to participate in an impaired professionals treatment program. In fact, several professional organizations, such as the American Bar Association, local and state bar associations, the American Medical Association and local medical associations offer support for professionals suffering from alcohol or substance abuse difficulties, and gambling addiction in some jurisdictions.

These programs are usually in-house treatment facilities where groups of professionals from similar occupational areas are treated together. Because compulsive gambling can be treated by rehabilitation similar to that of substance abuse addictions, it is possible for an individual to be reinstated in his profession. Such decisions are usually left to the governing boards of the profession and are heavily dependent on

It is not uncommon for certain professionals to require assistance outside of traditional choices.



a number of factors including proof of successful rehabilitation through the treatment program.

If you would like more information about impaired professionals programs, contact the FCCG's 24-hour confidential HelpLine at 888-ADMIT-IT.

Think about it!

Terry is an attorney and has several friends who are also attorneys, including one he uses for personal legal work. He does not want to tell his friends about his legal problems related to his gambling. What can he do?





Take a break — think about the following questions and write down your answers.

When you're ready, move on to the next section.

Which one of the Six Factors do you think would be the easiest for you to engage in? Why?

Which of the Six Factors do you think would be the most difficult for you to engage in? Why?

What primary actions can you take right now to help you avoid legal prosecution or prison?

The Decision Making Process: Implementing and Evaluating a Plan

Now that you have some basic information about legal issues concerning gambling, it is time to make a plan for handling your legal situation. Remember, this plan will address one issue, but the same process can be applied to a broad range of other issues.

There are five basic steps to the process of making a decision and implementing a plan:

1. **Get the facts** — What is your situation?
2. **Make a decision** — What is your goal?
3. **Develop a plan** — What are the major components of that goal?
4. **Implement your plan** — What specific actions will you take?
5. **Evaluate your plan** — Show how you will know that you have met your goal?

The first action you must take is to gather all of the **facts** and information about the circumstances. Then analyze the material and make an informed **decision** about what you want to do — decide on a goal. From here, you should be able to **create the plan** to meet that goal, breaking the goal down into smaller components. Next, **implement the plan** — actually do it. And finally, **evaluate your plan** to determine if you have met your goal. It sounds simple and in theory, it is. In practice, you are the only one who can make it work. You can take action and decide to change your life.

Don't try to create one plan to solve many problems. Use this model to solve one problem at a time. To begin, try a small problem to help you practice using the model. After you have done it

several times, you will begin to feel comfortable and will see how developing a plan can give you a sense of purpose and direction.

Again, once you know the facts and have made a decision as to what you want to do about the problem or situation, you can make a plan and put it into practice. The plan itself, even if you don't put it into practice immediately, can help you to clarify your thoughts and start you down a path to change. The plan really just involves starting with a goal, or idea, and then breaking it down into a few smaller components, and then breaking those parts into steps you can take to implement the plan. Remember, first make a decision, then make a plan to put that decision into effect.

Making a Plan for Yourself

In the following section, try developing a plan to change something in your life. First you will gather facts and make a decision, then devise a plan, and put it into practice.

The following example is a simple one to demonstrate how to go about the process. In the real world, plans can be simple or complex. They can also change over time. The key in creating a plan you can carry out is to break things down into smaller parts and focus on the more manageable pieces first, before attempting the more difficult ones.

Example:

Step One: Get the facts — Regarding my legal situation, these are the facts:

1. *The IRS has scheduled an audit of my taxes.*
2. *I need a copy of the tax returns in question.*
3. *I am worried because I have not been truthful on my tax returns.*
4. *I may need to hire an attorney.*

Step Two: Make a Decision — After analyzing the information, my goal is:

I need to obtain necessary documents and consider everything I have done that might have legal consequences. I will decide if I should meet with an attorney.

Step Three: Develop a Plan — My plan is:

1. *Obtain a copy of tax returns and examine any other pertinent financial information*
2. *Carefully look over the tax returns and examine where I have been dishonest.*
3. *Set up a meeting with an attorney if it seems necessary.*
4. *Talk with my attorney about how I have misrepresented information, and get detailed information presented from my Certified Public Accountant or tax return preparer.*

Step Four: Implement Your Plan — What are the steps you can take to address each component?

MAJOR OBJECTIVE OF PLAN	STEPS TO ADDRESS OBJECTIVE
1. Obtain a copy of tax returns and any other pertinent financial information.	■ Find out how to obtain copies ■ Gather financial documents pertaining to the tax return. ■ Familiarize myself with these documents
2. Carefully look over the tax returns and examine where I have been dishonest.	■ Set aside a block of time with no interruptions. ■ Get a copy of the tax code for the years I am reviewing. ■ Remember I need to solve a problem and not panic. ■ Be absolutely honest with myself and any lies or discrepancies.
3. Set up a meeting with an attorney if it seems necessary.	■ Determine how serious the problems are. ■ Decide if I need to see an attorney. ■ Select an attorney and call for an appointment as soon as possible.
4. Talk with my attorney about how I have misrepresented information, and get detailed information presented from my Certified Public Accountant or tax return preparer.	■ Meet with my attorney as soon as possible. ■ Tell my attorney what I have done, being absolutely truthful about everything, explain that I know it is wrong, and I need his advice. ■ Remain calm and quiet and listen to his advice, then do as he advises.

Step Five: Evaluate Your Plan — How will you know you have met your goal?

1. I will feel that I have taken action and will have a sense of relief at getting started in addressing my situation.
2. I will have full knowledge of the seriousness of the legal circumstances.
3. I will have talked with my attorney or will have an appointment to discuss it with an attorney for help, if needed.

Note: If you are in a self-help program, such as GA, and have a sponsor, consider seeking advice and information from your sponsor to help you in gathering facts, making a decision or developing a plan of action.

Now you try this with your own decision and plan

Step One: *Get the facts* — Regarding my legal situation, these are the facts:

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____

Step Two: *Make a Decision* — After analyzing the information, my goal is:

Step Three: *Develop a Plan* — The steps, or plan, to make this goal happen include:

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____

Step Four: *Implement Your Plan* — What are the steps you can take to address each component?

MAJOR OBJECTIVE OF PLAN	STEPS TO ADDRESS OBJECTIVE
1.	

continued on next page

MAJOR OBJECTIVE OF PLAN (cont'd)	STEPS TO ADDRESS OBJECTIVE (cont'd)
2.	
3.	
4.	

Step Five: Evaluate Your Plan — How will you know you have met your goal?

1. _____
2. _____
3. _____
4. _____

Specific things I have done to change my situation:

Additional steps I can take to further empower myself in this situation include:

Summary

In this book you have examined legal issues and possible criminal activity related to your gambling. You have taken a look at civil and criminal legal problems, the cycle of crime and various steps you can take to begin to change your circumstances. When you are a compulsive gambler, a wide range of legal problems is possible. Some of these may affect just you, and others may affect your family, your business, or your workplace. The problems can range from issues of unpaid debt to very serious crimes involving theft, forgery, or embezzlement. Again, it is important that you consult an attorney to help you create a plan to address the problems and the possible legal consequences, which might include

prosecution or prison. Support groups, such as GA, as well as your sponsor and counselor can also provide you with assistance and direction in confronting and addressing your legal issues.

The information in this book addresses serious issues with severe consequences. If you feel that your legal problems are not pressing now, be alert for signs they may be entering your life and take steps to avoid them immediately. Remember, you are the only one who can take charge of your life. You have the knowledge and the support to make it happen. The time for taking action and continuing your recovery towards a better future is today.



Remember, you are the only one who can take charge of your life. The time for taking action and continuing your recovery towards a better future is today.

Glossary

Adjudication: Adjudication is the act of a court making a final determination of guilty or innocence in a criminal case.

Armed Robbery: The felonious (criminal) taking of personal property in the possession of another, from his person or immediate presence, and against his will, accomplished by means of force or fear, while carrying a dangerous instrument (gun, knife, or other weapon) is known as armed robbery.

Asset: An asset is something of value owned by a household or individual. Liquid assets are those that are cash or can easily be converted into cash.

Bankruptcy: Bankruptcy is the state of having been legally declared unable to pay off personal or business dischargeable debts when they become due.

Burglary: Burglary is the breaking and entering the house of another with intent to commit a felony of theft therein, whether the felony or theft is actually committed or not.

Criminal Intent: Criminal intent is the intent to commit a crime, illegal behavior, as evidenced by a criminal act; to deprive or defraud the true owner of his property with the intent to do the illegal activity.

Criminal Prosecution: Criminal prosecution is an action or proceeding instituted in a court on behalf of the public, for the purpose of securing the conviction and punishment of one accused of a crime.

Denial: Denial involves choosing to ignore a behavior or circumstance because it may have unpleasant consequences if directly addressed. It may involve complex roles in which everyone involved

pretends that nothing is wrong. People often engage in denial out of fear of conflict or when they feel that they are not ready to face a problem or deal with it.

Drug Sales: Drug sales refer to the act of selling illegal substances, such as cocaine, marijuana, speed or other illegal drugs, or the sale of legal drugs without an authorized prescription.

Embezzlement: Embezzlement from a business or individual is the fraudulent appropriation for his own use or benefit of property or money entrusted to him by another, by a clerk, agent, trustee, public officer, or other person acting in a position of trust capacity.

Eviction: Eviction is the act of depriving a person of the possession of land (building, apartment, or other real property) in pursuance of a judgment of the court.

External Agents of Social Control: Outside influences affecting your decisions or behavior from engaging in criminal activity are known as external agents of social control. These external agents may include pressures from a job or work or the need to obtain good grades and stay in school.

Extortion: Extortion is the unlawful obtaining of money from another. The term usually applies to persons who extract money for the performance of a duty, the prevention of injury, or the exercise of influence, and covers the obtaining of money or other property by operating on fear or credulity (gullibility) of physical harm, or by promise to conceal the crimes to others.

Glossary (continued)

Fencing Stolen Goods: Fencing is the business of buying and selling stolen goods or the illegal sale of stolen goods to a receiver who accepts them for payment made to the thief.

Foreclosure: A foreclosure is the termination, by legal process through the Court, of all rights of the mortgagor (property owner) or his grantee in the property covered by the mortgage.

Forgery: Forgery is the act of making or producing an illegal original or copy of something to make it look genuine, usually for financial gain or personal benefit.

Fraud: Fraud is a crime of obtaining money or some other benefit by deliberate deception.

Garnishment: Garnishment of wages is a court ordered method of debt collection in which a portion of a person's assets or salary is paid to a creditor.

Internal Agents of Social Control: Internal influences affecting your decisions or behavior to engage in criminal activity generally have to do more with formal barriers to assets. Examples of internal controls would be things such as bank signatures required on accounts, access to assets, periodic audits (monitoring), etc.

Lawsuit: A lawsuit is a legal action brought between two parties in a court of law.

Lien: A lien is the legal right and claim to keep or sell somebody else's property as security for a debt.

Misappropriation of Funds: To misappropriate funds is the act of using funds for a purpose they

were not intended to be used. The utilization of funds for a wrongful purpose not intended by the rightful owner of said funds.

Mitigation: Mitigation is the process where the court considers factors related to the offender, which may be used to reduce or modify his sentence.

Participation in an Illegal Gambling

Operation: Some gambling operations are legal, such as those operated by casinos and racetracks. Illegal gambling typically includes bookmaking, private casinos, private card or dice games for money, and wagering on numbers games. The legality of sports betting is dependent upon what state you reside because it is not lawful in many jurisdictions.

Powerlessness: Powerlessness is the belief that you can do nothing to alter your circumstances. You may feel that you have no control over certain behavior or actions. This is only a belief. There is always something you can do.

Pressure Relief: Pressure Relief is designed to alleviate legal, financial, employment and personal issues and is typically performed after a gambler has participated in Gamblers Anonymous for a specified period, at which time a budget is developed and a repayment plan is recommended.

Prostitution: The act of engaging in sexual intercourse or performing other sexual acts in exchange for money, or of offering another person for such purposes.

Recovery: Recovery for the gambler will implement lifestyle changes to prevent relapse or a return to criminal acts.

Rehabilitation: Rehabilitation is usually determined by a court order, the terms and type of treatment plan to be utilized or other actions designed to treat the disease.

Remorse: For the gambler to demonstrate remorse, he must show evidence of regret for past misdeeds.

Repentance: Repentance involves the gambler making positive changes to compensate for and express regret for past misdeeds.

Repossession: Repossession is the act of taking back goods or personal property (car, furniture, boat, etc.) from a buyer who has failed to keep up payments on them or comply with the terms and conditions of a loan agreement.

Resentment: The gambler will work with counselors, GA, clergy, or other appropriate resources to refrain from ill will or bad attitude toward prosecuting agencies, individuals or officials.

Restitution: Restitution is the process whereby the gambler pays back what he has taken from others and involves detailed and structured plans for repayment.

Sponsor: A sponsor is an active participant in a self-help program who has experience and understanding about the recovery process and wishes to help a newcomer to the program.

Stealing: Stealing is the act of taking property, money or any personal belongings from someone else without their consent.

Tax Evasion: Tax evasion is an illegal activity in which a taxpayer seeks to hide taxable income or claim unauthorized tax deductions with the willful criminal intent to conceal or commit willful fraud as a result of such actions.

Theft from a Workplace: Theft from a workplace includes the fraudulent taking of personal property belonging to another, from their possession, without their consent, with the intent to deprive the owner of the value of same, and to appropriate it to the use or benefit of the person taking said property.

Theft from a Workplace Versus

Embezzlement from a Business: Although the act of embezzlement is legally included as an act of theft, the terms and acts have distinct differences. Embezzlement includes the illegal taking of money or assets from a business with the intent to deprive the rightful owner of such assets, and without permission or consent of the rightful owner.

Unpaid Debt: Unpaid debt is debt that has not been paid.

Writing Bad Checks: This can include knowingly writing checks for amounts in excess of the amount of money available in a person's bank account, writing checks on a closed account, or writing checks on an account not owned by the writer (such as a relative's account) without the authorization of the owner of said account.

Additional Resources

There are several resources you might access to help you deal with gambling related issues mentioned in this book. Some of these are listed below:

Statewide Assistance

The Florida Council on Compulsive Gambling (FCCG) offers a toll-free confidential and multilingual 24-hour Problem Gambling HelpLine and referral service that provides supportive intervention, information about problem and compulsive gambling, self-help, and professional treatment referrals. The FCCG trains medical and healthcare professionals to assess and treat compulsive gamblers and loved ones. For additional information about the programs and services of the FCCG, refer to the page prior to the Table of Contents, as well as the following sub-section, *FCCG Resources*.

Florida Council on Compulsive Gambling, Inc.
24/7 Problem Gambling HelpLine
Confidential/Multilingual
888-ADMIT-IT (888-236-4848)
Office: (407) 865-6200
E-mail: fccg@gamblinghelp.org
Live Chat: gamblinghelp.org
Text: 321-978-0555
888-ADMIT-IT App:
<https://landing.appypie.com/888-admit-it>
Website: www.gamblinghelp.org

FCCG Resources

The Florida Council on Compulsive Gambling 888-ADMIT-IT HelpLine offers in-person, online and phone supports for persons experiencing difficulties due to gambling, including an Online Program for Problem Gamblers (OPPG) and a Peer Connect option, free to Florida residents. The OPPG is an 8-week program that allows participants to use self-paced exercises, videos and readings, while interactive questionnaires provide individual feedback on participant results from licensed mental health professionals, as well as an assessment upon completion. The HelpLine further provides a Peer Connect service, which enables individuals seeking help for a gambling problem to speak with a recovering compulsive gambler. 888-ADMIT-IT offers referrals to financial and debt counseling; professional treatment; legal assistance; self-help programs; practical how-to resources, such as this workbook series, *A Chance for Change*, in addition to other print resources, including information and tools for financial recovery, self-exclusion options and other supportive measures.

The FCCG HelpLine may be contacted by phone, text, live chat, email, and on social media platforms. To learn more, visit the 888-ADMIT-IT mobile app.

Self-Help Programs

Self-help is a critical part of the recovery process. Self-help programs can assist you with tools for recovery by providing support, direction, motivation, resources, and a sense that you are not dealing with the gambling problem alone. An aspect of many self-help programs is sponsorship. Sponsors may provide additional information, encouragement, fellowship, and guidance to newcomers on a voluntary basis. They may also furnish assistance and offer suggestions to newcomers on a case-by-case basis.

While there are several self-help organizations, there are primarily two programs dedicated to compulsive gamblers and those they adversely affect.

Gamblers Anonymous (GA) is a support group for compulsive gamblers — a fellowship of men and women of all ages, social and economic backgrounds, races, and religions, who meet regularly to share their experience, strength and hope. The only requirement for membership in GA is the desire to stop gambling. There are no dues or fees for membership.

Gamblers Anonymous offers a Pressure Relief Group that assists the gambler and family members in addressing financial, legal, and other problems. Pressure Relief is typically performed after a gambler has participated in

GA for a specified period, at which time a budget is devised, and a repayment plan is recommended. Pressure Relief requires special training and as such, not all GA fellowships within the State of Florida offer this service. In instances where it is unavailable, individuals can receive financial, legal and other assistance via the Florida Council on Compulsive Gambling's 888-ADMIT-IT HelpLine.

Gamblers Anonymous
International Service Office
1306 Monte Vista Avenue, Suite 5
Upland, CA 91786
Office: 909-931-9056
Email: isomain@gamblersanonymous.org
Website: www.gamblersanonymous.org

Gam-Anon is for persons adversely affected by the gambler's activities (e.g., spouse or partner, sibling, child, parent, or friend). Gam-Anon assists members in learning acceptance and understanding of the gambling illness, using the program and its problem-solving suggestions as aids in rebuilding loved ones' lives and, upon recovery, giving assistance to those who suffer. It is not necessary for the gambler to attend Gamblers Anonymous in order for a friend or other loved one to participate in the Gam-Anon program.

Gam-Anon
International Service Office, Inc.
P.O. Box 307
Massapequa Park, NY 11762
Office: 718-352-1671

Additional Resources (continued)

Email: gamanonoffice@gam-anon.org

Website: www.gam-anon.org

You can contact the Florida Council on Compulsive Gambling HelpLine directly for additional information and a current list of in-person, phone and online meetings.

Professional Treatment

There are times when guidance and support can be particularly helpful when provided by a trained therapist or counselor. These professionals can aid you in sorting out options and strategies when learning to cope with situations or difficulties that may arise in your life. Professional treatment differs from self-help programs in that it allows you the opportunity to share very personal information in a one-on-one dialogue with a trained specialist. Such treatment also provides you with an option of participating in individual, couple, or group counseling sessions.

While there is a cost for professional treatment, some insurance companies will provide coverage. So, it is important to review your policy closely to determine whether you and your loved ones are covered for such medical help. It is also important to note that the Florida Council on Compulsive Gambling can refer Florida residents to certified counselors who will furnish you and loved ones with treatment supports, based upon an ability to pay. For more information about professional treatment options, call the FCCG 24-hour HelpLine at 888-ADMIT-IT.

Online Supports, Podcasts and Mobile Apps

Online Supports, Podcasts, and Mobile Apps can provide real-time, and ongoing motivational messaging, meditation techniques, support networks, and other self-care and stress release activities, that support behavioral change and assist individuals during their lifelong path to recovery from a gambling addiction. These options enable individuals to access help as needed and serve as supportive measures from anywhere at any time. While many of these options are identifiable upon conducting online searches on a computer or on a mobile device, the 888-ADMIT-IT HelpLine can provide some helpful options for those struggling with difficulties due to compulsive gambling.

Print Resources

There are numerous resources designed to help problem and compulsive gamblers with issues ranging from stress reduction to financial and legal assistance. While many can be very helpful, they should not be considered stand-alone programs for change. Some recommended resources include:

Cuban, M. (2016). *Gambling Addiction Cure: Gambling Addiction Cure and Recovery of Your Life*, Independently Published.

Cunliffe North, R. (2008). *Women Overpowered by Compulsive Gambling*, Xlibris Corporation.

Custer, R. & Milt, H. (1985) *When Luck Runs Out*. NY, NY: Facts on Files, Inc. Publications.

Davis, D.R. (2009). *Taking Back Your Life: Women and Problem Gambling*, Hazelden Publishing.

Estes, K. & Brubaker, M. (1994). *Deadly Odds: Recovery from Compulsive Gambling*. Newport, RI: Edgehill Publications.

Gamblers Anonymous (2013). *Fourth Step Inventory Moral Book*, Los Angeles; Gamblers Anonymous Publishing, Revised March 2007, Printed October 2013.

Gamblers Anonymous (2007). *Big Book - Sharing Recovery Through Gamblers Anonymous*. Los Angeles: Gamblers Anonymous Publishing.

Hardin, R., Abott, W., Braastad, J., Frahm, J., Lindel, R., Phillips, R., & Steinberger, H. (2013). *SMART Recovery 3rd Edition Handbook*, Alcohol and Drug Abuse Self Help Network, Inc.

Journal of Gambling Studies (1990). National Council on Problem Gambling. NY, NY: Human Sciences Press.

King, A. (1999). *The Diary of a Powerful Addiction*. Crown Publishing, Tyndall, Canada.

Lee, Bill (2005). *Born to Lose: Memoirs of a Compulsive Gambler*, Hazeldon Publishing.

Lesieur, H. (1984). *The Chase: Career of the Compulsive Gambler*, Cambridge: Schenkman Books, Inc.

Mawer, P. (2019). *Overcoming Gambling (Overcoming Common Problems)*, Sheldon Press.

Peltz, L. (2013). *The Mindful Path to Addiction Recovery: A Practical Guide to Regaining Control Over Your Life*, Trumpeter.

Wexler, A. & Wexler, S. (2015). *All Bets Are Off: Losers, Liars, and Recovery from Gambling Addiction*, Central Recovery Press.

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Booth, J. & VanDeventer, S. (1999). *A Five Step Model for Decision Making*. Tampa, FL: Paradox Learning, Systems, Inc. Corporate Monograph.

Ciarrocchi, J. (2002). *Counseling Problem Gamblers: A Self-Regulation Manual for Individual and Family Therapy*. Philadelphia, PA: Academic Press.

Gerstein, D. R., Volberg, R. A., Toce M. T., Harwood, H., etal. (1999). *Gambling Impact and Behavior Study*. Final Report to the National Gambling Impact Study Commission, Chicago, IL: Nat'l Opinion Research Center, University of Chicago.

Ladouceur, R., Sylvain, C., Boutin, C., & Doucet, C. (2002). *Understanding and Treating the Pathological Gambler*. NY, NY: John Wiley & Sons, Ltd.

Lesieur, H.R. (2002, March). *Solutions to the Problem Gambling and Crime Connection*. Paper presented to the Gambling, Law Enforcement and Justice System Issues Conference, Alberta Gaming Research Institute, Edmonton, Alberta, Canada.

Lieberman, L. & Cuadrado, M. (2002). *Gambling Education and Prevention Needs Assessment for Juveniles in Residential Detention Centers of the Florida Department of Juvenile Justice*. Monograph prepared for the Florida Council on Compulsive Gambling.

Moore, L. (1995). *Release From Powerlessness: A Guide for Taking Charge of Your Life*. Dubuque, IA: Kendall/Hunt Publishing Company.

Notes



Notes



Notes





The Florida Council on Compulsive Gambling's development of *A Chance for Change* is the result of an identified need for alternate forms of education and assistance to those whose lives are negatively affected by a devastating gambling disorder (compulsive gambling).

www.gamblinghelp.org