

A Chance for Change

Book One



Getting Started

For Loved Ones of Problem Gamblers

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 so negatively affected by a devastating gambling disorder (compulsive gambling).

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 groups, professional therapy and organizations such as the Florida Council on Compulsive Gambling.

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*This book is the first in a series of seven workbooks
designed to aid in coping with 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 toll-free Problem Gambling HelpLine, which provides supportive intervention, information and referrals to self-help and professional treatment
- Overseeing statewide Recovery Path Treatment Program for problem gambling
- 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 Forum and Live Chat program
- Sponsoring and performing research
- Conducting training programs for government agencies, gaming operators, law enforcement authorities, academic and employee assistance organizations plus others
- Implementing and overseeing gambling-specific outreach programs for impaired professionals, adolescents and seniors
- Working with legal, law enforcement and judicial authorities on gambling-related cases
- Offering a Speaker's Bureau and a Peer Connect program

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Introduction

Getting Started Checklist

- ___ Are you frustrated with someone in your life who is gambling?
- ___ Are you afraid of how gambling is affecting your life?
- ___ Are you having financial difficulties because of gambling?
- ___ Is someone you care about lying to you about gambling?
- ___ Do you feel helpless about gambling and not know what to do?
- ___ Do you feel emotionally detached due to gambling in your life?
- ___ Do you want to change your life but don't know how?
- ___ Do you feel that all family activities revolve around gambling?
- ___ Are the issues of gambling making you feel depressed?
- ___ Do you feel physically ill when you think about your situation?
- ___ Do you feel pressure and stress because of gambling in your life?
- ___ Do you think about ending your marriage or relationship due to gambling?
- ___ Do you ever feel that the problems due to gambling are hopeless?

If you answered “Yes” to even one of the checklist questions, then keep reading—this book is for you. Congratulations on taking an important step toward changing your life.

You probably find yourself in a confusing, frightening, out-of-control situation—one that may seem impossible to fix. Rest assured, there are things you can do.

This is the first workbook in a series of guides designed to help you understand the situation you are in and to provide some concrete things you can do to make change. By working through these books, you can start to turn your life around.



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What Are These Books?

A Chance for Change program is a series of seven books written for loved ones of people with gambling problems.

What Are the Seven Books About?

Each book covers issues about a different topic. Some of them may be more important to you than others.

All of the books follow a similar format and do three basic things:

1. Provide information about the problem
2. Help you to assess your own situation
3. Furnish concrete solutions you can do to make change

*The key to
the program is
helping you to become
aware of your reactions and
learn to change them into
more positive behaviors.
This program is
about you.*

The Topics Are:

- ❖ Getting Started (this book)
- ❖ Assessing Your State of Mind
- ❖ Relapse and Triggers
- ❖ Managing Finances
- ❖ Legal Related Issues
- ❖ Revitalizing the Family
- ❖ Navigating New Terrain

How Do the Books Work?

All of the books are founded on a process of active change. This is basically a short-term program that helps you to make connections between things that bother you and how you react to them. The key to the program is helping you to become aware of *your* reactions and learn to change them into more positive behaviors. This program is about *you*.



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The overall goals of the program are to help you eliminate self-defeating, negative behaviors and reactions like fear, rage, helplessness or depression. You will learn to feel more in control, to be calmer, to think more clearly, and to make better decisions.

I know you're thinking—but this isn't *my* problem. It's my husband's, my wife's, my mother's, my son's, my boyfriend's (just pick one) problem. Tell me how to change him (or her). Sorry. *You* can't fix that person. But you can fix how *you* deal with and react to that person. *You* can make *your* life better. Really, *you* can get control of *you*.

Do I Need to Go Through the Books in Any Particular Order?

You will need to read the first two books before proceeding with the other books in the series. These two books provide the background you need to understand the other five books. Use the other books based upon your need for help on those topics.

*You will
learn to feel
more in control, to be
calmer, to think more
clearly and to make
better decisions.*

What Do Certain Words Mean?

As you are going through the books and a new word is introduced, you will find it in **boldface type**. Definitions for these words can be found in the glossary at the end of each book.

What About Gender and Cultural Differences?

The Florida Council on Compulsive Gambling (FCCG) recognizes that compulsive gamblers may be either male or female. The choice has been made to use the pronoun “he” throughout the series to ensure that the text flows easily for the reader. The FCCG acknowledges that the compulsive gambler may be a brother, sister, mother, father, grandparent, son, daughter, wife, husband, partner, friend, relative or significant other. Compulsive gambling does not discriminate by way of relationship types. Neither does it discriminate by way of culture or religion. It can happen to anyone. A wide range of examples will be given throughout the



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series representing a variety of relationships. While your particular situation may not always be specifically mentioned each time, consider how the example provided may relate to your life. Cultures may have differing values and varying ways in which loved ones engage in interpersonal relationships. However, the value of respect is multicultural.

One of this program's overriding goals is to nurture and encourage self-respect and respect for the relationship with a troubled loved one. As you build your commitment to personal growth and change through this program, you will discover a strengthening of your own self-respect. You will learn how to deal with the gambler in new ways that support the changes you want to make in your life.

*As you
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commitment to personal
growth and change through
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of your own
self-respect.*

What Kind of Change Can I Expect?

In a lot of ways, it's up to you. Your results will depend on how much time you can devote to the materials, how thoughtful you can be about the issues presented, and how honest you can be with yourself. At the very least, the books will help you to more clearly understand the problem of gambling addiction and how it affects you. At the very best, these books can help you to take control of your life and stop the cycle of pain and frustration.

What Kind of Resources Are Available to Me?

In the back of this book you will find several additional resources such as a bibliography, addresses for professional organizations and helpline numbers. Each book in the series will have its own resources section related to the topic of that book. If you need information not found in any of the books or their resource sections, please contact the Florida Council on Compulsive Gambling's 24-Hour HelpLine at 888-ADMIT-IT for further assistance.



Process and Theory of the Books

In the traditional sense, behavioral change programs often involve you and a therapist working together to overcome and change your reactions to certain trigger events. This series of workbooks will be a type of guide that will use some of the same techniques and exercises for you to work through on your own. These books are not intended to replace traditional counseling or therapy, but instead, provide a comfortable, personalized starting point to begin change.

There are many potential issues or problems that can be addressed in this program—insomnia, depression, chronic anxiety or worrying, relationship difficulties, stress, respect, self-esteem, difficulty coping, **codependency**, anger, sadness and numerous others. The problems that will be focused on most heavily include:

- ❖ Stress
- ❖ Rational vs. Irrational Thinking
- ❖ Hopelessness
- ❖ Dishonesty
- ❖ Anger and Frustration
- ❖ Codependency

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or therapy, but instead, provide
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change.*

The two main program objectives are to:

1. Alter your way of thinking for the better. That is, help you change your thoughts, beliefs, ideas and attitudes surrounding the problem.
2. Help you face your life with a calm and clear mind and to take actions designed to produce positive results.



The Problems of the Gambler

Are you dealing with a compulsive gambler?

- ☐ My loved one gambles often
- ☐ His gambling has resulted in arguments between us
- ☐ His gambling has resulted in financial difficulties for one or both of us
- ☐ He will not admit there is a problem with gambling
- ☐ He sometimes lies to me about gambling
- ☐ Gambling is one of the most important things in his life
- ☐ He truly believes that the “big payoff” is about to happen
- ☐ He believes that he can gamble “a little” and be okay
- ☐ All of his friends are involved in gambling
- ☐ He has no other hobbies or interests other than gambling

If you can answer “Yes” to any of the above statements, then you are probably dealing with a compulsive gambler. Let’s look at some specific behaviors:

The Symptoms of a Compulsive Gambler

Compulsive gambling, clinically referred to as a “gambling disorder” is classified as a behavioral addiction under the category of Addiction and Related Disorders. Unlike many other addictions, gambling is one that is hard to recognize. Because its effects are not as outwardly visible as drug or alcohol use, the gambler may be able to hide his behavior for a long time. Many times only the people closest to the gambler will ever know about the



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problem because it affects the most personal aspects of people's lives—their relationships, their home life, their professional life, their finances. If you have a compulsive gambler in your life, here are a few things to look for:

- ❖ Your loved one is spending an unusual amount of time gambling, as compared with other activities.
- ❖ Your loved one seems to have a focus on gambling. He wants to engage in social activities where there is gambling, becomes excited about going to a new place to gamble and/or insists on spending vacations or special occasions at locations where there is gambling.
- ❖ He boasts to others about winning, often minimizing losses and exaggerating wins.
- ❖ He may be starting to miss work or be absent from home excessively and may even be concealing what he is doing with the absent time. He may be spending too much time on the telephone checking up on his bets. He may also be missing family events in order to gamble. Perhaps he is online or using the Internet excessively.
- ❖ He tends to gamble at crisis points in his life, when things are especially good or bad.
- ❖ He may be experiencing mood swings. He is happy when he wins and upset when he loses. When he is upset for other reasons, he chooses to gamble to make himself feel better. If he is happy, he chooses to gamble to celebrate. His moods may be affecting the entire family.
- ❖ He may be secretive or lying about money. He may have borrowed money from family or friends, or perhaps even borrowed against personal **assets**. When found out, he lies and minimizes the situation.

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other addictions,
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- ❖ He knows there is a gambling problem, but continues to gamble to recoup losses from previous bets.
- ❖ He may be having problems sleeping or eating because of gambling.
- ❖ He may be gambling with money needed to run the household.
- ❖ He may be gambling to try to win money to pay debts.

Do any of these behaviors sound familiar? Perhaps you have experienced some of these in your own life with a gambler. Social gambling is very much like social drinking. Most people can do it occasionally and feel no particular need to engage in the activity often. A gambling disorder, on the other hand, is a progressive illness. It may start as social gambling and progress to compulsive gambling, a serious illness. Part of the process involves irrational thinking.

A gambling disorder is a progressive illness. Part of the progression involves irrational thinking.

Irrational Thinking

How does someone evolve from being a social gambler to a compulsive gambler? The process involves excitement centered on the act of gambling and the potential of winning—followed by increased gambling, rationalizing one's behavior, and finally, irrational thinking, and the inability to stop gambling.

The gambler will begin to truly believe that he can recover his losses by gambling more often. He will begin to feel that he can only be calm and happy when gambling—other things are frustrations. He will believe that family members have an agenda to control him or take away his rights. He will claim that he is not hurting anyone, even when there is proof to the contrary. He will believe that it is acceptable to miss work or important events to gamble because it will help his family in the long run. He will say that borrowing money, stealing or using family assets is justified because he will pay it back when he wins big. He may even



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embezzle from his place of work, claiming that he was only “borrowing.” He honestly believes that he will win and pay the money back. The problem is that he won’t win, or if he does win, he will reinvest his winnings to gamble more, and will eventually lose.

All of this thinking is irrational. It is driven by the uncontrollable urge, the addiction, to gamble. Eventually this thinking results in ruined relationships and financial trouble. The gambler himself may begin to feel hopeless and self-destructive. However, it is important to know that gambling addiction is a treatable disorder. There is hope.

*Compulsive
gambling is
a treatable
disorder.*

Chances are the gambler in your life sometimes thinks or behaves irrationally. Use the space below to list instances of this behavior:



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Controlled Gambling vs. Abstinence

Compulsive gamblers fall into two main types—action and escape gamblers. Both suffer at the core from low self-esteem. However, action gamblers outwardly often appear to be egotistical, controlling, successful and outgoing. They gamble primarily because they believe they can become skillful enough to beat the odds. Escape gamblers differ primarily in that they often gamble to escape from problems, feeling they can free themselves from pain while gambling.

A social gambler will have no problem taking a break from gambling or practicing abstinence. A compulsive gambler, until he is truly willing and ready to make change, will not want to agree to abstinence.

Compulsive gamblers go through several phases. In **Phase One** they typically find themselves winning big. This leads to euphoria over the winning, followed by increased gambling. In **Phase Two** the gambler will start to lose. He will typically gamble more in an attempt to recover his losses, but more importantly, to recover the feeling of winning that he had in Phase One. In **Phase Three** the problems will worsen and the gambler may begin to feel despair. This may be paired with cycling back and forth into Phase Two behavior. Eventually, the situation will worsen to the extent that it becomes extreme. In **Phase Four**, financial and relationship problems begin to occur or are exacerbated, and the gambler starts to feel hopeless and even self-destructive.

Which phase is the gambler in your life in now?

☐ Phase One ☐ Phase Two ☐ Phase Three ☐ Phase Four

The gambler may feel he can control his gambling because he can stop for short periods. He may also believe there is no problem when he is winning. While losing, he might think he is experiencing a temporary unlucky streak that will ultimately pass if he just pushes through it. This is one measure for distinguishing between social and compulsive gamblers. A social



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gambler will have no problem taking a break from gambling or practicing abstinence. Gambling is simply not that important to him. However, for an addicted gambler, until he is truly willing and ready to make change, he will not want to agree to abstinence. This unwillingness to agree to quitting completely—forever—is a strong sign that you are dealing with a compulsive gambler. In the early stages, the compulsive gambler cannot see himself as an addict. In the latter stages, he may know it inside, but will not want to admit it.

Denial and Resistance to Change

*Months
or years can
elapse while the
gambler denies
the problem
entirely.*

The compulsive gambler, like most addicts, has a very difficult time admitting that things have gotten to the point where there is a problem. There is often a period, which can last from months to years, in which the gambler denies the problem entirely. He states that he can stop at any time. In fact, there may be periods when he does stop. However, for the addicted gambler, this is nearly always temporary. Compulsive gamblers often do not want to discuss counseling, therapy, or self-help programs. To do so means admitting there is a problem and that change needs to occur.

For many people with addictions, it is far easier to rationalize to themselves and loved ones that there is no problem. If this can be agreed to by everyone around them, then change can be postponed.

Sometimes, the family members and loved ones contribute to this behavior themselves. They may know that there are problems but feel powerless to confront them, so they remain silent, perhaps even unknowingly encouraging the gambler in his behavior. This is called **enabling** and will be discussed in detail in *Book Two: Assessing Your State of Mind*. There is a powerful human urge to keep things on an even keel—to resist change. Even when things are obviously not working well, or serious problems emerge, people can have an amazing capacity to adjust to the situation and not change it. The fear of the unknown can be paralyzing for many people, and they would often prefer to remain in a painful situation that is familiar rather than try to create a new circumstance that is unfamiliar and which will



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require them to change. This is a pattern called **denial** and will be discussed in more detail later in this book.

The gambler may fear that he cannot change and may not want to attempt it for fear of failing in the eyes of his loved ones. This may particularly be the case when gamblers have made previous unsuccessful attempts to stop gambling.

Has the issue of denial or change ever been raised between you and your loved one? What happened?

Has your loved one ever admitted to a gambling problem and tried to change, then relapsed? What happened?

Dishonesty

The lying, which is associated with compulsive gamblers, is often one of the most painful parts of the relationship. You feel that you are not respected. You feel demeaned. You feel that the gambler thinks you are not smart enough to see what is really going on. In many



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relationships, the spouse or partner may be completely unaware of the gambling problem for many years because the gambler is working hard to keep his behavior hidden or secret. Once the compulsive gambling secret is “out” in your relationship, you may experience a range of emotions as you struggle to understand how it happened, what exactly has happened, and why it has happened to you.

It is painful to confront the issues of lying because they may frequently result in arguments and a cycle of behavior of more gambling, more lying and more arguing.

Finally, for the person being lied to, it is often extremely important to somehow prove that the gambler is lying. Your own life may begin to revolve around trying to get proof. When this happens you have just entered the cycle yourself. You will never change the addict by proving that he is lying. The only thing that happens is that emotions are escalated. Handling dishonesty and lies will be dealt with later. For now, in the space below, list some instances in which you have been lied to by the gambler.

<i>The Lie:</i>	<i>How I Felt:</i>



The Problems of the Family Member

As you have been reading the preceding sections, you may have concluded that you indeed have a compulsive gambler in your life. Quite possibly, you already knew this. This section will focus on *you* and how this problem affects *you* personally. It will address *your* reactions to the situation and the issues it brings to *your* life.

Knowing You Are Under Stress

Did you know that stress is one of the major contributing factors underlying many serious illnesses? Perhaps you are aware of the stress you are under as you attempt to cope with this problem. Maybe you are unaware of the degree of stress you face on a daily basis. People sometimes find themselves so accustomed to stressful events in their lives that they often fail to recognize they are experiencing stress. These events become normalized as we have learned to handle them over and over again. Take a step back and try to look at the full picture for a moment.

Assessing your stress levels: <i>(Select the most appropriate response for each.)</i>	Never	Once or Twice a Week	More Than Twice a Week
<i>I wake up feeling tired.</i>			
<i>I find it hard to fall asleep.</i>			
<i>I want to escape from my life.</i>			
<i>I can't seem to make decisions.</i>			
<i>I get very upset by little things.</i>			
<i>I feel tense and edgy.</i>			
<i>I cry easily.</i>			
<i>I snap at others easily.</i>			
<i>I am irritated with others.</i>			
<i>I am disappointed with myself.</i>			
<i>I often have headaches.</i>			
<i>I often have stomachaches.</i>			
<i>I find it hard to concentrate.</i>			
<i>I find it hard to feel happy.</i>			
<i>I cannot easily relax.</i>			
<i>I often feel that I am rushing.</i>			
<i>I have no one to talk to.</i>			
<i>I feel that life is out of control.</i>			



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Take a look at the pattern of your responses. Do you see more check marks in the last two columns or in the first two? The more marks you have in the last two columns, the greater your likelihood of feeling stressed.

Everyone experiences stress at some point in life. In fact, it's common to have stressful things happen. The problem gets worse when feelings of stress are pervasive and constant, and when you have no way to handle your feelings. Here are some things you can do *right now* to help you handle stress:

<i>What You Can Do</i>	<i>What You Can't Do</i>
<i>Identify what is bothering you</i>	<i>Identify what is bothering the gambler</i>
<i>Pause before you react</i>	<i>Make the gambler pause before reacting</i>
<i>Decide to be calm</i>	<i>Make the gambler be calm</i>
<i>Make a plan to change</i>	<i>Force change on the gambler</i>
<i>Do things that relax you</i>	<i>Make the gambler relax</i>
<i>Breathe slowly and deeply</i>	<i>Insist that the gambler breathe slowly</i>
<i>Talk to others</i>	<i>Make the gambler talk to others</i>
<i>Get rest—sleep</i>	<i>Force the gambler to get rest</i>
<i>Eat well</i>	<i>Force the gambler to eat better</i>
<i>Exercise</i>	<i>Force the gambler to exercise</i>
<i>Speak slowly—think before you speak</i>	<i>Make the gambler think before speaking</i>
<i>Take action—do one thing you have put off</i>	<i>Force the gambler to take action</i>

For instant stress relief, **the most important thing you can do is pause before you react.** Certainly, when you are upset, you feel emotions of anger and frustration, even rage. However, there is a tiny space between every moment in your life. When one moment ends, and before the next one begins is where that space resides. That space is your opportunity to control yourself. What you can do is enter into the moment, be aware of that space, and consider how *you* want to feel before you react blindly to the event.



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Practice the following and then do it when you feel stressed:

1. Be aware that you are experiencing frustration.
2. Stop and enter that space between moments.
3. Breathe deeply, let your breath out, and relax.
4. Clear your mind.
5. Calm yourself and then react.

Other things you can do immediately that will really help include:

Speak Slowly. Sometimes when people are feeling stressed they find themselves doing everything in a rush, even talking. You may not even know what you are saying; you are simply spewing forth your anger and frustration. After you take a deep

breath and enter the space between moments, try really thinking about what you will say. Take the time to formulate your thoughts. Speak more slowly and carefully. This will help to calm you down and avoid rash statements.

Talk to Others. Studies have shown that people who do not have a support group are at greater risk of health problems. When you are feeling stressed, take the time to discuss your problems with a loved one, a friend, or a health care professional. Sometimes just talking about the problem can really help. It may not be the sole long-term solution, but it can help sort out your thoughts and provide some short-term relief.

Take Action. People who are feeling depressed or undergoing stress often describe themselves as “immobilized” or unable to do things, even to make simple decisions. It is important to set goals and to do at least one positive thing each day. It doesn’t have to be something huge like leaving your spouse or partner, or getting a new job. It can be something simple, such as calling a helpline, sending out one resume or reading a book about the problem. These types of actions will help you to feel a

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sense of accomplishment and that you are moving toward a solution. You must begin to see things from the point of view of change and initiate change by taking very small steps.

If you don't think that there is a single step you can take, try this one: Think about things differently. Start imagining, just in your own mind, a new reality. This is a good first step. When you think about things, you start to redirect your mind. Your thoughts become words. Your words become actions. Your actions can change your life. Start to think about change every day.

Self-Help and Professional Treatment Programs

*You must
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Self-help groups, specifically for gamblers and the loved ones of gamblers, can provide you with a place to talk to others in similar situations. Gam-Anon is an organization for family members and other loved ones of the gambler that can help you to learn how to cope with the gambling problem, and can provide support with direction, motivation and resources for you to make positive change in your life. Gam-Anon groups meet regularly to help members accept and understand the gambling illness while providing problem solving techniques and solutions for rebuilding one's life. Even if you are not quite ready to talk about your problems with anyone, you may benefit from listening to others and feeling the support, knowledge and understanding Gam-Anon members can offer.

Similarly, the addicted gambler, at any stage, can benefit from engaging in treatment, including self-help programs and professional therapy. Gamblers Anonymous (GA) is a support group for compulsive gamblers who meet regularly to share their experience, strength and hope for recovery. There are no dues or fees for membership and the only requirement is the desire to stop gambling.

An aspect of many self-help programs, including Gam-Anon and Gamblers Anonymous, is **sponsorship**. Typically, a sponsor is an active participant in a self-help program who has



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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.

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 trying to cope with situations or difficulties that may arise in your life. Professional treatment differs from self-help groups 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.

Both self-help programs and professional treatment must be engaged in with a strong desire to change on the part of the gambler. A self-help program will involve considerable effort on the part of the gambler, as well as a commitment to change. The same is true for family members and other loved ones of the gambler—they will need to work their program in order to reap the benefits offered.

Self-help and professional treatment programs can provide a place for the gambler and loved ones to feel that there is hope for change. Thousands of people have been helped and have changed their lives through dedicated effort with such programs. For Gam-Anon, Gamblers Anonymous and treatment program referral information nearest you, call the Florida Council on Compulsive Gambling's HelpLine at 888-ADMIT-IT. These programs can be a valuable link in your own change efforts.

"I got so tired of having to bail my sister out of trouble. I hated to hear her voice on the phone because I knew she just needed money. It really made me angry and I didn't take her calls or talk to her for nearly a year. I decided to get some help and stop being a victim."



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The Decision-Making Process: Implementing and Evaluating a Plan

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**—how will you know that you have met your goal?

Once you know the facts and have made a decision as to what you want to do about the problem or situation, then you can make a plan and put it into practice.

A plan just involves starting with a goal, and then breaking it down into a few smaller pieces.

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 pieces, and then breaking those pieces down into things you can manage.

So, when you are feeling stressed, in addition to calming down, pausing, and breathing before you react, it can help in the long run to assess your situation and make a plan for change. Having a plan can help to alleviate chronic worry and stress. *Remember, first make a decision, then make a plan to put that decision into effect.*

Recognizing That the Problem Is Confusing

If you are dealing with a compulsive gambler, you are probably living in a world that is becoming increasingly more difficult to understand. Things seem illogical. The efforts you



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make to fix the problem don't help. You don't know what to do. It is confusing and doesn't make sense. This is normal when living with a compulsive gambler.

Addictions are not logical. Addicts don't respond in the ways you expect them to. Your loved one with the gambling problem may be behaving totally unlike the person you thought you knew. And then, to compound your confusion, you may have wonderful times and moments—even days or weeks—where everything seems fine again. Then it all starts over.

The important thing to know here is that this is a problem that is extremely difficult to understand. It is serious and may not make sense. However, you are caught up in the middle of this storm. You are not the storm itself. You can take measures to make things better for yourself.

You may never fully understand the gambler or the addiction, but you can begin to better understand yourself and how you deal with what is happening.

Understanding Your Own Issues of Denial and Resistance to the Problem

It has been mentioned that the gambler in your life might not be willing or able to admit that there is a problem. It's possible that you, too, may even have difficulty accepting the seriousness of the problem. Denial is a defense mechanism designed to shield you from the pain of facing a terrible reality. As long as you can rationalize that the problem does not exist, then you do not have to face the distressing consequences of its occurrence in your life. The deception of denial can help you to cope, and may even be useful in the short-term, but in the long run, denial can be very dangerous.

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Imagine that over a six-month period you have a friend who had a series of chest pains which are not particularly bad, but which are just uncomfortable. Along with them, he has some other symptoms such as tingling in an arm and shortness of breath. Because the pains only last for a few moments and then go away, and because they only come once a month or so,



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he tells himself that they are nothing to worry about. He is relatively young and healthy—he exercises and eats well. He doesn't go to the doctor because he just doesn't want to deal with it. It's probably nothing. Why get all worked up, right? Wrong. One day he has a major heart attack. What he was experiencing was denial because he did not want to face the reality of having a heart problem. Well, the heart problem came anyway, and much worse.

Are you experiencing denial about your loved one's gambling? Here are some questions to consider:

- _____ Do you make excuses for your loved one about why or how much he gambles?
- _____ Do you worry about things that are happening, but then put them out of your mind, telling yourself there is nothing you can do about it?
- _____ Do you tell yourself that you will deal with this problem later?
- _____ Do you tell yourself that your loved one has control over his gambling, but secretly doubt it?
- _____ Do you tell yourself that he works hard and needs some form of relaxation?
- _____ Do you loan or borrow money for him to pay off debts or to gamble?
- _____ Do you lie to others about his gambling problem?
- _____ Do you think that the gambling problem will just stop somehow, someday?

If you answered “Yes” to any of these questions, you may be experiencing denial and even be contributing to the continuation of the problem.

In the following exercise, you will see an example of denial. Then list at least two concrete instances in which you have experienced denial of a problem and something you could do to face it.



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Example:

The Situation: Your mother comments that your husband is spending a lot of time at the track and has missed several recent family events. You explain he is under a lot of pressure at work and the track is a harmless form of relaxation. Essentially, you tell her there is nothing to worry about. But actually, you are worried.

What You Could Do: Ask your mother to express her concerns and listen carefully to what she says. Look at the whole picture and consider all the time your husband actually spends away from the family gambling—time that your mother doesn't even know about. Talk to your husband about missing the family events. Tell him that it is important to you that he attends. Ask him if he thinks he is gambling too much.

Your Own Situation of Denial:

What You Can Do Instead:



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Your Own Situation of Denial:

What You Can Do Instead:

Acknowledging the Anger and Frustration That You Feel

Anger is normal, as is frustration. The key to both is how you react when you feel them.

Anger is normal, as is frustration. The key to both is how you react when you feel them. Do you turn the anger inward? Do you vent it at others? When you're angry with someone, do you do things to secretly "punish" them? When you're frustrated, do you drive more aggressively? Do you yell at your children or your friends? Do you deflect your anger away from the gambler and onto someone else?

It is important to recognize your anger and frustration and it's also essential to act on them appropriately. If anger is not handled well, it can lead to more anger and it is almost impossible



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*You are
not going to
change the gambler.
What you can do is
help yourself.*

to have a reasonable conversation or even an argument in the heat of rage. You will say and do things you regret. When you are dealing with a compulsive gambler, frustration and anger are normal responses to the inconsistency, the lies, and the painful situations created by the addiction.

However, you may already have found that screaming in rage at that person rarely gets the results you want. Neither does holding your anger inside or pushing it off on your child or someone else close to you. Again, remember that you are not going to change the gambler. What you can do is help yourself.

Often, the surface event that triggers anger is not the underlying cause of the anger itself. For instance, your elderly mother complains that she cannot afford her medication. You know she is spending more and more time gambling at the slot machines. When she complains about not having enough money, you may be frustrated and angry with her, even to the point of having an argument. The underlying cause of your anger is that her gambling is responsible for her inability to pay her bills and that you may be left with paying her share. Perhaps you see her gambling away money that could go to her children or grandchildren. You love her and want her to take responsibility for herself. Deep inside, you see this problem as not just one isolated incident, but as an escalating area of difficulty. As a result, your anger is magnified because of this.

One thing you can do immediately is to put in place the steps listed previously for alleviating stress.

Practice the following and then do it when you feel stressed:

- 1. Be aware that you are experiencing frustration.*
- 2. Stop and enter that space between moments.*
- 3. Breathe deeply, let your breath out, and relax.*
- 4. Clear your mind.*
- 5. Calm yourself and then react.*



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For the longer term, you can help yourself to get a grip on the problem by charting the triggers that repeatedly upset you, and then see if there are patterns that can be addressed.

Consider a recent time when you have felt frustration or anger, then answer the following questions:

1. What was the situation that caused you to be angry?

2. What was the real or underlying problem?

3. How did you react?

4. Did your reaction help the situation?

5. What else could you have done?



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Addressing the Hopelessness You Feel

The problem you are experiencing with a loved one's gambling may be new to you or it may have been going on for a long time. Maybe by now you are feeling worn out and as if you have tried everything. You might feel that things are hopeless and that nothing will work. These are normal reactions.

In fact, it is true that you cannot change the gambler. No matter how much you love him and want to help him, he must change himself. He must want to do it for himself. Even if he agrees to change for you, there is a high chance of relapse. Change must come from a desire within the gambler if it is to last. Again, you cannot change him, nor force him to change.

However, that said, there is a world of hope for *you*. No matter how bad things seem, you can start to change things for yourself now. *You* are the only one who can do it. And that is what this program is about—*you*. Remember that the focus is on helping you to modify your reactions, your perceptions, your beliefs, and your actions to make your life better. Since you cannot rescue the gambler, don't allow his actions to pull you down with him. Rescue yourself and then be there to lend a hand if he wants it—and if you want to offer it. There is hope.

“The most stressful thing about living with him was the complete lack of interest in family life and loss of money. He only thought about himself. He came home, ate dinner and took off with his gambling buddies at least three times a week, sometimes more. It didn't matter where they went, they would go anywhere that was open—all over the state.”



A Framework for Positive Change

You are going to make change in your life. But you must engage in this process willingly and wholeheartedly. The framework involves four parts:

1. Control
2. Change
3. Motivation
4. Forward Progress

*You will
start to gain
control when you
start to change your
thinking.*

Powerlessness vs. Control

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 just a belief. There is always something you can do. Simply changing the way you think gives you better control over your life. You will start to gain control when you start to change your thinking.

Step One is to focus on you and stop trying to change the other person. You will gain power over you and you alone. You cannot control your loved one, as you have probably begun to realize. One of the concepts related to this step is codependency. Codependency is a problem when your life, your needs and your behavior revolve around another person and their behavior. More information about codependency can be found in *Book Two: Assessing Your State of Mind*.

Repeat this statement out loud: "I am taking control of my life. I have the power within me to change my situation. To change me. To change the way I think."

Close your eyes and say it again.



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List three things you could do to make you feel more in control:

Examples: Get a job and have my own money.
See my friends more often.

1. _____
2. _____
3. _____

Willingness to Change

You must be willing to change yourself and confront any denial you have about the situation. Accept the fact that change is the one constant in life and that you are about to make changes for the better. Sometimes change can mean taking a risk, and can be very frightening. But consider the alternative—keeping things the way they are right now and watching them get worse. Change in your life is the one thing you can do to make things better for *you*.

It must be noted, however, that your desire to change may not be embraced by the gambler. He might feel that he is losing control over you, or even that he is losing you and your love. He might feel threatened by your attempts to change. It is a natural reaction, yet it can be the reason for controversy and conflict in your relationship with the gambler and can be unpleasant at best and harmful to you at worst. Be prepared for resistance and manipulation by the gambler.

Repeat this statement out loud: “I am willing to change and I am not afraid to change.”

Close your eyes and say it again.

*Your
desire to change
may not be embraced
by the gambler. He
might feel that he is
losing control
over you.*



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It is advised that you not take any steps that might result in physical harm to you. Be sure to carefully assess your situation before making change that might result in harmful or hurtful reactions from the gambler.

List at least two things you have changed in your life in the past:

Examples: *I stopped eating a pastry with my coffee every morning.
I leave ten minutes early to get to class on time.*

1. _____

2. _____

*Intrinsic
motivation
comes from within.
Extrinsic motivation
has an external
reward.*

Motivational Factors for Change

There are two main types of motivation: intrinsic and extrinsic. **Intrinsic motivation** comes from within you. This type of motivation drives you to do things because you want to. For instance, let's suppose that you love baseball. Maybe you even played it as a child. You follow it on television and in the paper. Now, as an adult, you have toyed with the idea of playing again, or even coaching a youth team. Doing this is something you choose to do because you have the intrinsic motivation to do it, because you love it. It comes from within you and the pleasure of doing it is your reward. Other examples of intrinsic motivation might be deciding to lose weight, taking a drawing class or learning a musical instrument. The drive to do these things comes from within.

Extrinsic motivation, on the other hand, usually has an external reward. A good example of this might be getting more education so that you can move up the ladder at work. It might be saving money for the down payment on a house or car. The rewards are external—a better job, more income, a new home or car, etc.



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What motivates you to change your thinking to take control of your life?

List examples below:

Some things that motivate me from the inside:

Examples: *I want to feel proud of myself.*

I want to be a calmer, nicer person.

Some things that motivate me from the outside:

Examples: *I want a better life for my children.*

I want more money for the future.

I want a secure retirement for my mother.

I want to help my friend start a business.

Forward Movement and Continued Progress

Sometimes when you begin a program to change something in your life, you may find that you slip or backslide. A good example is weight loss. How often have you started a diet only to find yourself “cheating” a few days later? Most formal weight loss programs now stress that



*What
is important
is that you move
forward. Make slow
and gradual
change.*

if this happens you should let it pass and just keep going forward. It is natural to slip. The key is to see forward movement and continued progress. That means to get back up on the horse and to eventually move down the trail—no matter how slowly!

You may be thinking about the gambler in your life now. “He slips all the time. Is this supposed to be OK?” That is a different matter. Changing an addiction is a different process. In the end, most addicts cannot engage in the behavior at all if they are to truly change. But remember, you are not dealing with him. *You* are dealing with *you*.

In your case, what is important is that you move forward. Make slow and gradual change. Begin to think differently and you will begin to behave differently and your life will improve.

“When I realized how serious the gambling really was, I knew I had to take control for my own sake and for the children. I was angry at him because I didn’t want to live this way and I didn’t want to have to go through hell to make change. But I did.”





Progress Chart

Things I plan to change:

<i>My Thinking</i>	<i>I intend to do it</i>	<i>I've already started</i>	<i>I'm doing it!</i>
<i>I will be calmer and more clearheaded</i>			
<i>I will focus on me</i>			
<i>I will have a positive attitude</i>			
<i>I will imagine good things</i>			
<i>My Behavior</i>			
<i>I will stop and think before I react</i>			
<i>I will breathe deeply</i>			
<i>I will clear my mind</i>			
<i>I will speak thoughtfully, not in anger</i>			
<i>I will take positive action every day</i>			

Specific things I have done to change my situation:



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Summary

Recognizing that there is a problem is always the first step in making a change. Disordered gambling is a progressive illness. It is important to be able to identify different characteristics of a compulsive gambler. This will enable you to notice if and when social gambling moves into the more serious illness of compulsive gambling.

While you may find yourself in a confusing and stressful situation with a compulsive gambler, this book has introduced a number of concepts suggesting ways in which you might handle and deal with your circumstances. These include situations that range from recognizing and learning to deal with stress, to understanding your own issues of denial. Knowing that you can only create change for yourself will enable you to focus your energy appropriately.

Each of the next six workbooks will introduce these and other topics in greater detail, helping you to plan for change in your life. Remember, *you* are the only one who can make change for *you*. Change is possible.

Congratulations. You've already taken the first step. Keep walking forward.



Glossary

Assets: 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.

Codependency: You are codependent when your life, your needs and your behaviors revolve around another person and their behavior. You are codependent when the things you do are dependent on another person, their actions and reactions. Codependent people often try to control others and feel that their happiness is derived solely from the other person and their relationship with that person.

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 are not ready to face a problem or deal with it.

Enabling: Often a result of denial, enabling occurs when loved ones of a gambler choose to assist him to continue or pursue the undesirable behavior. Examples include providing money to the gambler, covering up or making excuses for him, among others.

Extrinsic Motivation: A form of motivation in which something outside of the individual is giving him the reason to make change or engage in a behavior. Examples include rewards such as more money, increase in status, or the ability to acquire material goods.

Intrinsic Motivation: A form of motivation in which something within the individual is providing the reason to make change or engage in a behavior. Examples include desires to learn a new skill for one's own personal gratification, increased feelings of self-worth or a passion for internal beliefs such as values and ethics.



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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.

Sponsorship: 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.



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 24-hour HelpLine and referral service that provides supportive intervention, information about problem and compulsive gambling, self-help and professional treatment referrals. The FCCG oversees the Recovery Treatment Program and trains medical and healthcare professionals to assess and treat compulsive gamblers and loved ones. The agency also certifies professionals to provide treatment supports. For additional information about the programs and services of the FCCG, refer to the inside front cover.

Florida Council on Compulsive Gambling, Inc.

PO Box 2309, Sanford, FL 32772

Toll-Free 24-Hour Confidential HelpLine:

888-ADMIT-IT (888-236-4848)

Office: (407) 865-6200

Website: www.gamblinghelp.org

E-mail: fccg@gamblinghelp.org

National Assistance

The Florida Council on Compulsive Gambling, like other state affiliates, is a member of the National Council on Problem Gambling (NCPG). The NCPG's primary mission is to increase public awareness about problem and compulsive gambling, to ensure the widespread availability of treatment for problem gamblers and their families, and to encourage research and programs for prevention and education. The organization maintains a database of nationally certified gambling counselors, sponsors National Problem Gambling Awareness Month and hosts conferences regarding problem gambling and its treatment.



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The National Council on Problem Gambling

730 11th St, NW, Ste 601

Washington, D.C. 20001

Phone: (202) 547-9204 Fax: (202) 547-9206

National HelpLine: 800-522-4700 *(If dialing this number with a Florida area code, it will be automatically routed to the Florida Council on Compulsive Gambling HelpLine)*

E-mail: ncpg@ncpgambling.org

Website: www.ncpgambling.org

Self-Help Groups

Self-help is a critical part of the recovery process. Self-help groups 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.

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 you or 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

Email: gamanonoffice@gam-anon.org

Website: www.gam-anon.org



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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 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, persons can receive financial guidance via the Florida Council on Compulsive Gambling and its network of providers.

Gamblers Anonymous
International Service Office
P.O. Box 17173
Los Angeles, CA 90017

Office: (626) 960-3500
Email: isomain@gamblersanonymous.org
Website: www.gamblersanonymous.org

You can contact the Florida Council on Compulsive Gambling HelpLine directly for additional information and a current list of meeting times and locations in your area.

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 trying to cope with situations or difficulties that may arise in your life. Professional treatment differs from self-help groups 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.



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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 you to counselors who will furnish you and loved ones with treatment supports regardless of an ability to pay. For more information about professional treatment options, call the FCCG 24-hour HelpLine at 888-ADMIT-IT.

Print Resources

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

Co-Dependent No More, by Melody Beattie – Discusses the many issues surrounding codependency

Losing Your Shirt, by Mary Heineman – Addresses recovery issues for compulsive gamblers and their families

Behind the 8-Ball, by Linda Berman and Mary-Ellen Siegel – Provides a recovery guide for the families of gamblers

When Luck Runs Out, by Robert Custer – Furnishes help for gamblers and their families

Journey to the Heart, by Melody Beattie – Offers daily meditations for freeing oneself



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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 so negatively affected by a devastating gambling disorder (compulsive gambling).

www.gamblinghelp.org

A Chance for Change

Book Two



Assessing Your State of Mind
For Loved Ones of Problem Gamblers

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 so negatively affected by a devastating gambling disorder (compulsive gambling).

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 groups, professional therapy and organizations such as the Florida Council on Compulsive Gambling.

©2004, updated 2016, Florida Council on Compulsive Gambling, Inc.
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A Chance for Change

Book Two: Assessing Your State of Mind



*This book is the second in a series of seven workbooks
designed to aid in coping with 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 toll-free Problem Gambling HelpLine, which provides supportive intervention, information and referrals to self-help and professional treatment
- Overseeing statewide Recovery Path Treatment Program for problem gambling
- 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 Forum and Live Chat program
- Sponsoring and performing research
- Conducting training programs for government agencies, gaming operators, law enforcement authorities, academic and employee assistance organizations plus others
- Implementing and overseeing gambling-specific outreach programs for impaired professionals, adolescents and seniors
- Working with legal, law enforcement and judicial authorities on gambling-related cases
- Offering a Speaker's Bureau and a Peer Connect program

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Book Two: Assessing Your State of Mind

Introduction

This book is a continuation of the first publication, *Book One: Getting Started* and explores various components in further depth. The intention of *Book Two: Assessing Your State of Mind* is to help guide you in taking a closer look at your personal situation and circumstances, the status of your physical and mental health, and assist you in developing a plan for change.

Glossary and Resources

*This book will
help guide you in taking
a closer look at your personal
situation and circumstances,
and assist you in developing
a plan for change.*

As you are going through the books and a new word is introduced, you will find it in **boldface type**.

Definitions for these words can be found in the glossary at the end of each book. In the back of this book you will find several additional resources such as a bibliography, addresses for self-help and professional organizations as well as helpline numbers. Each book in the series will have its own resources section related to the topic of that book. If you need information not found in any of the books or their resource sections, please contact the Florida Council on Compulsive Gambling's HelpLine at 888-ADMIT-IT.

Gender and Culture

The Florida Council on Compulsive Gambling (FCCG) recognizes that compulsive gamblers may be either male or female. The choice has been made to use the pronoun "he" throughout the series to ensure that the text flows easily for the reader. The FCCG acknowledges that the compulsive gambler may be a brother, sister, mother, father, grandparent, son, daughter, wife, husband, partner, friend, relative or significant other.



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Compulsive gambling does not discriminate by way of relationship types. Neither does it discriminate by way of culture or religion. It can happen to anyone. A wide range of examples will be provided in this book and throughout the series representing a variety of relationships. While your particular situation may not always be specifically mentioned each time, consider how the example furnished may relate to your life. Cultures may have differing values and varying ways in which loved ones engage in interpersonal relationships. However, the value of respect is multicultural.

*One of
this program's
overriding goals is to
nurture and encourage
self-respect and respect for
the relationship with a
troubled loved one.*

One of this program's overriding goals is to nurture and encourage self-respect and respect for the relationship with a troubled loved one. As you build your commitment to personal growth and change through this program, you will discover a strengthening of your own self-respect. You will learn how to deal with the gambler in new ways that support the changes you want to make in your life.

"I guess I was reluctant to make any changes because I did not want to break up our family. My wife's gambling problems were driving me crazy to the point that I couldn't even think straight. Trying to understand my feelings and figure out what I could do about them made me feel a lot better. And once I felt better, I could think more clearly about what I really need and what our family needs."



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Assessing Where You Are Now

When you want to change something in your life, you have to start with the present moment, with your situation right now. Many times, people postpone change because they think that things should be a certain way before they attempt to change. A good example is weight loss. Have you ever heard someone say that they were going to start a diet next Monday? How about, “Well, I’d love to take dancing lessons, but I have to get in better shape first?” Or maybe, “We need to save money, but not until I get another raise.”

Sound familiar? Actually, this person could start to eat differently today, could sign up for dance lessons and get great exercise while doing it, and could begin to save a little money right now—even if it is only \$5 a week. It’s all about changing habits and belief systems. It’s about starting from where you are now. After all, you aren’t someone else. It isn’t ten years ago. It isn’t ten years from now. It’s *you*, it’s *your* life, it’s *today*. And that’s the only place where *you* can begin change.

List some things you have postponed doing because you were waiting for your situation, or a particular event to change:

List some things you have postponed doing which involve the gambler in your life:



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Now, look back over your list.

- ❖ Did any of the items you planned to change ever actually change?
- ❖ Did you ever do the things you postponed?
- ❖ If not, why not?

The key to change is to start with your present situation. So, let's consider the circumstances you find yourself in right now regarding gambling.

Who is the gambler? _____

How is this person related to you? _____

What are your major concerns about the gambling? _____

Which of these is the biggest problem? _____

How long has this been going on? _____

How has it affected you emotionally? _____

If you had to identify one feeling, what would be your primary emotional state concerning this situation in your life right now? (select one)

___ Anxious ___ Alone ___ Frustrated ___ Confused ___ Disgusted
___ Uncertain ___ Angry ___ Hopeless ___ Depressed ___ Resentful
___ Sad ___ Other: _____

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How has the gambling problem affected you physically? _____

If you had to select one category, what would be your primary physical complaint concerning this situation in your life right now? (Select one)

___ Stress ___ Tiredness ___ Exhaustion ___ Nervousness
___ Tension ___ Headaches ___ Stomachaches ___ Other: _____

What do you think is the greatest danger or threat to you or your loved ones as a result of the gambling problem? _____

What you have just done is to take a snapshot in time of your situation. You undoubtedly have hundreds of thoughts running through your head regarding the gambler and how you feel about the situation. Putting it down in a simple, concise way, as you have just done, can help you to see the whole problem at once, even if only in a nutshell.

“I used to bounce between anger, sadness, panic and despair—my emotions were a mess. I never felt rested and always wanted to sleep. I’ve learned what to do to change how I feel and react—both emotionally and physically.”



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*Review what you have just written.
Now, list the three major issues
regarding where you are now:*

Major Emotional State:

Major Physical Complaint:

Major Problem Resulting from Gambling:

*You're going to deal with these three aspects
of your life in upcoming sections.*

Are You Enabling the Gambler?

It's a virtual certainty that you won't like hearing this, but it's possible you might be contributing to the problem and to your own unhappiness without even being aware of it. No, *you* are not the gambler, but *you* could benefit from taking a long, hard look at how *your* behaviors might be helping to continue the addiction and its effects on *you*.

It would be hard to live in our society today and not have heard the term **codependent**. It has come to be used somewhat loosely these days. But what does it really mean? Basically, you are codependent

with someone when *your* life, *your* needs and *your* behaviors revolve around another person and their behavior. You are codependent when the things you do are dependent on another person, their actions and reactions.

You might be thinking, "Well, when people love each other, it's natural to depend on one another. Why is this wrong?" It's not wrong. It is natural for all of us to depend on our loved ones for all kinds of support and to offer many things in return. This is true for all types of loving relationships whether they are parent and child, friends, spouses, partners or siblings. The codependent relationship is different in that the compulsive gambler's behavior—usually his irrational behavior—has become the central and controlling focus of the relationship. It is codependent when the lives of loved ones are deeply affected by and revolve around the compulsive gambler and his behavior.



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*It's natural
to resist change. The
gambler is going to resist
change, and you are too.
The difference is that you
can control yourself.*

If you think this is a part of your life, you need not feel guilty or hopeless about it. Things didn't get this way overnight. Most likely the situation crept up rather slowly and your reactions were only those of a loved one trying to be patient, helpful, tolerant, caring and concerned.

It takes many different events and various steps down a long path to bring you to the present point in your relationships with others. Every time you take a step down the path by either an action or a reaction to the gambler, you are building this relationship and its future dynamics.

As you have probably already discovered, pulling yourself out of certain patterns and behaviors with others is very difficult—usually more complicated than establishing the patterns in the first place. Why? Because people resist change. It's natural. The gambler is going to resist change, and you are too. The difference is that *you* can control *yourself*. Remember what we talked about in *Book One: Getting Started*. The only thing you can change is *you*. So, with this in mind, let's take a look at whether you are in a codependent relationship with the gambler.

"I would never get upset about his gambling because I didn't want the children to see us arguing. Many times he gambled away his entire paycheck and I would say nothing. I would even give him more spending money out of my paycheck. I realize now that I was an enabler. At the time, I thought I was keeping the family together."



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For each of these statements, make a check mark in the box that most closely matches how you usually feel.

Codependent Checklist	Never	Sometimes	Very Often	Always
I have a hard time saying “no” to the gambler				
I have a hard time telling the gambler what I really think or feel				
I do whatever he wants to do				
I try not to let him see that I’m upset about his gambling				
I try not to let him see that I’m upset about other things so that he will remain happy				
I try to keep him from situations in which he will gamble				
I encourage him to gamble				
I make excuses for his behavior about gambling				
I lie for him about gambling				
I’m afraid that his gambling is hurting us or our family, but I hide how I’m feeling				
I just give up trying to change things				
I feel that things could be worse and that I should try to live with his gambling				
I let him do whatever he wants so I can have free time				
I feel sorry for him because he has nothing to do if he doesn’t gamble				

Where did most of your answers fall? If they fell into categories very often and always, you probably have some degree of codependency and might even be **enabling** the gambler. What is enabling? It means helping another person engage in their behavior. In this case, it is aiding the gambler to continue his behavior. If you live with an alcoholic and cannot tolerate his behavior, but then turn around and buy him liquor at the store, you are enabling him in his addiction. If your son gambles on the Internet and you buy him a faster computer, then you are enabling him. If you cover up for a gambler, lend him money, lie for him, even encourage him to gamble, you are enabling him.

Why do we sometimes enable others? There are many reasons, but a main one is that we want to avoid conflict. Another pattern often used with enabling



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is thinking that if you help the addict, in this case the gambler, he will see how much you love him and will then want to change to make you happy. Now, doesn't that sound ridiculous when you see it written down? Of course it does. Because in reality, the gambler is never going to change to make you happy. He might change to make himself happy, but any change just for someone else will always be temporary or at risk of **relapse**. Relapse is a situation in which the gambler temporarily or permanently reverts to his old behavior.

Remember, mutual care for each other in a loving relationship is natural and healthy. Allowing another person, particularly a compulsive gambler, to completely control both of your lives through irrational behavior is not natural and is unhealthy.

Taking a Closer Look at Your Behavior

Look back over the codependency checklist you just completed and pick two items you put into the "Very Often" or "Always" categories. List each item separately, then respond to the questions. This exercise continues on the following page.

1. _____

Why do you think you engage in this behavior or thinking?

What else could you do, instead of this behavior or thinking, that might be more productive? _____

How would that make you feel?

Continued on next page



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2. _____

Why do you think you engage in this behavior or thinking?

What else could you do, instead of this behavior or thinking, that might be more productive? _____

How would that make you feel?

What Can You Do If You Think You Are Codependent?

*The first
and most
important aspect is
to recognize your
own behavior.*

The first and most important aspect is to recognize your own behavior. Next, you can begin to consider what you really want from this relationship and for your life. Then *you* can start to take steps to change your life. There are several good books about codependency, which can help you to distinguish between normal, loving consideration for someone and codependency. These are listed in the back of this book. Finally, you can talk to a counselor, clergy, therapist or self-help support group about your situation.



Your Physical Health

If you are dealing with a compulsive gambler, you are probably feeling stress and its effects. Many of these effects can be physical—irritation, tiredness, exhaustion, headaches, stomachaches, tension, etc. All of these symptoms are manifested by stress. Stress itself is normal. We all experience stress on some level as a result of intensely pitched events in our lives.

The purpose of stress is to increase our “fight or flight” responses and to prepare us to deal with a difficult situation. The body will naturally respond by sending specific chemicals throughout the system in order to boost our preparedness for action. Our muscles may clench or bunch in anticipation of a particular response. Our heart rate may increase. Usually, these physical reactions last only a very short time and the stressful situation dissipates. Stress is different from anxiety in that stress usually goes away after a period of time, while anxiety is a long-lasting, pervasive feeling.

The problems with stress occur when it is regular and repeated and we do not learn to deal with it in an appropriate way. Stress can affect us with the physical symptoms listed above, and eventually can even lead to more serious chronic illness.

What Can You Do About It?

First, there are some things you can do when a stressful moment actually occurs. These were discussed in *Book One: Getting Started* and are repeated here.

Practice the following and then do it when you feel stressed:

1. Be aware that you are experiencing frustration.
2. Stop and enter that space between moments.
3. Breathe deeply, let your breath out, and relax.
4. Clear your mind.
5. Calm yourself and then react.



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Second, you can do some things *long-term* to help you handle the ways in which you react to situations and perhaps not experience them in such a stressful way.

- ❖ Get plenty of rest
- ❖ Eat well
- ❖ Exercise
- ❖ Do things that relax you
- ❖ Think before you speak—speak more slowly
- ❖ Take action in your life

Read each of the descriptions below and select the response that most closely reflects how you feel:

Get Plenty of Rest: *In order to handle the stresses of daily living, your body must have regular rest.* It seems simple, but many people sleep less than they need to or sleep fitfully. Some habits to instill are a regular bedtime, not watching television or doing work in bed, establishing a restful, calming place to sleep, and not eating within two hours of going to bed. If you have a long and chronic history of sleep deprivation, make plans to see your doctor or other health care practitioner. Insufficient sleep can lead to other health problems.

___ I do not get enough sleep ___ I feel rested and sleep well ___ I sleep too much

Things I will do to improve my sleep habits:



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Eat Well: *Your body will best handle all of the stressful things that are pressed upon it if it is in good health.* One of the ways to be healthy is by making sure you have the proper balance of nutrients in your system. Eat a balanced diet rich in vegetables and fruits with a mix of protein and fat. Avoid overeating or starving yourself. Your body needs fuel to act and react properly. Do not eat too close to bedtime. Avoid too much fast food or highly sugared, starchy or fatty food. There is a lot of truth to the old saying, “You are what you eat.” Consider consulting your health care provider about a sensible nutritional plan.

☐ My eating habits are poor ☐ My eating habits could be improved
☐ I usually eat well

Things I will do to improve my eating habits:

Exercise: *Exercise can help your body in so many ways, including aiding you in handling stress.* Regular exercise, even just minutes a day, can help to calm you down, center your mind, lower blood pressure, and tone your muscles. Do something that you enjoy—walking, aerobics, bike riding, swimming—anything that gets you moving.



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___ I do not exercise at all ___ I could use more exercise ___ I get enough exercise

Things I will do to improve my exercise habits:

Do Things That Relax You: *To be healthy, your body must relax and regenerate.* Your health will suffer if your body operates in a continual state of stress. You must allow your body to relax. Everyone can relax through certain activities and all change should be approached with balance. Consider what makes you feel good and what has a calming effect on you. Is it taking a nice hot bath? Maybe it's playing the piano? Listening to CDs? Cooking? Reading? Watching television? Playing tennis? Hiking? Whatever relaxes you, make a plan to do it at least 15 minutes a day for yourself.

___ I rarely do anything to relax ___ I sometimes do things to relax
___ I often do things to relax

Things I will do to enhance relaxation:



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Think Before You Speak: *Spend time thinking about the things that affect you deeply in your life and practice talking about them with care and consideration.* Sometimes when we are upset, we find ourselves doing everything in a rush, even talking. We may not even know what we are saying; we simply spew forth our anger and frustration. If you take the time to consider and talk about the things that affect you deeply, you will find that in the heat of the moment, when you are confronted with a very frustrating situation surrounding one of these events, you will be able to express yourself better, calmer and more clearly.

A time when I have spoken rashly to the gambler is:

Next time I feel upset or frustrated I will do the following before I speak:

Take Action: *It is important to set goals and to do at least one positive thing each day.* People who are feeling depressed or undergoing stress often describe themselves as “immobilized” or unable to do things, even to make simple decisions. Taking action doesn’t have to be something huge like leaving your spouse or partner, or getting a new job. It can be something as simple as calling a helpline, sending out one resume or reading a book about the problem. These types of actions will help you to feel a sense of accomplishment and that you are moving toward a solution.



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I will do the following for myself tomorrow:

I will do the following three things for myself this month:

Regarding the gambler and our relationship, I will do the following:

When will I do it?

“My husband’s gambling and our financial situation made me so sick. I got migraines and heart palpitations from nerves. The doctor told my husband that he had to stop gambling because it was killing me. My husband’s response was ‘make sure she has plenty of medicine. I’m not going to quit gambling.’”



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Alcohol and Drugs

In trying to assess your state of mind, it's important to consider the effects of alcohol and other drugs. Perhaps you have a social drink now and then, or are taking prescription drugs. Perhaps you are abusing alcohol or other drugs in an attempt to help you handle the pain of dealing with a compulsive gambler. Whatever your situation, keep in mind that drugs and alcohol can affect both your physical and mental health. Alcohol is a depressant and, while it may temporarily make you feel relaxed or calm, it affects your entire body and limits the release of certain chemicals in the brain that affect your thoughts, mood and behavior. Alcohol has been linked to hundreds of diseases and the long-term effects of its abuse can be devastating on the body and mind.

Both prescription and illegal drugs, particularly when abused, can have the same devastating effects as alcohol. Sometimes even when you are not abusing a specific drug, but are just following a health care practitioner's orders, you may find that certain properties of a chemical may affect your physical and mental health. The key in both cases, alcohol and drug use, is to understand whether any of your other symptoms are related to use or misuse of the substance rather than other physical or mental health issues. For instance, perhaps you are feeling depressed due to the side effects of a drug or alcohol. Take a moment to consider your situation in relation to the use of mind-altering substances.

Keep in mind that drugs and alcohol can affect both your physical and mental health. Long-term effects of alcohol abuse can be devastating on the body and mind.



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How often do you drink alcohol?

- ☐ Daily
- ☐ Few times a week
- ☐ Weekly
- ☐ Monthly
- ☐ Less than once a month
- ☐ Never

On a typical day when you drink alcohol, how many drinks do you have?

Do you take medication prescribed by a doctor
or other health care professional?

☐ Yes ☐ No

Do you ever misuse your prescribed medication?

☐ Yes ☐ No

Do you ever use alcohol or drugs to mask the pain of
handling your life or dealing with a compulsive gambler?

☐ Yes ☐ No

Do you ever use illegal drugs of any kind?

☐ Yes ☐ No

If yes, how often?

- ☐ Daily
- ☐ Few times a week
- ☐ Weekly
- ☐ Monthly
- ☐ Less than once a month
- ☐ Never

Do you think that you abuse alcohol or drugs?

☐ Yes ☐ No



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How does using alcohol or drugs make you feel?

Why do you use alcohol or drugs?

Do you think that alcohol or drugs could be contributing to your physical or mental health condition? Describe:

What could you do differently to handle your feelings without using alcohol or drugs?

Remember, the use or abuse of alcohol or drugs can affect you physically and emotionally, and can alter your state of mind. Carefully look at whether substance abuse is a problem for you. If yes, take steps to change. Call the FCCG's confidential 24-hour HelpLine (888-ADMIT-IT) for assistance and resources in or near your community.

“My husband is a compulsive gambler and my 19 year-old son was starting to follow in his footsteps. In fact, my son’s gambling was becoming more problematic than my husband’s. My way of handling the situation was by drinking. What a mess. It wasn’t until I took the steps and got help for myself first that things began to change for all of us.”



Your Mental Health

Depression

If you are depressed, this can inhibit you from making other changes in your life. It is important that you address your depression before attempting other areas of change. This will make it easier to move forward and to see progress.

Research has shown there are several factors that might lead to depression. These include:

- ❖ Genetics
- ❖ Biochemical and psychological makeup
- ❖ Stressful life events
- ❖ Changing hormone levels
- ❖ Medications and other medical conditions

While these factors may contribute to depression, this book will address only stress. If you are dealing with a compulsive gambler, then it is likely you are experiencing some level of stress in your life. You may find yourself feeling sad and down at times. However, clinical depression is more than just feeling sad occasionally. How do you know if you are clinically depressed? Some of the symptoms are listed here.

Place a check mark beside the ones you experience regularly:

- ☐ Feeling sad or blue most of the time
- ☐ Depressed mood
- ☐ General lack of interest in things
- ☐ Lack of energy or motivation
- ☐ Loss of appetite and/or weight loss
- ☐ Poor or restless sleep
- ☐ Difficulty remembering things
- ☐ Excessive sleeping
- ☐ Difficulty communicating
- ☐ Nervousness or anxiety
- ☐ Restlessness
- ☐ Loss of interest in sex
- ☐ Lack of concentration
- ☐ Loss of self-esteem
- ☐ Feelings of worthlessness
- ☐ Feeling unable to function



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*Depression
is not a
character flaw. It
is an illness and
is treatable.*

In addition to these symptoms, you may also feel empty, inadequate or incompetent. If you are experiencing any of these symptoms and think you might be depressed, consult your health care practitioner. Depression is not a character flaw. It is an illness and is treatable.

The chemical reactions of our bodies can be directly related to stress levels. One theory about depression is that it results from lower levels of the chemical **serotonin** in the brain. Serotonin is one of the body's chemical messengers, a neurotransmitter, which sends signals from one nerve ending to another, and which helps us to feel and function normally. Your health care professional can diagnose your situation and, if necessary, can prescribe anti-depressant medication which, among other effects, can increase the serotonin levels in your brain, and help you to feel better.

Again, if you think you are depressed there is something that can be done about it. Don't try to solve it on your own, or "wait and see if it goes away." See your doctor, or other health care provider, and take steps to reduce your stress level. Remember, many people experience depression. Your friends and family may have unexpected opinions to offer regarding getting help for depression. Whether or not they are supportive, the most important thing you can do is to take care of yourself and to do positive things that will help you to feel better. You must do it for you—not for someone else.

"I was very depressed about my daughter's gambling. I felt like I had failed and the best I could do was to bail her out even if I was strapped for money myself. Once I got help, I was able to decide what I needed to do for myself, and how to stop taking care of my daughter's problems."



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Anger

One of the effects of living with a compulsive gambler can be frustration at how their behavior is affecting your life. Sometimes you are even likely to get angry at him. Anger can run the gamut from mild frustration to extreme rage. It is a normal human emotion, just like happiness or sadness.

When you feel anger, your stress hormones will rise. These hormones affect the heart and blood pressure, and extreme anger or stress, especially over a long term, can lead to actual physical and emotional illness. In fact, a Harvard medical school study of heart attack survivors found that becoming angry during an emotional conflict doubled the risk of another heart attack compared to remaining calm during a conflict. (Mittleman)

Since you already know that you can't change the compulsive gambler who is creating stress or anger in your life, what steps can you take to control these feelings in yourself? Although you may have been told that anger is best dealt with when addressed immediately, this is not always the case. In an article from the American Psychological Association, Dr. Charles Spielberger, a leading expert on anger, advises that anger can be dealt with in three basic ways, each of which can work well depending on the situation:

1. Anger can be expressed.
2. Anger can be suppressed.
3. Anger can be calmed.

*Expressing anger
does not mean dumping
a load of rage on the
object of your fury.*

Expressing anger does not mean dumping a load of rage on the object of your fury. This is rarely productive and only serves to escalate the tension existing in the relationship and heighten the emotion of the moment. Expressing your anger is letting the other person know what you need and stating how you feel. This should be done assertively, not aggressively.



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Assertiveness is strength and power with control. **Aggression** is control through force. There are times when expressing anger will work, and there are times when you cannot appropriately use it. For example, if you are angry at someone who cuts you off in traffic, you cannot easily confront this person to express your anger. Or, if you are angry with your loved one who has been gambling and the stressful situation arises in a public place, you might not feel it is appropriate to express your anger right then.

*Expressing
your anger is
letting the other
person know what you
need and stating
how you feel.*

Suppressing anger can mean finding productive ways to redirect or channel it. It may mean holding it inside and thinking about something positive, or engaging in another activity in an attempt to change the feeling. There are times when this works well and can be an effective way of handling some situations, particularly if you are going to deal with the issue more directly at another, more appropriate time. However, if done consistently as the only means of dealing with anger, this method can lead to turning anger inward on yourself and may result in depression or physical illness.

It is also possible that if you regularly turn anger inward and deny its expression, you may find yourself expressing it “sideways” through cutting remarks, snide comments at loved ones, or even **passive-aggressive** behaviors. This is behavior in which you seek to manipulate others indirectly and resist their demands rather than confronting or opposing them directly. For example, you may not tell your mother that her constant gambling is upsetting you terribly and that you are angry and worried about her gambling away so much of her savings. You may suppress this anger. Then in a telephone conversation you might find yourself commenting, “Isn’t it nice that you can gamble away all your money with no cares about who will have to step in when you’re broke.” This is passive-aggressive behavior.

An appropriate time to suppress feelings of anger, however, might be if you are feeling enraged at your husband or partner and children are present. Redirecting that anger until another time when you and your spouse or partner are alone, might be a more appropriate response at that moment.



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Calming yourself means to calm down from the inside as well as to calm down outwardly. It is different from suppressing anger in that you are not just redirecting the feeling, you *are changing it* both physically and emotionally. You can lower your heart rate, allow the rage to pass, relax and let it go. This can be accomplished through the relaxation responses to stress that have been discussed in earlier sections, and by thinking about things differently. One of the concepts that can help you to think differently and to calm yourself is to understand your anger. Know that anger alone will not make things better.

*Calming
yourself is different
from suppressing anger
in that you are not just
redirecting the feeling,
you are changing it
both physically and
emotionally.*

Consider whether your anger is “over the top” or irrational. Contemplate why you get angry.

- ❖ Do you keep finding yourself in the same situations surrounding anger?
- ❖ Are there things you could do differently to change?
- ❖ Does the way in which you express your anger usually result in what you want?
- ❖ Is it possible that your tolerance has been stretched to the limit and is making you more prone to anger?

Learning to calm yourself and to let go can help. This can be a crucial part of the processing of assessing where you are now. Examining your life and events you regularly experience can help you to see and think about them differently, and eventually, to change how you deal with them.

An example of a time to calm yourself might be that your loved one has just come home from work late, for the third time this week, and with no paycheck. He was at the racetrack. This is an old scene now. It has happened many times. You have argued about this so much that you know your role by heart. You’ve told him what is important to you. You’ve yelled. You’ve cajoled. You’ve cried. You’ve begged. So, what’s the point in doing it again? What is going to change? You know that he is not going to change. But *you* can change. Calm yourself outwardly. Calm yourself inwardly. You will begin to feel a sense of looking at



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the problem differently. You are taking steps to control your life by handling the situation differently. Remember, you have a choice in how to react.

So, you can respond to anger with behavioral actions, such as assertiveness and relaxation techniques, or with cognitive approaches, such as thinking about other things and better understanding your anger, its causes and results.

***Practice the following and then do it
when you feel stressed:***

1. Be aware that you are experiencing frustration.
2. Stop and enter that space between moments.
3. Breathe deeply, let your breath out, and relax.
4. Clear your mind.
5. Calm yourself and then react.

You can also try using **imagery**. After you clear your mind—step 4—visualize yourself in a place or situation that is pleasurable. Perhaps it is sitting on a sun-drenched balcony overlooking the ocean, or maybe it is seeing yourself strolling along a cool, quiet, shady mountain trail. Whatever your pleasurable

image is, spend a few moments entering this visualization while continuing to breathe deeply and you will find yourself more relaxed.

Now that you have halted or redirected the physical feeling of anger or rage, consider ways to transform your anger and make it more productive for you. Your anger is telling you something about how you feel. When you are calm, you can take a look at that to see what it might mean. You can make a rational plan for how to deal with the feeling and the problem.

List one time when you have expressed anger with aggression toward the gambler:



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How could you have done this differently by expressing anger with assertiveness?

List one time when you have suppressed anger toward the gambler:

Was this tactic successful? Why or why not?

How do you most commonly handle your anger?

Is this method successful? _____



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List some ways in which you could calm your anger toward the gambler:

Do you think that anger has affected you physically, and if so, how?

“My mother was a compulsive gambler all the years of my growing up and she still is. I was angry at her and, when I was younger, I was also angry at my father for not stopping her. I have finally learned that becoming enraged at her does nothing to change things. Now I’m able to tell her how I feel, but stay calm while doing it. At least we are able to talk rationally now, which we never could before.”



Daily Life Functioning

The level to which you are able to function in your daily life is directly related to all of the things that have been discussed so far. It's all a matter of degree. Perhaps you feel stress, have difficulty sleeping, feel angry and are often unable to relax. These things may be felt to greater and lesser degrees by different people, based on their personal situations and ability to handle problems, stress and change. The issue here is whether these things affect your ability to perform in your daily life.

For instance:

- ❖ Do you interact with your loved ones?
- ❖ Do you go to work?
- ❖ Do you go to school?
- ❖ Has your work or school performance been affected negatively?
- ❖ Do you pay your bills?
- ❖ Do you eat regularly?
- ❖ Do you take care of personal hygiene?

Everyone's functions of daily living are different. However, these and others are some of the basic ones many people may experience.

In order to continue the self-assessment snapshot you began earlier, consider the following list, then in the blank spaces at the bottom of the chart, add daily functions specific to your own life, such as caring for an ailing parent, or communicating with a child away at college. Then, indicate on the scale at the right, how well you feel you are performing these tasks *now* by circling a number from one through five. A "1" on the scale means you are functioning at a low level and do not feel you are performing well in this area. A "5" means that you are functioning at a high level and feel no problems in this area. Circling "NA" means that this is not usually a part of your life.



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Daily Life Functioning Assessment

	<i>Low</i>				<i>High</i>	
Eating	1	2	3	4	5	NA
Sleeping	1	2	3	4	5	NA
Maintaining Personal Hygiene	1	2	3	4	5	NA
Taking Care of Myself Physically (taking required medications, exercising, etc.)	1	2	3	4	5	NA
Communicating with Friends	1	2	3	4	5	NA
Communicating with Family	1	2	3	4	5	NA
Caring for Family	1	2	3	4	5	NA
Maintaining My Home or Living Space	1	2	3	4	5	NA
Paying or Contributing to Bills	1	2	3	4	5	NA
Going to Work or School	1	2	3	4	5	NA
Performing Well at Work or School	1	2	3	4	5	NA
Engaging in Recreational Activities	1	2	3	4	5	NA
Engaging in Spiritual Activities	1	2	3	4	5	NA
<i>List and rate other daily functions:</i>						
_____	1	2	3	4	5	NA
_____	1	2	3	4	5	NA
_____	1	2	3	4	5	NA
_____	1	2	3	4	5	NA
_____	1	2	3	4	5	NA
My Overall Daily Functioning	1	2	3	4	5	



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Add up your circled responses:

0-30	You are performing at a relatively low level of daily functioning and should carefully examine ways to improve your behaviors.
31-60	You are managing well at some tasks and could improve your daily functioning at other tasks.
61-90	You are performing at a relatively high level of daily functioning and might need improvement in some areas.
91 or more	You are performing at a high level of daily functioning. Congratulations.

List two things you could do differently which you think would help improve your daily life functioning. List what your goal is and how you can accomplish it:

Example: I can make a plan to be at work or school on time every day this week. I will set my clothes out the night before and get up when the alarm clock goes off. I will leave the house no later than 7:30 a.m.

Example: I will practice handling my stress better. The next time Mom calls to complain about Dad's gambling, I will pause, breathe deeply, clear my mind and calm myself before I react. I will try to give her constructive ways to deal with this and not allow myself to feel so helpless and frustrated.



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1. _____

2. _____

"I felt like my wife's gambling problem had ruined our lives and it got to the point where I started to let a lot of other things slide. I wasn't showing up for work and we never saw our friends or family. I just didn't feel excited about our future. All I wanted to do was escape."

Spirituality

It is often painful life events that cause people to enter into self-examination.

A spiritual component in your life can help you to find meaning, peace and joy. It can include informal and personal explorations of an inner life in attempts to lend depth and meaning to an outer life. Spirituality means looking at yourself and your life in order to find the answers to big questions such as, "Why am I here?" "Why is this happening to me?" "What am I meant to do in life?" or "How can I make a difference?"

Very often, when you experience pain in your life, such as dealing with the stresses imposed by loving a compulsive gambler, you are given the opportunity to look beyond the



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daily details of existence and consider larger questions of the heart. It is often painful life events that cause people to enter into self-examination. Perhaps you already have a strong spiritual component in your life. If so, it can offer a lifeline of strength and hope to your feelings of frustration. Tap into it regularly.

If there is no spiritual aspect present in your life right now, you are in a position to do something that can bring you emotional relief. The presence of spirituality can provide a sense of comfort in areas that can lead to improved physical and emotional health.

Activities for Adding Spirituality to Your Life

- ❖ Sign up for a class on a spiritual or philosophical topic at a local college.
- ❖ Attend a place of worship that you may not have been to for a while or try a new place.
- ❖ Attend a self-help support group, such as Gam-Anon. (*See Additional Resources for details*)
- ❖ Join a meditation group.
- ❖ Take a yoga class.
- ❖ Read a book on a spiritual topic.
- ❖ Spend time with nature, in peaceful surroundings, where you can think and reflect.

Personal Examination

Pray. You do not have to believe in God to pray. Prayer can be a personal avenue to a higher spirit or power—a connection with something larger than you. You can pray for understanding, strength, fortitude, compassion, guidance, clarity, etc. You can pray for others. Prayer will focus your thoughts and channel your emotional energy. It works.

“My kids and I took a visualization class together, which has been a good bonding experience for us. Sometimes one of us will lead the others in a guided imagery exercise. These exercises have helped us to overcome some of our codependent behaviors.”



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Your thoughts become words. Your words become actions. Your actions can change your life. Imagine.

Look inside yourself. What do you feel about your place in life? What is causing you pain? What does your heart tell you? At some level, deep inside, you know all the answers for your life. Listen to your heart as well as your mind.

Imagine. Create a vision of what you want your life to be. Fill it with details, with people, with events. What do you see for your future? Visit this vision at least once a day. Your thoughts are the first steps to change. Your thoughts become words. Your words become actions. Your actions can change your life. Imagine.

Something I would like to pray for is:

One of the things my heart tells me is:

A vision for my life is:



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Designing a Plan for Change

It's time to review the snapshot of where you are in your life right now. You've answered a lot of tough questions throughout this book, and probably have some idea of where your most difficult challenges lie. In order to answer the questions below, look back over some of the things you have written.

Physically, my greatest difficulty right now is:

To change, I am going to do the following:

Emotionally, my greatest challenge right now is:

To change, I am going to do the following:



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Is it possible that you are depressed? If so, what is the first step you will take to address the depression?

Is it possible that you have problems with codependency? If so, what is the first step you will take to deal with it?

Do you handle anger well? If not, what is the first step you will take to change?

What was your overall level of daily life functioning on the scale you completed earlier in this book (1-5 with 1 being low and 5 being high)? What is the first step you will take to improve your daily life?

Do you feel satisfied with the spiritual aspects of your life? If not, what is the first step you will take to bring a sense of peace to your life?



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Pacing Yourself

Whenever you create a plan to make changes in your life, whether it is returning to school, dealing with a compulsive gambler, or finding a new job, you need to set realistic goals along the way and pace yourself. It is best to start with small, manageable tasks that you can easily tackle. A huge goal can seem insurmountable. A series of small goals can be more easily achieved and lead you to the same place. Whatever your goal is, break it down into small pieces, list each component, and you will be able to see and measure your progress, as well as the results of your effort.

The Decision-Making Process: Implementing and Evaluating a Plan

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***—how will you know that you have met your goal?

Once you know the facts and have made a decision as to what you want to do about the problem or situation, then 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, then breaking it down into a few smaller pieces, and then breaking those pieces down into things you can manage.

So, when you are feeling stressed, in addition to calming down, pausing, and breathing



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before you react, it can help in the long run to assess your situation and make a plan for change. Having a plan can help to alleviate chronic worry and stress. *Remember, first make a decision, then make a plan to put that decision into effect.*

In the following section, try developing a plan to change something in your life. It may be useful to start with something small. And remember, this is about you, not your loved one. Don't try to make a plan with a goal of "To get my husband (or son, or wife, or mother, etc.) to stop gambling. That plan will not work. Make a plan for you.

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 and might even have a lot of gray area. They can also change over time. The key is to think about things in a way that breaks them down and illuminates more manageable parts.

Example:

Step 1- Get the facts

1. *I feel tired all the time*
2. *I feel nervous and on edge*
3. *I feel mentally drained*

Step 2- Make a decision

After analyzing the information, my goal is:

To feel more rested

Step 3- Develop a plan

The steps or plan to make this goal happen include:

1. *To get more sleep*
2. *To get better sleep*
3. *To learn how to relax*

Continued on next page



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Step 4- Implement your plan

What are the steps you can take to address each objective?

<i>Major Objective of Plan</i>	<i>Steps to Address this Objective</i>
<i>1. To get more sleep</i>	• <i>Go to bed earlier</i> • <i>Plan the night before what I will wear the next day</i> • <i>Establish a routine bedtime and wakeup time</i>
<i>2. To get better sleep</i>	• <i>Make sure the temperature in the room is comfortable</i> • <i>Be sure the room is dark</i> • <i>Do not have the TV on in the room</i> • <i>Do not eat within 2 hrs. of bedtime</i> • <i>Perform a calming exercise after lying down (deep breathing, visualization, etc.)</i>
<i>3. To learn how to relax</i>	• <i>Practice calming techniques throughout the day</i> • <i>Practice physical and mental relaxation until they both come naturally</i>

Step 5- Evaluate your plan

How will you know you have met your goal?

I will feel less tired during the day and be better able to handle stress.



Exercise: Now It's Your Turn!

What I would like to change about my current situation:

Step 1- Get the facts— Regarding this situation, these are the facts I know about:

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

Step 2- Make a decision— After analyzing the information, my goal is:

Step 3- Develop a plan— The steps or plan to make this goal happen include:

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

continued on next page



Step 4- Implement your plan

What are the steps you can take to address each objective?

<i>Major Objective of Plan</i>	<i>Steps to Address this Objective</i>
1.	
2.	
3.	
4.	
5.	

Step 5- Evaluate your plan– How will you know you have met your goal?

1. _____
2. _____
3. _____





Progress Chart

Things I plan to change:

<i>My Thinking</i>	<i>I intend to do it</i>	<i>I've already started</i>	<i>I'm doing it!</i>
<i>I will be calmer and more clearheaded</i>			
<i>I will focus on me</i>			
<i>I will have a positive attitude</i>			
<i>I will imagine good things</i>			
<i>My Behavior</i>			
<i>I will stop and think before I react</i>			
<i>I will breathe deeply</i>			
<i>I will clear my mind</i>			
<i>I will speak thoughtfully, not in anger</i>			
<i>I will take positive action every day</i>			

Specific things I have done to change my situation:



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Summary

You've just completed some of the most important work you can do toward changing your situation. You've looked honestly and carefully at your present circumstances. You've worked through the assessment process by answering questions about your physical and emotional health, and other problems you are facing. You've decided whether you are possibly codependent and where to get help. To become healthier physically, you looked at your lifestyle and decided how to change unhealthy habits. By using the tools outlined you have assessed your mental state looking particularly at depression and anger. Just knowing where you stand on these topics has made you aware of some of the things you can do to improve your life. By taking the "Daily Life Functioning Assessment," you saw how you are performing on daily tasks. You've learned that even small changes can make a difference and how spiritual practices are a big help. The most important thing is that you have made a plan for change.

Only when you know where you are starting from can you truly begin real change. It is within *your power* to change your thinking and your behavior, to be happier, healthier, more positive, and in control of your life.

It is *possible* to change your life, one small step at a time. You are the only one who can do it. You've already taken the first step. Now, just take one step after another and keep walking into a new and more rewarding life. Your thoughts become words. Your words become actions. Your actions can change your life.

"I wish I could say that change is easy—it's not. But I can say that change is worth it. No matter how many times I have to redirect my thoughts and energies into a more positive direction, it is such a relief to believe that I can change, that I can always find new ways to improve my outlook on life and my situation."



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Glossary

Aggression: Aggression involves controlling or attempting to control another person through the use of force or violence.

Assertiveness: Assertiveness involves using one's strength and power with control. It may mean stating your needs or views in a forthright manner, but without aggression.

Codependency: You are codependent when your life, your needs and your behaviors revolve around another person and their behavior. You are codependent when the things you do are dependent on another person, their actions and reactions. Codependent people often try to control others and feel that their happiness is derived solely from the other person and their relationship with that person.

Enabling: Often a result of denial, enabling occurs when loved ones of a gambler choose to assist him to continue or pursue the undesirable behavior. Examples include providing money to the gambler, covering up or making excuses for him, among others.

Imagery: A type of visualization where you imagine yourself being in a place or situation that is pleasurable. Imagery can be done alone or can be in a guided situation where someone talks you through a visualization. Imagery commonly involves calming, peaceful visualizations and is designed to help in relaxation.

Passive-aggressive: Relating to a personality behavior that seeks to manipulate others indirectly and resist their demands rather than confronting or opposing directly.

Relapse: A relapse occurs when an addict or codependent person slips in their commitment to change. Relapses may vary in duration or amount of time and may involve situations where the gambler or codependent engages again in the behavior, then re-engages in their commitment to change. Relapses can be short- or long-term. Relapse can also refer to you

Continued on next page



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in your own change program. Relapse can involve a slip in which you again engage in the former behavior—the behavior you are attempting to change.

Serotonin: One of the body's chemical messengers, serotonin is a neurotransmitter, which sends signals from one nerve ending to another, and which helps us to feel and function normally.



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 24-hour HelpLine and referral service that provides supportive intervention, information about problem and compulsive gambling, self-help and professional treatment referrals. The FCCG oversees the Recovery Treatment Program and trains medical and healthcare professionals to assess and treat compulsive gamblers and loved ones. The agency also certifies professionals to provide treatment supports. For additional information about the programs and services of the FCCG, refer to the inside front cover.

Florida Council on Compulsive Gambling, Inc.

PO Box 2309, Sanford, FL 32772

Toll-Free 24-Hour Confidential HelpLine:

888-ADMIT-IT (888-236-4848)

Office: (407) 865-6200

Website: www.gamblinghelp.org

E-mail: fccg@gamblinghelp.org

National Assistance

The Florida Council on Compulsive Gambling, like other state affiliates, is a member of the National Council on Problem Gambling (NCPG). The NCPG's primary mission is to increase public awareness about problem and compulsive gambling, to ensure the widespread availability of treatment for problem gamblers and their families, and to encourage research and programs for prevention and education. The organization maintains a database of nationally certified gambling counselors, sponsors National Problem Gambling Awareness Month and hosts conferences regarding problem gambling and its treatment.



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The National Council on Problem Gambling

730 11th St, NW, Ste 601

Washington, D.C. 20001

Phone: (202) 547-9204 Fax: (202) 547-9206

National HelpLine: 800-522-4700 *(If dialing this number with a Florida area code, it will be automatically routed to the Florida Council on Compulsive Gambling HelpLine)*

E-mail: ncpg@ncpgambling.org

Website: www.ncpgambling.org

Self-Help Groups

Self-help is a critical part of the recovery process. Self-help groups 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.

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 you or 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

Email: gamanonoffice@gam-anon.org

Website: www.gam-anon.org



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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 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, persons can receive financial guidance via the Florida Council on Compulsive Gambling and its network of providers.

Gamblers Anonymous
International Service Office
P.O. Box 17173
Los Angeles, CA 90017

Office: (626) 960-3500
Email: isomain@gamblersanonymous.org
Website: www.gamblersanonymous.org

You can contact the Florida Council on Compulsive Gambling HelpLine directly for additional information and a current list of meeting times and locations in your area.

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 trying to cope with situations or difficulties that may arise in your life. Professional treatment differs from self-help groups 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.



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Print Resources

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

Co-Dependent No More, by Melody Beattie – Discusses the many issues surrounding codependency

Losing Your Shirt, by Mary Heineman – Addresses recovery issues for compulsive gamblers and their families

Behind the 8-Ball, by Linda Berman and Mary-Ellen Siegel – Provides a recovery guide for the families of gamblers

When Luck Runs Out, by Robert Custer – Furnishes help for gamblers and their families

Journey to the Heart, by Melody Beattie – Offers daily meditations for freeing oneself

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<http://helping.apa.org/daily/anger.html>
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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 so negatively affected by a devastating gambling disorder (compulsive gambling).

www.gamblinghelp.org

A Chance for Change

Book Three



Triggers and Relapse

For Loved Ones of Problem Gamblers

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 so negatively affected by a devastating gambling disorder (compulsive gambling).

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 groups, professional therapy and organizations such as the Florida Council on Compulsive Gambling.

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A Chance for Change

Book Three: Triggers and Relapse



*This book is the third in a series of seven workbooks
designed to aid in coping with 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 toll-free Problem Gambling HelpLine, which provides supportive intervention, information and referrals to self-help and professional treatment
- Overseeing statewide Recovery Path Treatment Program for problem gambling
- 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 Forum and Live Chat program
- Sponsoring and performing research
- Conducting training programs for government agencies, gaming operators, law enforcement authorities, academic and employee assistance organizations plus others
- Implementing and overseeing gambling-specific outreach programs for impaired professionals, adolescents and seniors
- Working with legal, law enforcement and judicial authorities on gambling-related cases
- Offering a Speaker's Bureau and a Peer Connect program

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Introduction

This book is the third in a series of seven workbooks designed for the loved ones of problem gamblers. If you have not already done so, you will need to read *Book One: Getting Started* and *Book Two: Assessing Your State of Mind*, which will provide you with an overview of the entire series and a foundation necessary to all other books.

This book, *Book Three: Triggers and Relapse*, will focus on how to identify and resist triggers, what to do if you or the gambler encounters a relapse, and how to move forward in the event you find yourself lapsing in your commitment to your own change program. It will also discuss factors that might trigger a relapse and how to set boundaries with the gambler and others. You will also receive practical guidelines for avoiding certain situations and strategies you can use to help you stay focused. In fact, the major focus of the book, as with all of the workbooks in this series, is *you*. Most of what will be covered will center on how *you* cope with triggers, relapses and boundaries.

Glossary and Resources

*This book
will focus on how
to identify and resist
triggers, what to do if you
or the gambler encounters
a relapse and how to
move forward.*

As you are going through the books and a new word is introduced, you will find it in **boldface type**.

Definitions for these words can be found in the glossary at the end of each book. In the back of this book you will find several additional resources such as a bibliography, addresses for self-help and professional organizations as well as helpline numbers. Each book in the series will have its own resources section related to the topic of that book. If you need information not found

in any of the books or their resource sections, please contact the Florida Council on Compulsive Gambling's HelpLine at 888-ADMIT-IT.



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Gender and Culture

The Florida Council on Compulsive Gambling (FCCG) recognizes that compulsive gamblers may be either male or female. The choice has been made to use the pronoun “he” throughout the series to ensure that the text flows easily for the reader. The FCCG acknowledges that the compulsive gambler may be a brother, sister, mother, father, grandparent, son, daughter, wife, husband, partner, friend, relative or significant other.

*You will learn
how to deal with the
gambler in new ways
that support the changes
you want to make in
your life.*

Compulsive gambling does not discriminate by way of relationship types. Neither does it discriminate by way of culture or religion. It can happen to anyone. A wide range of examples will be provided in this book and throughout the series representing a variety of relationships. While your particular situation may not always be specifically mentioned each time, consider how the example furnished may relate to your life. Cultures may have differing values and varying ways in which loved ones engage in interpersonal relationships. However, the value of respect is multicultural.

One of this program’s overriding goals is to nurture and encourage self-respect and respect for the relationship with a troubled loved one. As you build your commitment to personal growth and change through this program, you will discover a strengthening of your own self-respect. You will learn how to deal with the gambler in new ways that support the changes you want to make in your life.



Consequences of Relapse

If you've ever tried to give something up, you know how difficult it can be to follow through in your commitment. Suppose you absolutely love to shop for clothes, whether you need new ones or not. Deciding to stay away from the mall or your favorite store, you commit to curb your shopping sprees. It is hard to do. Especially when temptations are so easily placed in your path. You might exercise willpower for a very long time and then one day loosen up just a bit and cheat. Now what will you do? Well, one of two things is likely to happen. You're either going to recognize that this is a small slip and get right back to your commitment, or you're going to feel that since you've failed once you might as well just go back to your old ways.

An addiction makes sticking with a commitment that much more difficult. The important thing to realize is that when anyone, especially a gambler, commits to change, a **relapse** is possible. Usually a relapse is defined as one slip, for a period of time that can vary in duration, where the person engages again in the gambling behavior, then re-engages in his commitment to change.

In the beginning of any change program, relapse is likely. However, the outcome you want to see is that the gambler starts right back on the program of change. Building strength for the long haul is what helps a gambler stay on the path of change and not relapse permanently. The information this book will offer about triggers, relapse, and boundary setting can apply to both you and the gambler. Remember, *you* are the one working to make change in your own life, and relapse is possible for you as well. It is important to commit and recommit, if necessary, to your change program.

*It is important
to realize that when
anyone, especially a gambler,
commits to change, a
relapse is possible.*



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Short-Term Relapse

Don't feel too discouraged. Relapse is a normal part of the recovery process.

A short-term relapse is usually a temporary slip or short period of time where one reverts to the old behavior. What if the gambler has a short-term relapse? How will you be affected? Some of your reactions to a time-limited relapse might be panic, fear, disgust, disbelief or despair. You might feel that the old behavior is going to return in full force and that none of the hard-earned change you had observed is going to be permanent.

Don't feel too discouraged. Relapse is a normal part of the recovery process. Most people don't start something and then just move forward steadily with no bumps. Making change is very hard work. It might mean changing your value system, your beliefs, your habits, your job, your everyday behaviors, your friends, perhaps even most things in your typical daily life. It can mean changing ways or patterns of behavior that have been ingrained in you for years and which are familiar and comforting.

Finding new activities to replace these habits can take time. If the gambler is following a self-help program and relapses, he will need to connect and talk with others who are members of the same fellowship. This is important because there are certain ways in which relapse is handled within the self-help program.

Self-help groups are designed to offer assistance to members who are actively working the program and who need and ask for help. One such example is Gamblers Anonymous (GA), a self-help support group of recovering compulsive gamblers who meet regularly to share their experience, strength and hope. There are no dues or fees for membership in GA. The only requirement for membership is the desire to stop gambling.

The gambler in your life will need support, encouragement and guidance to recommit to his change program. Though you may try to offer support, it might not be enough. Encourage



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him to contact his **sponsor** or GA, and if he is not already a member of GA, encourage him to join immediately. You may also suggest that he pursue private counseling from a trained treatment professional so he can address the issues that are presenting difficulties in his life. (For referral information and specifics, see *Additional Resources* section.)

What if *you* have a relapse in *your* commitment to change *your* life? Basically, it means the same thing that it means for the gambler. You have to recommit and start again where you stopped. You have to acknowledge that you are human and reaffirm your strength and desire to change. The key for both you and the gambler is to recognize that this is a short-term slip and not a long-term relapse.

Long-Term Relapse

*A relapse can
best be viewed as
an opportunity to work
harder at recovery, a chance
to discover what didn't work
and to try again with
renewed vigor.*

A long-term relapse can take two basic forms. One, the gambler has experienced many and repeated short-term relapses and cannot maintain the commitment to change. Two, he has entered into a long and sustained period of engaging in the gambling behavior. A relapse of either of these types can best be viewed as an opportunity to work harder at recovery, a chance to discover what didn't work and to try again with renewed vigor. It will require total honesty on the part of the gambler and a sincere engagement in a self-help program on a regular, daily basis, very often coupled with professional treatment.

The most dangerous aspect of long-term relapse, when it consists of repeated short-term slips, is that both the gambler and loved ones can be fooled into believing that because the gambler seems to be trying so hard that nothing more can be done. The real problem is that the gambler is not truly committed to change. Often in the case of a long-term relapse where the behavior is sustained, the gambler had a taste of change and then began to feel that he could control his behavior. He has not yet accepted his **powerlessness** over his addiction. His participation with a self-help group and professional treatment are critical at this point.



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“When he was actively gambling, he had no boundaries. When he first tried to change things, he was very sincere and put forth a great effort. Later I found out that this was all a lie. Really, it was a major relapse that I just didn’t know about at first. When I found out, I threatened to leave him altogether. And I meant it. That was when he truly began to change. But most of all, I changed. I just wasn’t going to put up with it anymore.”

He must be made to see that his thinking is irrational and delusional and that he has no control. Only then can he make long-term sustained change.

Much of this holds true for you too, in your own commitment to change your life. If you find that you repeatedly revert to old behaviors and feelings, then you are being offered the opportunity to examine what is not working in your change program and to enter it with greater responsibility. You might benefit from participation in a group such as Gam-Anon. Gam-Anon is a self-help support program devoted to the loved ones of compulsive gamblers. Gam-Anon members assist others in learning acceptance and understanding of the gambling illness, using the program and its problem solving strategies as aids in rebuilding loved ones lives, and upon recovery, providing assistance to those who suffer. Many of the issues you are going through now will be familiar to Gam-Anon members. Insight, experience and support can be provided to help you with your own growth and change.

It may also be beneficial for you to visit with a treatment professional to help you work through several of the areas presenting challenges in your life. (For referral specifics, please see *Additional Resources* section.) Long-term change requires work and commitment. It is not always easy, but it is important to remember that *you can do it*.



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Examine how you've been handling your change program:

What are the main things you are trying to change in your life?

Have you experienced a relapse in your change program?

☐

Yes

☐

No

If yes, was it short- or long-term?

What happened?

How did you handle it?

How did you cope with the problem?

Continued on next page



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Is there anything you could have done differently? If yes, what?

What will you do to prevent future relapse(s)?

What will you do if you experience another relapse?

Has the gambler experienced a relapse in his change program? ☐ Yes ☐ No

If yes, was it short- or long-term? _____

What happened?



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How did you handle it?

How did you cope with the problem?

Is there anything you could have done differently? If yes, what?

What will you do if the gambler experiences another relapse?



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How to Resist Triggers

One of the best ways to resist the temptation of relapsing is to have a plan. You need to think in advance about the possible things that might lead to a relapse and what you will do to avoid them. These are called **triggers**. Triggers can be people, places and things that cause you to react or respond in a manner that can be detrimental to your physical, emotional and spiritual well-being. Therefore, it is essential to consider alternative behaviors that can eliminate triggers and, more importantly, prevent you from engaging in the pattern of behavior you are trying to change.

*One of the
best ways to
resist the temptation
of relapsing is to
have a plan.*

Step One: Identify the Triggers

Here's an example: If you are trying not to relapse in your commitment to handle your anger better, the first step is to consider the types of situations that trigger your anger. Do you get angry when the gambler comes home late? Do you get angry when you think he is lying to you? The key here is to identify the circumstances that most commonly trigger your anger.

What behavior are you trying to change?

What are the situations that most commonly trigger this behavior?



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“I used to get so angry just thinking about what would happen when he came home. By the time he got there, I was already furious and would just go into a rage as soon as he started in with his excuses. Finally, I realized this was making me sick and it didn’t matter to him either way. When I learned how to stay calm and get control of myself, that was the beginning of changing my own life. I could look at things differently then.”

Step Two: Consider How to Avoid or React to the Triggers

Here’s an example: If you find yourself getting angry because the gambler comes home late, think about how to handle this in advance. Consider the following:

- ❖ Has getting angry ever helped or changed the situation?
- ❖ Has getting angry made you feel better?
- ❖ Has getting angry caused the gambler to stop his behavior? If yes, was this short- or long-term?
- ❖ What could you do instead of getting angry?

Well, you could anticipate that he might get home late and decide in advance that you were going to react in a manner that was healthier for you personally. You could let it go and turn in early for the night. You could be away from home upon his return. You could decide to **detach**. This means that you might remove yourself emotionally from the situation at the moment, giving yourself space to remain calm, and the option to deal with it later. You could practice the anger control behaviors found in *Book Two: Assessing Your State of Mind*. There are many possibilities based upon your own situation.



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The key is to think of things that will help you avoid the trigger and maintain control of yourself.

Sometimes keeping your anger in check can be a good thing—perhaps the situation at the moment will not benefit from you getting angry. Other times it can be healthy to express your anger, rather than holding it in. Different situations call for different actions. But remember, the space between moments is where you have a choice on how you will handle a situation. Pause, breathe, think and then react.

It is important to note that *reacting* to the gambler's behavior is taking control away from *you*. You can choose to be **proactive** or **reactive**. Being proactive means that you are going to control yourself by thinking about your reaction and not just responding emotionally. Being reactive means that you are going to let the gambler take control and you are going to react to what he does and says. You can take control of your own behavior and reaction in advance or at the moment. The key is to think of things that will help you avoid the trigger and maintain control of yourself. *You* can control *you*. Remember:

Pause, breathe, think, and then react.

What are some things you could do to avoid the triggers?



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Step Three: Make a Comprehensive Plan

In the space provided below, identify the behaviors you are actively trying to change. Then list the possible triggers for the behavior and approaches to avoid the triggers.

Behavior: _____

Triggers	Approaches to Avoid Triggers

Behavior: _____

Triggers	Approaches to Avoid Triggers

Behavior: _____

Triggers	Approaches to Avoid Triggers



Boundary Setting

Book One: Getting Started mentions, and *Book Two: Assessing Your State of Mind*, addresses in depth the concepts of **enabling** and **codependency**. Enabling is when you consciously or unconsciously assist the person with their unhealthy behavior, in this case, the gambler. For instance, you may encourage him to engage in gambling activities just to keep peace in the household, or may even give him money to place bets. These are the types of actions that enable him to continue the gambling behavior. In situations where there are addictions, you are codependent with someone when your life, your needs and your behaviors revolve around the person and their behavior. You are codependent when the things you do are dependent on another person, their actions and reactions. Here's an example of codependency: Your boyfriend cancels a date with you to go out gambling with his buddies.

Rather than enjoy yourself with girlfriends, or do something else on your own, you stay home by yourself, waiting, in case he decides to come over to your house when he is done. You have chosen to arrange your behavior around his availability.

Both of these behaviors, enabling and codependency, are related to a phenomenon called **boundary setting**. When you set boundaries, you make decisions about what you will and will not accept. This means that you are placing limits on behaviors that you will accept from other people, as well as limits on things you will do for others. Very often, when you are dealing with a gambler, boundaries become blurred and can be difficult to adhere to at all.

*You are
codependent when
the things you do are
dependent on another
person, their actions
and reactions.*

Usually gamblers welcome people in their lives who will allow them to overstep their bounds. This is where codependency and enabling take center stage. If you are closely involved with a gambler, you no doubt have good intentions, and especially in the beginning, you only want to help the gambler with his many problems.



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Consider the following scenarios that can lead to enabling and boundary crossing:

“I lost all my money at the track. Could you lend me just a little to get by?”

“I was out really late last night. Time just slipped away and I didn’t get my homework done for class today. Can I copy yours?”

“I feel depressed and can’t make it to work today. I know you’ve called in sick for me before, but can you please just do it one more time? My boss will take it better coming from you.”

“My mom thinks I’m gambling too much and won’t let me use the computer at home. How lame. You don’t mind if I come over to your house and use your computer, do you? It’ll only take a minute.”

“I really love you. You mean everything to me. I know I might have messed up before, but now it’s different. I have it all under control. Tonight I’m going to hit it big. I know I promised, but can’t you just take care of the kids for me tonight? Please?”

Does any of this sound familiar? When you love and care about someone it is only natural to want to help him. The problem with helping a gambler is that it is never enough. Slowly, the boundaries of what is acceptable and what is not begin to disappear and you may find yourself doing things you never intended. You may begin to feel resentful and angry. Or, you may begin to feel that your life is not your own anymore, as it is entangled with the gambler’s. This is exactly where the gambler feels most comfortable. He is happiest with you handling everything, protecting him, rescuing him, assuming his responsibilities, fixing things and making his life easier. It’s good to make your loved ones’ lives easier. However, it is not good to assume responsibility for all of a gambler’s mistakes so that he never has to face reality. This is the difference between a healthy relationship and a codependent relationship with a gambler.



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Enablers and codependents might come to feel comfortable in their enabling and codependent behaviors. You might find yourself thinking that you need to control events and that if you can just make your world a certain way, it will all turn out “right.” Somehow it never does and this is because the addict is unpredictable, volatile, illogical and uncontrollable. You just can’t get him to do what you want no matter how hard you try. You will only make yourself miserable and fall prey to his many demands. In order for change to occur, you’ve got to remove yourself from his game. You can’t control the gambler, but you can control *you*. It’s time to set some boundaries.

Physical and Environmental Boundaries

*In order for
change to occur,
you’ve got to remove
yourself from
the game.*

There are two primary types of behaviors—physical and environmental. Sometimes they overlap. Physical boundaries involve your person, your body or your physical space. Environmental boundaries involve your life in general, your home, your workplace and your status in the world. These types of boundaries reflect limits on how you allow the gambler to use your resources or possessions. While environmental boundaries can be relatively easy to set, they can also be easier to break.

What are your limits on how the gambler has physical contact with you? These can also involve your personal space and level of comfort regarding how close you allow another person to get. Physical boundaries might also include things that belong to you and your personal environment. Do you ever find the gambler screaming right in your face when you fail to do something he wants? Have you ever been physically mistreated by the gambler in any way? Physical boundaries involving violence are pretty clear-cut and while violations are relatively easy to identify, they can sometimes be difficult to acknowledge or admit. Physical boundaries involving the violation of personal items or environment can sometimes be more difficult to recognize. Consider the examples on the following page.



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Example 1:

Alton goes to his father's house to discuss his father's gambling. He tells his father that he refuses to keep lying to his mother about it. His father begins to yell at him and Alton gets up to leave, saying that he doesn't want to put up with this behavior any longer. His father blocks the door with his body and will not let Alton through. When Alton tries to reach around him, his father keeps shouting at him and grabs his arm, squeezing it hard and pushing him away.

Example 2:

Helen has told her grandson that she does not want him to place bets at her house. One day she comes home and finds him on the phone with a bookie. She tells him to put down the phone and leave the house. He gets up and stands very close to her, glaring down at her for a full minute, not breaking eye contact. He says nothing, but Helen feels threatened. Then he sits back down, ignores her, and makes another call.

Example 3:

Anne's college-age son lives at home and is a compulsive gambler. His biggest problem is Internet gambling. Anne has removed the computer, phone and cable lines from his room. Anne told her son that he is not allowed to use her computer, which is in her bedroom and with which she has protected access through the use of passwords. She further advised him that if he uses her computer without her knowledge he would have to move out. One day, shortly after this discussion, Anne returns home and discovers her son has broken the password system and has been gambling on her computer when she is away.



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Physical boundaries do not always involve violence or physical harm to a person. They can also involve violations of physical space or close personal items, such as reading someone's journal, or going into their purse or briefcase. It could even be something like going into their home or computer without permission. For instance, in the third example, Anne's boundary was that her son would not use her computer. It was easy to set and easy to break. The consequence of breaking the boundary was that Anne's son would be required to move out. The difficult part of this threat is following through with her stated consequence because it is caught up in so many other issues and considerations. For instance, where will Anne's son live if she makes him move out? How will this affect his completing college? Will he be able to get a job and go to school? How will Anne feel about all of this?

It is important not to issue a threat unless you are willing to follow through with the consequences. In the case of Anne, what was the real limit to her boundary? While the son crossed his mother's boundary, it was not truly her limit if she was unwilling to follow through with the established consequences. *Determine your true limits and state real consequences.*

If you are going to change or set new boundaries with the gambler, consider in advance what his reaction might be. Some situations may call for you to make a slow or careful change, particularly if you are dealing with a violent or volatile individual.

Emotional Boundaries

Emotional boundaries can sometimes be difficult to recognize or to put into words.

Emotional boundaries involve your thought processes and subsequent behaviors concerning the gambler. They are related to the heart and the mind as opposed to physical space. Do you have limits as to how the gambler can rely upon you? Does the gambler use you? Is he overly dependent on you? Does he ever manipulate you or lie to you? Do you ever find yourself doing things for the gambler that upset you or make you feel uncomfortable, or do you say "yes" to different situations when you really want to say "no"? Do you want to continue to allow this behavior to occur?



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Emotional boundaries can sometimes be difficult to recognize or to put into words. You may know what your own emotional boundaries are, yet have a hard time expressing them to the gambler or enforcing them. Perhaps you are afraid that if you try to enforce a boundary, the gambler will become angry, so you choose instead to let the gambler violate you. There are so many aspects to relationships that boundaries can easily be blurred. Even when you can identify your boundaries and establish them with the gambler, it can still be quite a challenge to adhere to them when emotions are present. Consider the following examples:

Example 1:

Your sister has had a gambling problem for many years and has repeatedly come to you to bail her out of trouble, financially and legally. She always tells you that if you don't help her she will be forced to go to your parents for help. You feel manipulated, but do not want to put this burden on your parents, so you continue to let her use you.

Example 2:

You are in a relatively new relationship with someone whom you really care about. While things started out well, they have begun to unravel lately. This new significant other has started to seem erratic in her behavior—she can be fun and responsible a lot of the time, but is often sad and exhausted. She is becoming more dependent on you and makes constant requests for money and help taking care of her kids. She is gone all the time with little explanation. When she is in a good mood, she is very loving and appreciative. When she is depressed, she gets angry if you are not available or if you don't give her what she wants. She constantly tells you that she loves you and to just “hang in there” while she gets her life in order.



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What You Can Do to Set Boundaries?

1. *Know your limits: physically, emotionally and environmentally.* It might take some time to figure out what your limitations are, especially if you haven't established boundaries in a long time. But, the place to start is by asking yourself what you truly want to accept as behavior from the gambler or from any other person in your life. Maybe one of the boundaries you will establish is to no longer accept being lied to. Here are some steps to consider in establishing some initial boundaries:

- ❖ Decide on a few things that are the most important to you on which to place limits. Perhaps it is being manipulated, time spent together or with family, or household finances. Maybe it is being yelled at or belittled.
- ❖ Determine the limit, the boundary, of what you will accept from the gambler. If the important issue is time spent together, then decide exactly what it is you want. You may want him to attend more family events or spend more time together socially. Be as clear and exact as possible. "I want us to spend at least two evenings a week together doing something we enjoy," or, if the issue is arguing, your boundary statement could be "I will only discuss issues calmly, not through screaming."
- ❖ Know in advance what you will do if the boundary is broken or violated.

*It might take
some time to figure
out what your limitations
are, especially if you haven't
established boundaries in
a long time.*

2. *Tell the gambler what your boundaries are, why they have been established and that you will not accept them being violated.* This might be a shock to the gambler who is not accustomed to being confronted with limits. He may have strong feelings of resentment or anger. However, it is the only way to begin change for *you* and to make the gambler



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accept responsibility for his own actions. Try to express your wishes in a firm, sincere and clear manner. You need not be harsh or mean, but the gambler needs to know you are serious and will adhere to the boundaries outlined.

3. *Inform the gambler of actions and/or steps you will take if your boundaries are crossed.* This will make your limits clear to the gambler. It will not only state that there is now a boundary, but will identify the consequence for violating it.
4. *Make the change.* This is going to be the hardest part—even harder than stating your boundaries in the first place. If you haven't had clear boundaries with the gambler for a long time, it can be very difficult to put into full force when the time comes. It is far easier to revert to old ways of behaving than it is to navigate new territory. But even though it may be challenging, in order to break free from the cycle that you and the gambler are in, it must be done. Keep in mind that you are not perfect and might slip. Just keep moving forward and make it work, regardless of the number of times you may need to try. *And remember, whatever boundaries you set, make sure that you adhere to the consequences you have stated. Otherwise, the gambler will feel that you are not serious and will not honor your boundaries in the future.*

“One thing I’ve learned from living with a gambler for 30 years is that if you don’t set some rules, they’ll be out of control forever. They don’t know the meaning of the word ‘limit’. It took me a while to set some boundaries and it was a hard thing to do, but I did it and it really made a difference.”

Reminder: Never place yourself in physical danger. If you are dealing with a hot-tempered or violent loved one, or if you feel that the potential for violence is present, be careful when you are setting, stating and enforcing boundaries. You may want to seek the advice of a professional therapist or counselor if you feel in danger. For assistance or the name of a professional nearest you, call the Florida Council on Compulsive Gambling’s 24-hour HelpLine at 888-ADMIT-IT.



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Some physical and/or environmental boundaries I would like to set and the consequences of breaking these boundaries include:

Boundary: _____

Consequence: _____

Boundary: _____

Consequence: _____

Boundary: _____

Consequence: _____

Some emotional boundaries I would like to set and the consequences of breaking these boundaries include:

Boundary: _____

Consequence: _____

Boundary: _____

Consequence: _____

Boundary: _____

Consequence: _____



Strategies for Coping

Because coping involves you trying to calm, soothe, and lessen your own pain, it can sometimes result in destructive behavior. This may actually be contrary to your own emotional or physical health. For instance, in trying to soothe the pain of a spouse who is always absent gambling, you may turn your emotional energy elsewhere. Listed below are some common negative coping behaviors:

- ❖ Excessive shopping or spending
- ❖ Trying to take revenge on the gambler for your own hurt or pain
- ❖ Overeating or not eating enough
- ❖ Behaving like a martyr in the hope that the gambler will notice you or your pain (an example of this would be taking on excessive responsibilities, many of which may belong to the gambler, then being resentful or passive aggressive toward him)
- ❖ Having an emotional or physical affair
- ❖ Running away or abandoning your real responsibilities
- ❖ Abusing alcohol or drugs

Have you engaged in any of these or any other destructive coping behaviors?

If so, list them below:



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How did these behaviors make you feel in the long run?

Remember, your change program is about making *you* feel better, more in control of your life, stronger, and more able to face the future. It is not about punishing the gambler, running away from problems, or making your own life more chaotic. If you are engaging in any destructive coping behaviors, consider integrating these strategies into your change program.

When you are making change in your life involving a compulsive gambler, you are entering a different and potentially challenging new world. The best strategy for this is to be prepared. Again, you can never think or plan too much. The following are some steps you can use in the planning process.

Situational Analysis

Consider the situation you are in with the gambler. You need to think about circumstances carefully and objectively.

- ❖ Identify your problems
- ❖ Think about the possibility of relapse
- ❖ Recognize your anger
- ❖ Understand your frustrations
- ❖ Acknowledge your weaknesses
- ❖ Know your physical and emotional health challenges
- ❖ Consider what behaviors of your own may be contributing to the problems
- ❖ Ascertain what thought patterns of your own may be contributing to the problem
- ❖ Determine your boundaries

*Decide how you are
going to make changes.
Know what you want to
change for you.*



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Decide how you are going to make changes. Know what *you* want to change for *you*.

*Practice
your plan for
change. Begin to
think about your
life differently.*

Taking a close look at your situation will help you in devising a plan for self-change. It will help you to cope with the gambler when and if he relapses. Your understanding of the state of affairs, your role in it and your goals for change are critical. Write your observations below and read them to yourself. Practice your plan for change. Begin to think about your life differently. Thoughts become words. Words become actions. Actions can change your life.

Write a short paragraph summarizing the situation you feel you are in with the gambler:

Now, looking back at what you wrote, circle the most important descriptive words and phrases. They may be words or phrases such as “helpless,” “confused,” “sick,” “tired,” “in trouble with money,” etc.

Which of the following categories did most of your circled phrases or words fall into?

- ☐ Money and finances
- ☐ My emotional health
- ☐ My physical health
- ☐ My relationship with the gambler



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The paragraph you wrote was unstructured and did not have to follow any particular form. By taking a look at what you chose to focus on most, you can gain some insight into the area of the situation that is most pressing for you. This is the area which you should probably consider working on first.

Identification of What Works

When it comes to coping, you may be dealing with any of three different major areas. One, you may be coping with changes you are making for *you*. Two, you may be coping with the gambler's own failure to change and resistance to the changes observed in you. Three, you may be dealing with the gambler's own change program and its impact on you.

Dealing with change, as was addressed in *Book Two: Assessing Your State of Mind*, can involve handling many aspects of your life. It can involve your physical and emotional health, your reactions to anger, how you deal with stress, setting and keeping boundaries, and reacting to dishonesty. Finally, it may involve how you react when faced with the feeling of hopelessness.

In each of the spaces below, indicate what you do to cope in each of these areas. Consider not only what you do now, but other things that might work well for you.

"My life changed the most when I started taking charge of me. Gambling has been an ongoing issue in my life. My father gambled. I married a gambler, and my son is a problem gambler. I thought if I could just get them all to straighten up, my life would be all right. I've enabled them, I've denied the problems, and I've let them all cross every boundary you can think of. I still love them, but now I realize I can't change any of them. I'm taking control of my life and I'm not waiting for them to change to make me happy."



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For instance, suppose you handle your physical health by getting plenty of rest and eating right. Is there anything else you can do for yourself? Exercise may be a positive measure for you to take. List what works for you now and what else you can do to change how you react to things and to feel better about *you*. It's also possible that something that seems to work for you now, might actually not be the best solution. For instance, maybe regarding your emotional health you feel a lot of anxiety and you deal with it by talking about your problems with nearly anyone who will listen. Maybe this helps you to feel a little bit better at the moment, but it also might be alienating other people and is not really helping your anxiety overall.

Physical Health:

What works now: _____

What else can I do? _____

Emotional Health:

What works now: _____

What else can I do? _____

Handling Frustration/Anger:

What works now: _____

What else can I do? _____

Continued on next page



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Dealing with Stress:

What works now: _____

What else can I do? _____

Addressing Hopelessness:

What works now: _____

What else can I do? _____

Dealing with Dishonesty:

What works now: _____

What else can I do? _____

Setting Boundaries:

What works now: _____

What else can I do? _____

Keeping Boundaries:

What works now: _____

What else can I do? _____



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Mood Shifters

You may find that certain events or even words can cause your mood to change. Perhaps you are upset and frustrated because you think your mother is at bingo gambling. She sometimes loses several hundred dollars a night. You feel instantly better when you discover that she was with your sister at the mall. Why? What made your mood change? Relief? The hope that her gambling days are over? The thought that your sister is managing the problem? Your mood is affected by your belief, which is a perception, and is changed by a new perception. Your mood has shifted instantly from anger to relief.

Sometimes your mood can shift in the other direction. You may be calm or happy, and a new piece of information causes you to be tense or upset. For instance, you are thinking about an evening with your girlfriend and call her office to talk about dinner plans only to learn she has left early for the day. Your mood shifts from relaxed and upbeat to anxious and angry. Why? Is it because you think she is being irresponsible? Is it because in your heart you know she is off somewhere gambling? A new perception is now dominating your mood—a perception most likely based upon past history and many similar episodes. It may be accurate or it may not, but it has shifted your mood.

*On the
positive side, there
might be things you can
do to proactively shift
your mood.*

It's amazing how quickly your mood can change when confronted with a new piece of information. In cases like this you are reacting to something that has happened, possibly many times before, and you are anticipating a recurrence of a previous event.

On the positive side, there might be things you can do to proactively shift your mood. You can take control of how your emotions are affecting you.

If you are anxious or upset, what can help you feel calmer and more in control? One option may be to realize you have a plan for change and are taking steps to gain control of your



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life. Review the exercises you have completed in these workbooks and note observations made. You may begin to feel you have some control over what is happening to you. Another alternative might be to practice the techniques for stress relief mentioned in *Book Two: Assessing Your State of Mind*. These are repeated in the box at the bottom of the page.

What are some things you can do to shift your mood?

Do you remember the space between moments that was talked about in *Book One: Getting Started*? The space between moments is that place between one moment and the next when you can stop, think and decide how you are going to react. It is related to a stress reduction technique which is reviewed in the next section.

Relaxation Techniques

Some techniques for alleviating stress were suggested in *Book Two: Assessing Your State of Mind*.

***Practice the following and then do it
when you feel stressed:***

1. Be aware that you are experiencing frustration.
2. Stop and enter that space between moments.
3. Breathe deeply, let your breath out, and relax.
4. Clear your mind.
5. Calm yourself and then react.



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Other techniques that might help you to relax include:

1. **Imagery or visualization:** Create a vision of what you want your life to be. Fill it with details, with people and events. What do you see for your future? Visit this vision at least once a day. Your thoughts are the first steps to change. Your thoughts become words. Your words become actions. Your actions can change your life.

Another type of visualization for quick relaxation is to imagine yourself in a calm, peaceful place that makes you feel content. Perhaps it is the mountains, the beach or your childhood home. Close your eyes, create this scene in your head, breathe deeply, let it out and relax. Do this for at least five minutes.

2. **Look inside yourself:** How do you feel about your place in life? What is causing you pain? What does your heart tell you? At some level, deep inside, you know all the answers for your life. Listen to your heart as well as your mind.
3. **Physical Exercise:** It has been demonstrated that physical exercise helps to lower blood pressure and can moderate heart rate. Even simple exercise, such as a walk around the block, can give you a chance to change your environment, get some fresh air and think about things as a means of relaxation.

“It may sound crazy, but playing music usually helps me to relax and calm down. I always feel that all my troubles are on hold during the time I’m listening to the music. It’s like a little oasis in time.”

4. **Massage:** When you feel stress, your muscles naturally clench and bunch in anticipation of having to react to a situation. Your heart rate might be accelerated and you may feel “on edge.” A short massage can calm you down and restore balance. You can massage your neck or other areas of the body that are accessible, or if it is within your budget, a short massage, even just for 15 minutes, can go a long way toward helping you relax.



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5. *Take a Bath:* Light a candle, sit, soak and when the water drains, imagine your problems washing away.
6. *Yoga or Tai Chi:* Both of these ancient relaxation techniques take advantage of physical movement to calm the body, the mind and the spirit. Classes are available in many communities through schools, churches, health clubs, among other places.

Developing a Support System

Generally, people who have others to turn to for advice, to talk to in times of difficulty, usually enjoy greater emotional health. Very often, others outside of an immediate situation can help you to see things more clearly and to look at circumstances more objectively. People in your support system might include friends, family, co-workers and counselors. They might also include:

*Role models
can lend support
and be valuable
listeners.*

Role Models

Role models and mentors are people whom we admire and look to for examples of how to handle situations and manage life. You may have a role model or mentor now, such as a family member, friend, colleague, clergy, support group, community leader, health care professional or other person(s) in your life you admire for their ability to overcome adversity. If not, distant role models, such as those we don't personally know, but respect, can be studied to learn how to cope with difficult issues and lead a good life.

Role models can lend support and be valuable listeners. Remember though, when dealing with an addict, such as a compulsive gambler, a trained therapist may be needed.



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Gam-Anon

As previously explained, in *Book One: Getting Started*, Gam-Anon is a support group for persons adversely affected by the gambler and can assist members in learning how to cope with the gambling and rebuild their lives. Contact the Florida Center on Compulsive Gambling's 24-hour toll-free confidential HelpLine at 888-ADMIT-IT to find a meeting location nearest you.

People, places or support groups I can turn to for help:

You can also find support in the *Additional Resources* section at the end of this book.



Tending to Daily Functions

Avoiding triggers and potential relapse can be easier to attain by establishing and adhering to daily habits and routines. You have certain activities you must attend to each day and making sure these functions are regularly performed can provide a sense of accomplishment, as well as comfort. Some of the areas you can focus on include:

Work and School

Being present, on time and prepared for work or school each day is essential to moving forward in your life, your studies or your profession. If you do not work, or are not a student, you may be involved in other daily activities such as volunteering, running a household, caring for children or grandchildren, helping in community organizations, assisting an elderly parent, or being involved in spiritual activities. Whatever your responsibilities, try to be prepared for each day. For instance, knowing you can benefit from getting sufficient sleep can be a great force to establishing a routine bedtime. You will be more likely to feel alert and able to handle the challenges that arise the next day. Part of the challenge of relapse is feeling overwhelmed and unprepared, making it easy to slip into old habits.

*Avoiding
triggers and
potential relapse can
be easier to attain by
establishing and adhering
to daily habits
and routines.*

Staying Healthy

Nothing is more important to positive emotional and physical health than attending to your body and mind with regular practices that promote your physical and emotional well-being.



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Feeling anxious and stressed can lead to relapse by causing you to cycle into old thought patterns and behaviors. It is essential to take steps to avoid this trap by setting new plans and goals for yourself, such as:

- ❖ Getting plenty of rest
- ❖ Eating right
- ❖ Avoiding the misuse or abuse of alcohol and drugs
- ❖ Surrounding yourself with positive, caring people who support you
- ❖ Eliminating or minimizing toxic behaviors and harmful people in your life
- ❖ Planning for your future by taking positive action in your life
- ❖ Nurturing yourself emotionally—know what relaxes you
- ❖ Taking care of yourself physically—exercise regularly
- ❖ Being involved in spiritual growth, whether formal or informal
- ❖ Leading an active and productive life

A sense of purpose and being valued in the world has been demonstrated to lead to greater emotional fulfillment.

Leading an active and productive life is more important than you may realize. A sense of purpose and being valued in the world has been demonstrated to lead to greater emotional fulfillment. Falling into the trap of eating poorly, not getting enough sleep, being inactive and failing to interact with the world can lead to stress, depression and unhappiness—all of which, in turn, can lead to relapse into old behaviors.

Take up a new hobby, learn a craft, study something you have always been interested in, volunteer, and put your physical, emotional and environmental house in order. There are limitless possibilities for stimulating your physical, mental and intellectual capabilities.



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For the following items, select the one phrase that comes closest to the way you usually feel. Then list some steps you can take to improve in these areas:

☐ I do not get enough sleep ☐ I feel rested and sleep well ☐ I sleep too much

Steps I will take to improve my sleep habits:

☐ My eating habits are poor ☐ My eating habits could be improved ☐ I usually eat well

Ways in which I will improve my eating habits:

☐ I do not exercise at all ☐ I could use more exercise ☐ I get enough exercise

Regarding exercise, I will improve by:



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___ I rarely do anything to relax ___ I sometimes do things to relax
___ I often do things to relax

I will do the following to relax more:

I feel out of control and disorganized: ___ always ___ sometimes
___ I generally feel prepared and in control of my life

I can improve my sense of control and be more organized by doing the following:

I will do the following for myself tomorrow:



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I will do the following three things for myself this month:

A new field or topic I will learn more about is:

A new activity I will become involved in is:

In *Book Two: Assessing Your State of Mind*, you completed a Daily Life Functioning Assessment. The following list will allow you to gain another look at your state of mind today. Consider the list on the next page, then in the blank spaces at the bottom of the chart, add daily functions specific to your own life, such as caring for an ailing parent, or communicating with a child away at college. Then, indicate on the scale at the right, how well you feel you are performing these tasks now by circling a number from one through five. A “1” on the scale means you are functioning at a low level and do not feel you are performing well in this area. A “5” means you are functioning at a high level and experiencing no problems with this area. Circling “NA” means this is not usually a part of your life.



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Daily Life Functioning Assessment

	<i>Low</i>			<i>High</i>		
Eating	1	2	3	4	5	NA
Sleeping	1	2	3	4	5	NA
Maintaining Personal Hygiene	1	2	3	4	5	NA
Taking Care of Myself Physically (taking required medications, exercising, etc.)	1	2	3	4	5	NA
Communicating with Friends	1	2	3	4	5	NA
Communicating with Family	1	2	3	4	5	NA
Caring for Family	1	2	3	4	5	NA
Maintaining My Home or Living Space	1	2	3	4	5	NA
Paying or Contributing to Bills	1	2	3	4	5	NA
Going to Work or School	1	2	3	4	5	NA
Performing Well at Work or School	1	2	3	4	5	NA
Engaging in Recreational Activities	1	2	3	4	5	NA
Engaging in Spiritual Activities	1	2	3	4	5	NA
<i>List and rate other daily functions:</i>						
_____	1	2	3	4	5	NA
_____	1	2	3	4	5	NA
_____	1	2	3	4	5	NA
_____	1	2	3	4	5	NA
_____	1	2	3	4	5	NA
My Overall Daily Functioning	1	2	3	4	5	



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Add up your circled responses.

0-30	You are performing at a relatively low level of daily functioning and should carefully examine ways to improve your behaviors.
31-60	You are managing well at some tasks and could improve your daily functioning at other tasks.
61-90	You are performing at a relatively high level of daily functioning and might need improvement in some areas.
91 or more	You are performing at a high level of daily functioning. Congratulations.

Balance

One of the keys to managing a successful and productive life, and not slipping back into old ways, is to maintain balance. Many of the suggestions listed in the section above can provide balance in your life. It is also important to consider where and how you spend your time. Take care that you do not put so much of your life into one area that you neglect other necessary aspects. A balanced life will be somewhat different for each person, but in general it is meaningful to divide your time among work, school, family, home, friends, self, recreation, relaxation, and intellectual stimulation in ways that satisfy, rather than stress you. An out of balance life leads to stress and frustration, which in turn, leads to relapse, which in turn, leads to life problems, leading again to stress and frustration, and on and on. It is a cycle which must be balanced.



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For the following exercise, consider that your time is represented by the number 100%. What percentage of your time each week is currently devoted to various parts of your life? Maybe 10% to friends, 20% to family, and 70% to work or school? Does this seem balanced? Perhaps for you it feels good and is balanced. For someone else it might not be. For each item listed, write down the percentage of your time each week that is spent in that area. If the item is not relevant to your life—for instance if you are not in school, insert a 0.

Step 1:

____ *Family*
____ *Work*
____ *School*
____ *Home (maintaining)*
____ *Friends*
____ *Self*
____ *Recreation*
____ *Relaxation*
____ *Mental Stimulation*
____ *Spirituality*
____ *Other* (things special to you
such as listening to music, or
gardening, etc.)

100% **TOTAL**

Do these percentages represent
balance for you and do you feel
good about them?

☐ **Yes**

☐ **No**

Step 2:

If not, how can you realistically
re-arrange the percentages to bring
more balance and contentment to
your life? Try it in the list below:

____ *Family*
____ *Work*
____ *School*
____ *Home (maintaining)*
____ *Friends*
____ *Self*
____ *Recreation*
____ *Relaxation*
____ *Mental Stimulation*
____ *Spirituality*
____ *Other* (things special to you
such as listening to music, or
gardening, etc.)

100% **TOTAL**



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What additional steps will you take to bring more balance to your life?

“When I look back on it, I can see that I was obsessed with my grandson’s gambling. I constantly pressured my daughter about it and I talked about it to anyone who would listen. Basically, I couldn’t enjoy anything else in life because this problem consumed me. I hated that he was ruining his life. What I couldn’t see was that I was ruining my life over it too. It took a long time for me to get some balance. I did it by taking little steps and with a lot of support.”



Remaining True to Self and Others

*The most
essential thing
you can do for yourself
at this stage is to be very
honest with yourself
and others.*

It was mentioned earlier in this book and is worth repeating, that keeping on track and maintaining a change program is hard work. You need to congratulate and reward yourself for taking the initiative to do it. Your life is in your control and by starting a change program you are building a new future of your own design. That said, you are going to be faced with a number of difficult times ahead. Change is never easy and you are modifying some major aspects of your life.

The most essential thing you can do for yourself at this stage is to be very honest with yourself and others. You probably know how easy it is to rationalize certain behaviors and to convince yourself that you are doing the right thing, even when you know deep down inside that it may not be in your best interest. Always be honest with yourself, because you know the truth in your heart. Lying to yourself just sets you up for future pain and prolongs the path to true happiness.

List a time recently when you were not honest and true to yourself and others. What were the circumstances and what happened?



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Sometimes fooling yourself can be comforting and much easier than being truthful, but it never pays in the long run. How can you be honest with yourself?

- ❖ Look inside yourself every day
- ❖ Assess your state of mind and body regularly
- ❖ Determine whether you are making progress
- ❖ Adjust your course if you get off track
- ❖ If you fall off your path—get back on right away
- ❖ Know your short- and long-term goals—write them down in the back of this book
- ❖ Read your goals to yourself often—memorize them if possible
- ❖ When faced with the temptation to slip back into your old ways, ask yourself, “Is this going to help me reach my goals?”
- ❖ Remind yourself that this is *your* life and *you* are in control
- ❖ If you have harmed other people, apologize
- ❖ Commit to always being honest with others
- ❖ Think about your personal values and what really matters to you

List a time recently when you have been very honest and true to yourself and others. What were the circumstances and what happened?



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What are some strategies you will use to help you remain honest and true to yourself and others?

Honesty and the Gambler

Regarding the gambler, believing and accepting honesty from him may be difficult. You might find yourself checking out his stories or questioning him about his activities. If he is in a self-help program he may be working toward being very open and honest with you about his whereabouts or behaviors. Of course, keep in mind that it is also possible that the gambler is working toward truth and full disclosure, but is not at all times being completely honest.

He may be revealing past behaviors to you that are hard to hear. This is part of the recovery process. Understand that it takes time to regain trust and to heal the pain caused by months or years of lying. Everyone will approach their recovery in a different way and the time frame for acceptance and healing will vary for each relationship.

Very often a loved one will attack a gambler when he is honest, because it may not be what that person wants to hear. The gambler needs to know he can be honest without fear of retaliation. If not, he has

“My husband told me how bad his gambling problem was, and that he was trying to change. He said he had been clean for a month. So, I went back to work and turned my paycheck over to him to pay down the debts. Six months later I found out that he had a relapse. He had only been paying the interest and gambling the rest. The next time we did things differently.”



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no incentive to be honest and may re-enter a pattern of lying and hiding information. By planning and preparing yourself in advance to hear information you might find unpleasant, you can help yourself to remain open to the process of change.

Again, utilize all of the skills you have been practicing in these books. Look inside your heart, analyze the situation, use anger management and stress relief skills. Don't immediately come to the gambler's rescue, don't attack the gambler, and don't be afraid to ask questions or to talk openly with the gambler. Slowly, with commitment and ongoing communication, you can begin to rebuild trust.

Problem Solving Strategies

Short-term problems involving relapse can best be handled by referring to your commitment to change and getting right back on track. Forgive yourself for slipping and simply continue the journey. Other efforts you may use include:

- ❖ Talking to a trusted friend or family member about the situation—getting a fresh perspective can often be valuable
- ❖ Revisiting your plan and goals to help you maintain focus
- ❖ Devising a new plan or modifying an aspect of your existing plan to solve a particular problem
- ❖ Meditating and seeking clarity by opening your mind to other solutions
- ❖ Getting involved with a self-help group, such as Gam-Anon
- ❖ Reading materials and reviewing information about compulsive gambling and its effects (see *Additional Resources* section at the back of this book)

Long-term problems involving relapse can be viewed as an opportunity to recommit to your plan for change and may require outside help. It may be helpful to consult a therapist or counselor for advice and support, and to join Gam-Anon. You can contact the Florida Council on Compulsive Gambling HelpLine at 888-ADMIT-IT for guidance and referral. Taking steps such as these can help by providing you with a sense of support from people who understand what you are experiencing, a sense of community, and the knowledge that you are not alone.





Progress Chart

Things I plan to change:

<i>My Thinking</i>	<i>I intend to do it</i>	<i>I've already started</i>	<i>I'm doing it!</i>
<i>I will be calmer and more clearheaded</i>			
<i>I will focus on me</i>			
<i>I will have a positive attitude</i>			
<i>I will imagine good things</i>			
<i>I will consider physical/environmental boundaries and consequences</i>			
<i>I will consider emotional boundaries and consequences</i>			
<i>I will consider potential triggers for myself</i>			
<i>I will consider potential triggers for the gambler</i>			

Specific things I have done to change my situation:

Continued on next page





Progress Chart

Things I plan to change:

<i>My Behavior</i>	<i>I intend to do it</i>	<i>I've already started</i>	<i>I'm doing it!</i>
<i>I will stop and think before I react</i>			
<i>I will breathe deeply</i>			
<i>I will clear my mind</i>			
<i>I will speak thoughtfully, not in anger</i>			
<i>I will set physical/environmental boundaries and consequences</i>			
<i>I will set emotional boundaries and consequences</i>			
<i>I will plan what to do in case of my relapse</i>			
<i>I will plan what to do in case of the gambler's relapse</i>			

Specific things I have done to change my situation:



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Book Three: Triggers and Relapse

Summary

In this book you've examined the different types of relapse and how to recognize triggers that might lead to a relapse. You've learned how to recognize and set physical, emotional and environmental boundaries and why it is important to stop enabling the gambler. You've looked at ways in which you presently cope with various areas of your life and have considered strategies for improving these coping mechanisms. You have practiced relaxation techniques and have looked at ways to shift your mood, helping yourself to proactively move to more positive behaviors. You have assessed your daily life functioning behaviors to get an idea of certain areas in which you can improve, and you have examined the issue of honesty with the gambler.

It is important to remember that relapse is not uncommon, but you can be prepared in advance by identifying triggers and planning what you will do when you confront them. Being prepared for a relapse will help you to respond to it appropriately if it occurs. If you do encounter a relapse, remember the most important action you can take is to move forward, remain focused and continue working your change program. Additionally, you can help yourself avoid a relapse in your own commitment to change by setting boundaries with the gambler. Again, this is hard work, *but it is all within your power. You* are the one who can control your own life and make change.

“Nothing in my life has been harder than living with a gambler, except trying to change my own life and stick to it. The biggest difference though is that I’m in charge of me.”



Glossary

Boundary Setting: When you set boundaries, you make decisions about what you will and will not accept. This means that you are placing limits on behaviors that you will accept from other people, as well as limits on things you will do for others. Boundaries can be physical (usually involving your body or your personal space), emotional (usually involving your emotions or personal relationship with the gambler), or environmental (usually involving your home, your workplace, or your possessions). Setting a boundary involves identifying the limit you will accept as well as specifying the consequences of that boundary being crossed.

Codependency: You are codependent when your life, your needs and your behaviors revolve around another person and their behavior. You are codependent when the things you do are dependent on another person, their actions and reactions. Codependent people often try to control others and feel that their happiness is derived solely from the other person and their relationship with that person.

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 are not ready to face a problem or deal with it.

Detach: To detach means that you might remove yourself emotionally from a person or situation at a given point in time, allowing yourself space to remain calm, and the option to deal with it later.

Enabling: Often a result of denial, enabling occurs when loved ones of a gambler choose to assist him to continue or pursue the undesirable behavior. Examples include providing money to the gambler, covering up or making excuses for him, among others.



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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.

Proactive: You are proactive when you take steps to control the situation, and yourself, by thinking about your reaction and not just responding emotionally.

Reactive: You are reactive when you let someone else control the situation and you react to what they do and say.

Relapse: A relapse occurs when an addict or codependent person slips in their commitment to change. Relapses may vary in duration or amount of time and may involve situations where the gambler or codependent engages again in the behavior, then re-engages in their commitment to change. Relapses can be short- or long-term. Relapse can also refer to you in your own change program. Relapse can involve a slip in which you again engage in the former behavior—the behavior you are attempting to change.

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.

Triggers: A trigger can be people, places and things that cause you to react or respond in a manner that can be detrimental to your physical, emotional and spiritual well-being. Triggers often lead to relapse.



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 24-hour HelpLine and referral service that provides supportive intervention, information about problem and compulsive gambling, self-help and professional treatment referrals. The FCCG oversees the Recovery Treatment Program and trains medical and healthcare professionals to assess and treat compulsive gamblers and loved ones. The agency also certifies professionals to provide treatment supports. For additional information about the programs and services of the FCCG, refer to the inside front cover.

Florida Council on Compulsive Gambling, Inc.

PO Box 2309, Sanford, FL 32772

Toll-Free 24-Hour Confidential HelpLine:

888-ADMIT-IT (888-236-4848)

Office: (407) 865-6200

Website: www.gamblinghelp.org

E-mail: fccg@gamblinghelp.org

National Assistance

The Florida Council on Compulsive Gambling, like other state affiliates, is a member of the National Council on Problem Gambling (NCPG). The NCPG's primary mission is to increase public awareness about problem and compulsive gambling, to ensure the widespread availability of treatment for problem gamblers and their families, and to encourage research and programs for prevention and education. The organization maintains a database of nationally certified gambling counselors, sponsors National Problem Gambling Awareness Month and hosts conferences regarding problem gambling and its treatment.



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The National Council on Problem Gambling

730 11th St, NW, Ste 601

Washington, D.C. 20001

Phone: (202) 547-9204 Fax: (202) 547-9206

National HelpLine: 800-522-4700 *(If dialing this number with a Florida area code, it will be automatically routed to the Florida Council on Compulsive Gambling HelpLine)*

E-mail: ncpg@ncpgambling.org

Website: www.ncpgambling.org

Self-Help Groups

Self-help is a critical part of the recovery process. Self-help groups 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.

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 you or 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

Email: gamanonoffice@gam-anon.org

Website: www.gam-anon.org



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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 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, persons can receive financial guidance via the Florida Council on Compulsive Gambling and its network of providers.

Gamblers Anonymous
International Service Office
P.O. Box 17173
Los Angeles, CA 90017

Office: (626) 960-3500
Email: isomain@gamblersanonymous.org
Website: www.gamblersanonymous.org

You can contact the Florida Council on Compulsive Gambling HelpLine directly for additional information and a current list of meeting times and locations in your area.

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 trying to cope with situations or difficulties that may arise in your life. Professional treatment differs from self-help groups 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.



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Print Resources

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

Co-Dependent No More, by Melody Beattie – Discusses the many issues surrounding codependency

Losing Your Shirt, by Mary Heineman – Addresses recovery issues for compulsive gamblers and their families

Behind the 8-Ball, by Linda Berman and Mary-Ellen Siegel – Provides a recovery guide for the families of gamblers

When Luck Runs Out, by Robert Custer – Furnishes help for gamblers and their families

Journey to the Heart, by Melody Beattie – Offers daily meditations for freeing oneself

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This image shows a full page of white paper with horizontal grey ruling lines. The lines are evenly spaced and extend across the width of the page. In the bottom right corner, there is a small, stylized illustration of a green plant with three leaves and a root system. The plant is positioned near the bottom edge of the page, partially overlapping the last few lines of text.



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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 so negatively affected by a devastating gambling disorder (compulsive gambling).

www.gamblinghelp.org

A Chance for Change

Book Four



Managing Finances

For Loved Ones of Problem Gamblers

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 so negatively affected by a devastating gambling disorder (compulsive gambling).

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 groups, professional therapy and organizations such as the Florida Council on Compulsive Gambling.

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Edited by Pat Fowler, Laura M. Letson, and Paul R. Ashe, Esq.

A Chance for Change

Book Four: Managing Finances



*This book is the fourth in a series of seven workbooks
designed to aid in coping with 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 toll-free Problem Gambling HelpLine, which provides supportive intervention, information and referrals to self-help and professional treatment
- Overseeing statewide Recovery Path Treatment Program for problem gambling
- 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 Forum and Live Chat program
- Sponsoring and performing research
- Conducting training programs for government agencies, gaming operators, law enforcement authorities, academic and employee assistance organizations plus others
- Implementing and overseeing gambling-specific outreach programs for impaired professionals, adolescents and seniors
- Working with legal, law enforcement and judicial authorities on gambling-related cases
- Offering a Speaker's Bureau and a Peer Connect program

A Chance for Change

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Introduction

Fourth in a series of seven books is *Managing Finances* designed for the loved ones of problem gamblers. If you have not already done so, please read *Book One: Getting Started*, as well as *Book Two: Assessing Your State of Mind*, which will provide you with basic information about the entire series. The focus of this book is on understanding and taking positive action towards solving the financial circumstances and problems associated with compulsive gambling, and in particular, how they affect the loved ones of compulsive gamblers. Many times, it is the financial troubles that drive family members and significant others to finally seek help in dealing with the problems associated with compulsive gambling. You have an opportunity by reading and working through the material presented here to analyze the financial aspects of your relationship with the compulsive gambler in order to make positive change in your life.

*The focus
of this book is
on understanding
and taking positive
action towards solving the
financial circumstances
and problems associated
with compulsive
gambling.*

Glossary and Resources

As you are going through the books and a new word is introduced, you will find it in **boldface type**. Definitions for these words can be found in the glossary at the end of each book. In the back of this book you will find several additional resources such as a bibliography, addresses for self-help and professional organizations, as well as helpline numbers. Each book in the series will have its own resources section related to the topic of that book. If you need information not found in any of the books or their resource sections, please contact the Florida Council on Compulsive Gambling HelpLine at 888-ADMIT-IT.



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Gender and Culture

The Florida Council on Compulsive Gambling (FCCG) recognizes that compulsive gamblers may be either male or female. The choice has been made to use the pronoun “he” throughout the series to ensure that the text flows easily for the reader. The FCCG acknowledges that the compulsive gambler may be a brother, sister, mother, father, grandparent, son, daughter, wife, husband, partner, friend, relative or significant other.

Compulsive gambling does not discriminate by way of relationship types. Neither does it discriminate by way of culture or religion. It can happen to anyone. A wide range of examples will be provided in this book and throughout the series representing a variety of relationships. While your particular situation may not always be specifically mentioned each time, consider how the example furnished may relate to your life. Cultures may have differing values and varying ways in which loved ones engage in interpersonal relationships. However, the value of respect is multicultural.

One of this program’s overriding goals is to nurture and encourage self-respect and respect for the relationship with a troubled loved one. As you build your commitment to personal growth and change through this program, you will discover a strengthening of your own self-respect. You will learn how to deal with the gambler in new ways that support the changes you want to make in your life.

“I have always considered myself to be responsible—especially when it comes to money. When I finally realized the true impact gambling had on our family’s finances, I felt ashamed and distressed. It was hard for me to even think clearly as thoughts and emotions flooded over me. What seemed like an impossible task at first, became easier as I began to work step by step to figure out what to do and then do it.”



Examining Your Financial Health

Compulsive gambling can create chaos on the financial aspects of your life. You may be experiencing this personally, or you may be watching a loved one, perhaps a parent, a child, a spouse, a partner, or a friend, with financial problems. At this point you may feel there is no hope—that financial ruin is unavoidable. Even if your situation is at its lowest point, change is always possible. Remember, this program is about *you* and taking control of *your* life. So, again, you are going to start where things are right now, and take a hard look at the facts of the circumstances today.

You may be cycling through a range of emotions including fear, anger, confusion, stress and anxiety as well as feeling helpless, hopeless and incompetent when it comes to dealing with these complex issues. You may be blaming yourself for not getting involved in these financial matters before now. If you feel that your financial situation is dire, you may also feel weighed down by the number of questions you have about your situation, such as:

Even if your situation is at its lowest point, change is always possible.

- ❖ Do we have enough money to pay all of the bills on time?
- ❖ Is there an emergency fund I have access to?
- ❖ Will we have to move or refinance our house?
- ❖ Will I need to get a second job or look for a different job to earn additional income in order to improve my financial health?
- ❖ How are our plans for the future affected?
- ❖ Will **creditors** be hounding us about bills?
- ❖ Will my **credit** be affected?
- ❖ Are we in trouble with the Internal Revenue Service (IRS)?



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The best way to answer these questions and others you may have is to carefully work through this book to create a clear picture of your current financial situation. The answers to many of these questions will be apparent once you acquire information and accumulate financial documents. It is certainly true that many compulsive gamblers have acquired significant debt. This will affect your financial situation differently depending on your relationship to the gambler. While there are varying degrees of financial involvement for you based upon your relationship to the gambler, many of the steps explained here can apply to these different circumstances:

- ❖ If the gambler is your spouse, you may feel desperate to try to protect your personal finances.
- ❖ If you are in business with a gambler, you may fear that you will be drawn into legal and financial problems and that your business could fail.
- ❖ If you are a **co-signer** on a loan or **note** with the gambler, your personal credit could be in jeopardy.
- ❖ The gambler might be your adult child and you are trying to get an idea of the extent of the debt as it affects the gambler and his family.
- ❖ If the gambler is a minor child, you may be concerned about the short- and long-term effects of gambling on your child. You may also be legally responsible for some of your child's debts.
- ❖ The gambler might be your parent or another close relative you are trying to help financially or in other ways.
- ❖ You may also be involved with a loved one who is seriously working on resolving his gambling problem.

"My friend has a serious gambling problem that I overlooked—until it affected me and the considerable money I loaned him. He's working on making changes in his life and I realize now that I need to make my own changes."



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While each of these situations is unique, there are some common activities that will help you to understand and resolve financial problems related to gambling.

This book will present information from the perspective that the gambler has not yet stopped gambling and is offering little to no assistance toward financial recovery. There are suggestions in this book that include working with the gambler to resolve some of the issues. But, ultimately, this book is about *you* and what *you* can do for yourself and your family.

*This book
is about you and
what you can do for
yourself and your
family.*

This book will focus on two main strategies:

1. Obtaining a comprehensive picture of where you stand financially by determining debt, assets and cash flow.
2. Creating a plan, including a budget/spending plan to improve your financial situation.

You will be taking an inventory of where things stand right now—including the level of debt the gambler has placed on himself, you or the family. This inventory is also an assessment of the **assets** you have at this point. Assets are anything of value owned by a household or individual and **liquid assets** are those that are cash or can easily be converted into cash. You will be examining the **cash flow** you have to operate your household. Cash flow, in this case, refers to the amount of money coming in and the amount of money spent within a household. Most households determine cash flow on a monthly basis since many forms of income and expenses are monthly. Finally, based on the information you have collected and examined, you will work out a budget and spending plan, including goals you may have for your future.



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Emotional Ties and Money

Different results will begin to occur if you start exhibiting different behaviors. The rewards of positive change are well worth your time and effort.

Because money and love can be so intermingled, any attempt to change the financial status quo can be threatening to the gambler. If you start to pull away financially, the gambler might become extremely angry. He may be angry his access to funds is becoming limited. He may feel you are pulling away from him emotionally and are distancing yourself from him in your relationship.

Emotional buttons may be pushed and arguments may ensue. This is a natural part of change, particularly change associated with money entanglements, personal relationships and gamblers. Keep in mind that stopping or hampering the flow of money could temporarily cut off the gambler's supply. But remember, the focus here is on *you*. *You* have to take charge of *your* life for *you*. It is not going to be easy.

There is a famous saying that the definition of insanity is doing the same thing over and over while expecting different results. Different results will begin to occur if you start exhibiting different behaviors. The rewards of positive change are well worth your time and effort. For more information about how to handle change, re-read *Book Two: Assessing Your State of Mind*. It offers helpful suggestions for making major life changes.

As you begin the process of creating a comprehensive financial inventory, some issues may affect the decisions you make. These include the answers to the following questions:

- ❖ Has money been borrowed against future salary?
- ❖ Do the credit card statements show charges or excessive charges that could be due to gambling or unexplained **cash advances**—money paid before it is earned or borrowed from credit cards?



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- ❖ Have additional loans been taken out against a car or home?
- ❖ If your loved one owns a business, have the assets of the business been compromised by taking out additional loans or borrowing against credit cards related to company business?
- ❖ If the gambler is your child, have you noticed fluctuations in the amount of cash he seems to have available? Are any of his possessions missing? Have any family members or friends mentioned they are missing money or possessions, or have they made loans to your child?
- ❖ If the gambler is a parent, have any family members or friends mentioned loans made to your parent? Have retirement funds been depleted? Are any possessions missing? Have any other family members or friends mentioned they are missing money or possessions, or that they have made loans to your parent?
- ❖ Have you seen or received information that indicates there may be legal or state and federal tax problems of which you are unaware?
- ❖ Are there noticeable differences or mention of change in lifestyle by the gambler?

*It is
important to
remember that the
goal is to get to
the truth.*

The answers to these questions may agitate the emotions connected with money and relationships. It is important to remember that the goal is to get to the truth, obtain a comprehensive assessment of your financial situation, identify where you want to be and create a plan to get there.

Enabling Your Loved One in Financial Matters

In *Book One: Getting Started*, there is information about **enabling**. Enabling is behavior where loved ones of a gambler choose to assist him to continue or pursue the undesirable



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*It is essential
that you separate
your feelings about
money from your
emotional ties to
the gambler.*

behavior. This book also discusses various ways you might be enabling your loved one and why it may not resolve problems associated with compulsive gambling. If you cover up for a gambler, lend him money, lie for him, make it easier for him to continue to gamble, or even encourage him to gamble, you are enabling him. In financial matters, no matter how much is given to the gambler, it will never be enough. If you have any type of control over money, now is the time to start limiting the gambler's access to your personal or joint funds. Anything that results in your picking up responsibilities the gambler is not meeting could be enabling. Each circumstance is unique, depending upon your relationship to the gambler and whether or not he is in recovery to overcome his compulsive gambling behaviors.

It is essential that you separate your feelings about money from your emotional ties to the gambler. This can be very difficult, because in today's society, money plays a significant role in many close relationships. One of the first things you can do that may limit the gambler's access to money is to *stop providing money to him*. No matter how much you give him, it may never be enough and eventually your funds will be depleted, your credit will be stretched to the limit, and your finances will be in jeopardy. You may already be in this situation. Now is definitely the time to begin to turn things around.

Confrontation can be difficult, especially when you are faced with changing long-established patterns. The gambler is not going to like hearing that one of his sources of funds is drying up. But the only possibility for you to change things starts with taking action now. It can be very difficult to say no to a gambler's plea for monetary assistance, particularly when you know the consequences of your decision. If saying "no" involves others in addition to the gambler, such as children or a mother or father, it can be incredibly hard to stand firm.

Remember, every time you bail out the gambler, you provide the breathing room necessary for him to start the cycle all over again. It is when the consequences of his behavior begin to affect him personally, often in devastating ways, that he might begin to face reality.



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Whether or not the gambler seeks help, you have to take care of your needs. A self-help group such as Gam-Anon, can provide you with support from others in similar circumstances as well as resources to access help. Gam-Anon is a support group for persons adversely affected by a gambler's activities. There is also a separate support group for compulsive gamblers, Gamblers Anonymous (GA). Neither organization requires dues or fees for membership. To find out where and when Gam-Anon and GA meetings are held in your area, contact the Florida Council on Compulsive Gambling's 24-hour HelpLine (FCCG) at 888-ADMIT-IT.

Listening to people in like circumstances, identifying how others have dealt with problems and sharing your thoughts and feelings are all positive ways to help change your situation. An aspect of many self-help programs, including Gam-Anon and GA, 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.

You may also benefit from professional counseling to work on issues that affect your psychological health. Reading this book and working through some of the exercises in this seven booklet series can make a difference in your confidence and ability to improve your circumstances.

Limiting the Gambler's Access to Funds

*Every time
you bail out the
gambler, you provide
the breathing room
necessary for him
to start the cycle all
over again.*

Limiting the gambler's access to funds is one of the first and most crucial steps in managing your finances. Since the main purpose of these books is to help *you* find ways to assess *your* financial situation and manage it as well as possible, it is important that *you* eliminate present and future opportunities for the gambler to continue to deplete the family's finances or your personal finances.



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First, you need to determine who the primary breadwinner is in your relationship with the gambler. If it is you, then you are in a better position to limit the gambler's access to money. If the primary breadwinner is the gambler, you may feel that your monetary position is weakened. If so, now is the time to consider ways to strengthen your position. While your debts because of the gambler might be severe, you can begin to create your own separate financial history. Some possibilities to begin the process are listed below. Keep in mind that individual circumstances will vary and some suggestions may be more workable than others. Also, you may need to obtain the gambler's approval prior to taking action on some of the suggestions. Personnel at a bank or other financial institution can answer questions you may have about how to accomplish some of these suggestions.

- ❖ Close all joint accounts, including checking accounts, **savings accounts, money market accounts** and **investment accounts**, and reopen the accounts in the non-gambling spouse, partner, other family member or another trusted individual's name.
- ❖ Eliminate access by the gambler to any accounts opened in children's names (savings, **certificates of deposit**, college funds, etc.).
- ❖ Do not keep excess cash on hand. This can serve as a temptation for the gambler.
- ❖ Request that the gambler's paychecks be given to the non-gambling spouse, partner, other family member or another trusted individual, with check stub attached, *or* direct deposited to an agreed upon personal account, which the gambler cannot access.
- ❖ Secure all checks, credit and debit cards, insurance policies, and any legal documents, deeds, titles, etc. Such items are best removed from the home to a secure place to ensure the gambler cannot gain access.

Limiting the gambler's access to funds is one of the first and most crucial steps in managing your finances.



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- ❖ Remove all personal property, such as jewelry and other personal items of value to a safe place, such as a bank, safe deposit box, storage area, or other trusted friend/family member's home.
- ❖ Keep vehicle registrations in a safe deposit box with copies in vehicle(s). Change any vehicle title, which is free and clear to your's or another trusted individual's name so the vehicle cannot be subject to a **lien** due to gambler's debts. A lien is the legal right to keep or sell somebody else's property as security for a debt.
- ❖ Examine statements, especially from credit cards and department stores, for questionable charges. It is not uncommon for the gambler to utilize alternative methods to access cash for gambling (e.g. charging merchandise on a department store account and returning, re-selling or pawning merchandise for cash).
- ❖ Have the gambler sign a **Quit Claim Deed**. This is a legal document releasing one person's right, title or interest to another, for all real property (such as a house, land or building) to a responsible family member or other trustworthy individual. These should then be filed with the County Clerk's Office. This will prevent liens being placed on the property due to a gambler's debt. Please note that a Quit Claim Deed will not affect the mortgage or mortgage obligation. Consult with an attorney for legal advice since it may affect your marital property rights in case of divorce.
- ❖ Reopen charge accounts in your name alone, where possible, so you can begin to establish a credit rating separate and apart from the gambler.
- ❖ If using check cashing or debit cards, be certain you close existing accounts and open new ones in your name only. Keep the PIN (Personal Identification Number) and related information in a safe place that the gambler cannot access. Notify credit card companies that as of this date you will no longer be responsible for charges on the account.

*Begin to create
your own separate
financial history.*



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- ❖ Do not tell the gambler the account or PIN for any new accounts opened—even when he may appear desperate.
- ❖ If applicable, write a letter to the credit bureau explaining the circumstances of your debt and ask that your credit be separated from the gambler.
- ❖ Negotiate with **creditors**, who lend or are owed money, about paying debts and liens that are your responsibility. Be aware that sometimes credit card companies will stop charging or will lower interest rates until the debt is repaid.
- ❖ Do not co-sign any loans or other financial obligations for the gambler. As a co-signer you are agreeing to pay the loan or obligation if the borrower cannot.
- ❖ If you are married to the gambler and file taxes jointly, examine income tax returns to determine what has been filed, paid or owed. You can request past tax returns from the Internal Revenue Service. This can be done by calling the IRS at (800) 829-1040 or accessing Form #4506-T Request for Transcript of Tax Return on their website at www.irs.gov. Make arrangements to have the information mailed to you at a secure location if your home address will present difficulty with the gambler in your life. Tax issues may require professional legal assistance. If you file a joint return, you may want to consider filing separately since the Internal Revenue Service can hold you responsible for unpaid taxes. This can be re-evaluated on a yearly basis. Be aware you will still be liable for any taxes owed for previously filed joint returns, but the IRS will consider the innocent spouse exception in certain cases. The innocent spouse law provides exemption from federal income tax penalties that may apply to you. There are specific requirements that must be met to qualify for this exception that may require legal assistance to fully investigate. More detailed information about this law is available in this book in the section titled “*Special Concerns About Taxes*” and may provide you with guidance in this area.

*Tax issues may
require professional
legal assistance.*



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- ❖ Tell the gambler that you want to manage the finances. If the gambler is the one who presently performs this function in the household, you may be met with extreme resistance. The conversation may be painful and confrontational. Remember, change is difficult. Keep trying. Explain that you prefer to perform this responsibility to remove pressure and temptation for the gambler and that it in no way is intended to serve as a punishment. Tell the gambler that you will write checks, pay all bills, and manage all monies. The time may come when the gambler is ready to let you do this. Make sure he knows that you want this responsibility and feel it is for the benefit of the family. If you are dealing with an elderly parent, a grown child or other adult relative, offer to assist him or her temporarily with their money management. Again, explain why you are making this offer. You may not be in a legal position to just “take over,” but keeping the conversation open can eventually lead to big change.

*The gambler
may concoct an
“emergency” in order
to borrow money.*

- ❖ If you are the adult child of a gambler, there are unique issues to consider. First of all, it may be uncomfortable for you to address financial issues with your parents. This may be particularly difficult in instances when the gambler may make comments that you are not interested in his well-being, but are only interested in safeguarding your inheritance or being certain you will not end up financially supporting him. Secondly, offering to temporarily assist in managing finances may also be met with accusations of self-interest.

It is important that you stay calm and explain that your only interest is to help your parent and that you would be willing to assist him in finding a financial professional instead of yourself, to aid in money management issues.

- ❖ Ask all family members and friends to no longer lend the gambler money in any form. This includes assistance in paying off monthly payments for the gambler, which in effect, removes the gambler from responsibility. Remind friends and loved ones that the gambler may concoct an “emergency” in order to borrow money. To



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continue such bailouts will enable the gambler to prolong the addictive behavior and not help resolve the real problem. Although taking such steps may be embarrassing, it will help you to avoid serious financial consequences later. You may believe it is not your role to control or to try to influence events. But don't forget, the gambler's inability to control himself is already impacting your financial health. *You* are doing this for *you* and to better *your* situation.

Be aware that a gambler, in desperation, may falsely and fraudulently sign a spouse, partner, parent or friend's name to loan guarantees, credit cards, checks or other financial documents.

Any plan of management of debt should be considerate and sensitive to the impact on other family members and loved ones. These actions will NOT prevent the gambler from gambling, but will provide you and your family as much security as possible under the present circumstances. You are taking action to protect the family from further legal responsibility as well as to protect the family's current assets and build security for the future in order to return to a normal way of living.

Remember, don't do anything that will endanger your safety. Each circumstance requires careful consideration about possible consequences and reactions from the compulsive gambler. If you fear for your safety, take precautions to protect yourself by informing others about your concerns and eliminating situations that put you at risk. Again, there are several resources available to provide you with information and support.

Contact information as well as details about organizations and other resources are included in the *Additional Resources* section of this book.

*Don't do anything
that will endanger
your safety.*

How Can You Get to the Truth?

You need to have an accurate account of your present financial circumstances. First, *ask the gambler*. If you do not think you are being given all of the necessary information, consider alternative means of finding the truth, such as:



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- ❖ If you have joint accounts, examine the books, cancelled checks or statements.
- ❖ If you cannot examine the books, call the financial institution and request duplicate statements be sent to you. If necessary, have the statements forwarded to you at a different mailing address or arrange to pick them up.
- ❖ If you are married or have joint assets and debts, request a **credit report** to get a summary of your credit history. A credit report contains information about your various credit accounts, including names of accounts, your payment history, and credit card usage. These reports cost from \$15 to \$40, or more depending on how much detail you require. The following three **credit bureaus** compile and distribute credit and personal information to creditors. They can provide information about the various types of reports available and instructions for obtaining a credit report:

Equifax: www.equifax.com	(800) 685-1111
Experian: www.experian.com	(888) 397-3742
TransUnion: www.transunion.com	(877) 322-8228

- ❖ Follow up on any suspicious or unexplained charges on credit card statements.
- ❖ Your first step may be to call the credit card customer service number listed on the back of the credit card to obtain current balance, payment and charges. You may also request additional information about any charges you do not understand or cannot identify. Besides cash advances on credit cards, be aware there are many forms of convenience gambling available on the Internet that accept credit card charges—allowing people access to gambling opportunities via computers.
- ❖ If you know money has been borrowed from friends or family, ask them about it.



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- ❖ If you are in business with the gambler, carefully examine the financial records of the company or have an accountant explain them to you. If you suspect that gambling is causing problems for your business, it may be necessary to seek legal advice about your options, depending upon the legal structure of your company.

Taking Action

As mentioned previously, there are many different situations that affect the success or failure of any action you take regarding financial matters connected to compulsive gambling. For example, if the gambler is no longer in a position to affect the family's financial situation, then you can move ahead on your own to make financial decisions and changes. If the gambler is taking responsibility for his debts and/or is in active treatment working to make positive changes, then you may be able to work together on an action plan. Whatever the situation, you need to take action because you are protecting your or your family's assets, not because you are trying to relieve the gambler of the stress he may be feeling over financial problems his gambling has created.

"My best friend and business partner was married to a compulsive gambler. Incredibly, he used all of her personal information, including her social security number, and forged signatures to get an additional line of credit for our business!"

When to Say No

Take a look at some of the situations on the following pages and think of what you might do. It's often helpful to examine the problems of someone else to see solutions you might use yourself. Very often, the easiest answer to requests for money seems to be to bail out the gambler. However, if you imagine several steps into the future, you may be able to see how things might turn out differently and how to make positive change.



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Situation One:

*Your brother, the gambler, has just come to you asking for money. This is the third time this year. He has three children under the age of six and his wife stays at home with them. He tells you that he is in jeopardy of being laid off and that they are two months behind on their rent. If they don't pay the rent this month, they will receive a notice of **eviction**, which is a legal judgment making them leave their apartment. What will you do?*



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Situation Two:

Your wife, the gambler, works at the local college in order to pay her way through school. She comes to you in tears one day claiming she has stolen money from her department's annual charity campaign, for which she is in charge of collecting the funds. The money, several thousand dollars, is due in the dean's office tomorrow morning. She used it to gamble and planned to win it back before it was supposed to be turned in. Unfortunately, she lost it all instead. She will surely lose her job, possibly face legal consequences, and probably be unable to continue her studies unless you help her. What will you do?



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Situation Three:

Your father calls you and is very upset. Your sister's wedding date is three months away and he has gambled away the money he and your mother had saved for her wedding. He had been dipping into it for the past year, spending more and more of it lately. He just knew he would win big soon and be able to repay all of it, and even more. Your mother will be furious and your sister will be devastated if she finds out. Your father is ashamed to ask you, but he is desperate for your help. This touches a real nerve with you because ten years ago he gambled away your college fund. For as long as you can remember your father has been promising your mother nice vacations, a new car, and other things and then gambling away everything they save. What will you do?



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These situations are complicated. Sometimes there is no choice but to help, particularly when the welfare of others, such as small children, are involved. For example, in the first situation, you may feel that it would be best to pay the rent directly to the landlord yourself so your sister-in-law and her children won't lose their home. However, remember that this is the third time this has happened and likely it will not be the last. You may decide to help *only* if

your brother agrees to sign a note of repayment to you, sends his paycheck directly to his wife to pay the bills, and begins attending Gamblers Anonymous meetings. You may also decide that it is time for an **intervention** for the gambler. This is a meeting where friends and loved ones confront the gambler to induce change and prevent even more serious consequences.

*Think carefully
about the right time
for you to say “no.”*

The second situation seems to have no ideal solution. After all, who wants to think about their spouse going to jail? Yet, bailing her out sets a dangerous precedent. While offering to help her with treatment may seem minimal to her compared to the magnitude of her problems, it may be the only solution that bears positive results. There are several treatment options such as professional therapy and self-help groups. In addition, she needs professional legal advice, particularly from an attorney with experience dealing with financial issues related to gambling. Book Five in this series, *Legal Related Issues*, specifically addresses potential legal situations and solutions for the loved ones of compulsive gamblers. To request a copy of the book or to obtain additional information, please call the FCCG's 24-hour HelpLine (888-ADMIT-IT).

In the third situation, you are in a unique spot of having experienced disappointment because of your father's gambling when you depended on him for support. Therefore, you may be able to anticipate your sister's emotions and try to help her. Confronting your father with your opinion that he needs help for his gambling problem may be difficult at this time, but it is absolutely necessary. It is critical that you address situations such as these calmly and confidently, realizing that the gambler may react with anger and that other loved ones may be highly emotional about the gambling, the intervention, and the situation.



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The key to working on financial problems caused by gambling is building the strength and the understanding of the entire situation to know when it is time to say “no.” Think about your own situation and try to imagine whether you are helping or making things worse by offering money. Getting the gambler out of financial trouble only helps him to avoid responsibility. Think carefully about the right time for you to say “no.” Take into consideration all the information you have about the situation and what you have learned about dealing with the gambler, including the resources in this series of books, to make the best decision about what you might do.

“I was angry and embarrassed when my daughter-in-law told us that our married son had gambled away more money than my wife and I spent on our first home. Then I realized that instead of feeling like a bad parent and trying to resolve my son’s family finances, I could encourage my daughter-in-law to get a handle on the family finances so that she could feel less helpless and more able to control the situation. It was hard to do, but I also suggested that they both needed help from professionals and self-help organizations.”



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Legal Implications

There are some cases in which the gambler's financial obligations are also legally yours. Some of the most common of these are:

- ❖ If you are married to the gambler and have joint debt obligations
- ❖ If the gambler is your minor child
- ❖ If the gambler is your business partner
- ❖ If you have custody of the gambler, such as legal guardianship over an elderly parent or relative

Other legal situations you might encounter are:

- ❖ Debts left behind by a loved one who has died. Often, these debts must be paid from the deceased's estate before any other monies can be distributed to beneficiaries. If the deceased does not have assets left to pay his debts, you may be liable for them if you are a spouse or legally bound by any contracts taken out prior to the death.
- ❖ If you have cosigned a loan or note with the gambler, you are legally responsible for repayment of the loan.

If you are legally bound to the gambler, you must take steps to protect yourself from financial ruin.

If you are legally bound to the gambler, you must take steps to protect yourself from financial ruin. Again, the first step is to stop bailing out the gambler by providing money. The next step is to separate your financial "self" from that of the gambler. If the gambler is not a spouse or partner, but is a minor child or elderly parent, you need to find out exactly how and where the gambler is accessing money and begin to limit that access.

In the case where your minor child is the gambler, you need to consider the consequences of bailing him out of a financial obligation, especially if he has used your credit card.



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If you decide to offer assistance, be certain that your offer carries specific requirements for the gambler.

Fraudulently using someone's credit card can result in arrest, and you may determine that paying the credit card off is a better solution than having your son arrested.

Again, each situation requires you to make a decision after carefully weighing the long-term physical and emotional costs as well as the perceived benefits. If you decide to offer assistance, be certain that your offer carries specific requirements for the gambler.

If you are the adult child of a gambler, you may feel that your parent's financial problems can only be solved by your assistance. This may create feelings of anger and disappointment. You may have built up years of resentment that make it difficult for you to think clearly about what to do. Or you may also feel it is not your responsibility to confront your parent about his behavior. Resources such as the Florida Council on Compulsive Gambling's 24-Hour HelpLine (888-ADMIT-IT) and support groups can provide you with additional information and options to help you move forward in resolving financial and other issues related to compulsive gambling.

Being married to a gambler poses unique financial concerns. For example, it is likely you will have numerous joint accounts and loans. Now is the time to establish separate accounts for yourself. The purpose of this is two-fold. First, it will limit the gambler's access to funds. Second, it will provide a financial division and establish a financial history for you alone. However, keep in mind that if you are married, joint property laws will still hold you liable for joint debts with your spouse. Establishing this trail now and your own financial history can significantly benefit you with creditors and financial institutions later. Review the points explained previously under the section titled *Limiting the Gambler's Access to Funds* to help you establish financial independence from the gambler.



Assessing Your Financial Health

The only way to make change is to start working on it now. Take one step at a time and keep in mind that you are devising a plan for long-term positive change.

It is essential to take an inventory of where things stand right now. You need to know the level of **debt** the gambler has placed on himself, you or the family. You need to know information as to the status of your assets, including savings and checking accounts, retirement accounts, jointly held investment accounts, insurance policies, and any other liquid assets. In addition, you need to know the status of the accounts that pertain to your home, car, property or other assets including what has been paid and what is owed. You will also gather information to help complete a worksheet showing your monthly income and expenses, in order to create a budget or spending plan.

If you have never attempted to answer these questions before, much of the information may be confusing. Take it slowly and don't worry if you have to refer to the glossary or worksheets several times. The answers to these questions will become more apparent as you work through the sections of this book. Guidance in understanding and suggestions for improving your financial situation and the extent of the problem are at the heart of the information and exercises included. Finally, remember that while your financial situation may seem difficult, or even hopeless, the only way to make change is to start working on it now. Take one step at a time and keep in mind that you are devising a plan for long-term positive change.

Gathering Documents

To begin the process you will need to gather certain documents that contain essential financial information. The information from these documents is critical if you are trying to determine your own financial status as it relates to the activities of the gambler. These will include the documents listed on the next page, among possible others. Check off the list as you locate the documents.



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- ☐ Mortgage payment information
- ☐ Property tax statement
- ☐ Property insurance statement
- ☐ Car payment book
- ☐ Car insurance statement
- ☐ Health, life and other non-property insurance statements
- ☐ Utility, phone and fuel bills
- ☐ Statements related to other bills (*see sample budget on pages 40-41*)
- ☐ Credit card balances and monthly payment information
- ☐ Any other loans, balances and payments (*including tuition, club membership or dues*)
- ☐ Bank account balances
- ☐ Investment statements
- ☐ **IRA, annuity**, investment and retirement account statements (*please refer to the glossary for definitions of any unfamiliar terms*)
- ☐ Social Security payment information
- ☐ List of valuables and estimated worth

Once you collect the information above, you can continue to work through the exercises in this book designed to help you understand your financial situation and create a plan of action.

Analyzing Debts and Assets

In order to get a clear picture of your financial situation, it is important to determine your assets, income, expenses and debt. Again, an asset is anything, such as cash or property that



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has a certain value. Debts are amounts of money owed. Usually, a debt is paid with an asset. When it comes to gambling, debts can be paid in numerous ways such as money, services or possessions.

As you compare assets and debts, you are creating a **balance sheet**, a statement showing the assets and liabilities at a particular time. The problem in the life of compulsive gamblers and loved ones surfaces when debts become extreme and assets cannot cover amounts owed, or when income cannot cover expenses. It is important to obtain an accurate total of the extent of the debts owed by the gambler. This may include money owed to individuals, charges on credit cards, or extra loans taken out on property or other assets with or without your knowledge or consent. For example, your household may have acquired \$15,000 of credit card debt on previous expenditures, but when you examine the credit card statement you discover an additional \$18,000 in cash advances or other charges. Your home may have a mortgage for \$43,000 and you discover a second mortgage has been taken out for an additional \$20,000—or it is not uncommon for the gambler to have credit cards you are unaware of. No matter how upsetting the knowledge of these debts might be, you cannot move forward without having all the information.

In the section that follows you will be completing three financial worksheets. These are labeled:

- ❖ Known Debt—money owed
- ❖ Known Assets—cash or property of value
- ❖ Balance Sheet—comparing debts and assets

This first exercise, “Known Debt,” will help you to organize information about the debt related to your current financial situation. It is not necessary to identify at this time which of these debts are your responsibility, which are joint debts or which are gambling debts. Completing this chart is just a starting point for collecting information pertinent to your overall financial situation. While any debt has the potential to cause stress and anxiety, it is important to complete all of the charts in this book before attempting to create a plan to manage your finances.



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Known Debt	Description	Amount Owed
Credit Cards		\$ _____
		\$ _____
		\$ _____
		\$ _____
		\$ _____
Installment Loans These may include loans for purchases such as cars, appliances, computers, furniture, etc. that are repaid in regularly-scheduled payments, usually monthly		\$ _____
		\$ _____
		\$ _____
		\$ _____
		\$ _____
Equity Loans on Home		\$ _____
		\$ _____
		\$ _____
Loans on Insurance Policies		\$ _____
		\$ _____
		\$ _____
Money Owed Family/Friends		\$ _____
		\$ _____
		\$ _____
		\$ _____
		\$ _____
		\$ _____
Money Owed Others These may be some of the most difficult debts to discover and may include bookies, loan sharks and other illegitimate sources		\$ _____
		\$ _____
		\$ _____
		\$ _____
Total Estimated Debt		\$ _____



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Now, using the documents you have collected, begin to fill out what you know about the assets you have or that you own jointly. Remember that assets are accounts or valuables that you own. It is important to differentiate between assets and **income**. The money you earn or receive from wages, social security payments, alimony, child support, etc. is considered income and will be addressed later in creating a monthly spending plan. The value of real estate is determined by current market value. If you hold a mortgage on the property, that amount will be accounted for under debt. For now, just list the property description and what its current appraised value might be. List as much information as you can locate and then add up the columns on the far right of each sheet to determine your total assets.

Known Assets	Description	Balance or Value
Cash		\$ _____
Savings Accounts		\$ _____
		\$ _____
		\$ _____
Checking Accounts		\$ _____
		\$ _____
		\$ _____
Money Market		\$ _____
		\$ _____
Certificates of Deposit		\$ _____
		\$ _____
		\$ _____
Investment Accounts		\$ _____
		\$ _____
		\$ _____
Retirement Accounts		\$ _____
		\$ _____
		\$ _____
Subtotal		\$ _____



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Known Assets (cont'd)	Description	Balance or Value
	Subtotal from Previous Page	\$ _____
Trust Funds		\$ _____
		\$ _____
Annuities		\$ _____
		\$ _____
Whole Life Insurance		\$ _____
		\$ _____
Business Interest		\$ _____
		\$ _____
Other Distributions		\$ _____
		\$ _____
Real Estate		\$ _____
		\$ _____
Automobiles		\$ _____
		\$ _____
Leisure Craft boats, motor homes, recreational vehicles, etc.		\$ _____
		\$ _____
Other Property		\$ _____
		\$ _____
Personal Property jewelry, antiques, artwork, musical instruments, furniture, appliances, cameras, satellite dishes, large screen televisions, computers, other electronic equipment		\$ _____
		\$ _____
		\$ _____
		\$ _____
Total Estimated Assets		\$ _____



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Once you think you have a complete picture of the status of your assets, you can create a balance sheet. List the amount of your total debt and your total assets.

Balance Sheet

Debts		Assets	
Total Debt Amount:	\$	Total Asset Amount:	\$

Compare the total estimated debt and the total estimated assets. Of course, an ideal situation is if the assets are greater than the debt. Don't panic if this is not the case. Debt may be more than assets if the gambler has exhausted many of the assets. If the gambler is not in some kind of treatment for his addiction, he is probably going to continue to look for ways to access assets and continue to accumulate debt. Additionally, some debts, such as a mortgage, are in the process of becoming assets as you pay them off each month. These are the best kind of debt to have.

"I was angry to find out there was a second mortgage on our home. In five years the house was supposed to be completely paid off. That spurred me to take action to stabilize my finances. I learned that I could handle money matters and I began to feel more in control of my personal situation."



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Devising a Budget Plan

To balance your finances, you need a spending plan. This is called a **budget**. While the debt and asset charts are designed to produce a snapshot of your assets versus debt at this time, a budget is a spending plan, that in this case will be based upon monthly expenses. To create a budget, you first need to list your monthly income and expenses. Together, the debt/asset balance worksheet and the monthly income and expenses worksheets furnish a good idea of your current financial picture.

To establish a budget, you must identify your current sources of income. In the following chart, list the amount of monthly income from various sources. Some of these categories may differ from month to month. For example, wages may fluctuate depending on the number of days or hours worked. Tax refunds may only be included once a year. Money earned from hobbies may not be consistent throughout the year. Again, this chart is designed to be flexible based upon your individual needs.

Monthly Sources of Income

Type of Income	Monthly Amt.
Wages after taxes	\$ _____
Tips, if applicable	\$ _____
Commission, if applicable	\$ _____
Bonuses, if applicable	\$ _____
Social Security Payments	\$ _____
Supplemental Security Income	\$ _____
Alimony/Child Support	\$ _____
Tax Refunds	\$ _____
Interest on Savings	\$ _____
Interest on Investments	\$ _____
Profits from Business Interest	\$ _____
Money Earned from Hobbies	\$ _____
Unemployment Benefit Income	\$ _____
Other: _____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Additional Yearly Income

(Divide this figure by 12 in order to estimate how much it adds to the total monthly income amount.)

Total Monthly Income \$ _____



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Compiling a List of All Expenses

The second part of the budget is the expense chart and should be as accurate as possible. As you begin to gather information, there are a few things to keep in mind. The most important bills you pay are your “fixed expenses” or the bills that occur each month, quarterly, semiannually or yearly. These are usually considered to be necessities and include such items as mortgage/rent, utilities, phone, car payments, outstanding loans, credit card debt, insurance, taxes and food. Don’t forget to include health care, personal care and cleaning/laundry supplies in the list. If you buy a lot of these items at the grocery store, list them under that category. Fill in the amounts or average monthly amounts spent on these items as well as other recurring bills that could be considered luxuries, such as cell phone, cable TV, Internet service, club dues, etc.

Additional items fall in the category of variable expenses; those budget items that fluctuate may be harder to estimate. These include clothing and dry cleaning expenses, automobile expenses such as repairs, gasoline,

Fixed Expenses	Amount
Mortgage or Rent	\$ _____
Home Equity Loans	\$ _____
Electricity and/or Gas	\$ _____
Home Monitoring Device	\$ _____
Lawn Care	\$ _____
Groceries/Cleaning	\$ _____
Supplies/Paper Products	\$ _____
Cable	\$ _____
Water	\$ _____
Garbage	\$ _____
Telephones	\$ _____
Bus Fare	\$ _____
Car Payment	\$ _____
Car Insurance	\$ _____
Health Insurance	\$ _____
Life Insurance	\$ _____
Other Insurance	\$ _____
Child Care/Babysitting	\$ _____
Children’s Allowances	\$ _____
Internet Service	\$ _____
Club Association Dues	\$ _____
Credit Cards	\$ _____
Other Loans	\$ _____
Pet Food/Medication	\$ _____
Other: _____	\$ _____
_____	\$ _____
_____	\$ _____



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oil changes, new tires, windshield wiper blades, etc., home repairs, medical expenses, child care, entertainment, meals eaten away from home, pet supplies and veterinary bills, gifts and charitable contributions. Don't forget tuition, books and school supplies for you or your children. Include any travel or weekend getaways that you take as entertainment.

One way to get a good estimate of expenses is to keep a notebook with you and write down cash purchases on a daily basis. Note the cash withdrawals at the Automated Teller Machine or extra cash included in checks written for groceries. Save receipts for cash purchases. Then add these purchases to the expense category where they belong. Go through your checkbook and credit card bills for the past year. This will give you a good idea of where your money is spent on a monthly basis. For the bills that are paid quarterly, semiannually or yearly, break them down to a monthly figure. To do this, take the total yearly expense and divide it by 12. This will give you the amount of income that will be needed each month to cover the expense when it comes due. An example might be auto insurance of \$1,200 that is paid twice a year. If that were divided by 12, the resulting monthly expense would be \$100.

Variable Expenses	Amount
Property Taxes	\$ _____
Tuition/Education	\$ _____
Clothing	\$ _____
Dry Cleaning	\$ _____
Personal Care Products	\$ _____
Home Repairs	\$ _____
Car Care & Repairs	\$ _____
Gasoline	\$ _____
Rx/Medical/Dental/Vision	\$ _____
Elder Parent Support	\$ _____
Taxes	\$ _____
Charitable Contributions	\$ _____
Meals (Fast Food/Restaurant)	\$ _____
Veterinary Care	\$ _____
Pet Grooming & Supplies	\$ _____
Movies	\$ _____
Video/DVD Rental or Purchase	\$ _____
Sports Events/Equipment	\$ _____
Vacation/Travel	\$ _____
Gifts	\$ _____
Other: _____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____



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There may be other expenses that are not listed here. Some may be paid off in a short time, such as a new appliance that will be paid for in three months. Others may be long-term, such as professional treatment for the gambler, or counseling for you or other family members. Including these expenses, even though you are not sure how long you will be paying for them, is important. As your situation changes you can adjust the charts to accurately reflect your current expenses. The amounts you fill in next to the identified expenses will be helpful when you work on your spending plan in the section on page 39, “*Creating a Budget.*”

Finally, add up your total monthly income and your total monthly expenses. You will then subtract the total monthly expenses from the total monthly income. For the purposes of this workbook, cash flow is the amount of income entering the household versus debts or expenses that are redirected out. If you have enough income to cover your expenses, this is referred to as being **solvent** or “in the black.” This means having enough money to pay your debts. If your expenses are more than your income, then it is known as being “in the red” or operating at a **deficit**. This occurs when expenditures exceed income.

Cash Flow = Income - Expenses

Total Monthly Income _____
Total Monthly Expenses — _____
Cash Flow _____

“It wasn’t until I sat down and wrote everything out that I understood why it was a struggle to have money for extras. Instead of constantly playing ‘catch up,’ I now plan for extra expenses I know always pop up. It’s tough to stick to a budget, but now I’m more in control of my money than I used to be. I know what I am dealing with and can plan accordingly as well as limit future financial damage by the gambler.”



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What Does It Mean?

Taking control of your finances may help relieve some of the emotional stress of dealing with the gambler.

Many people find themselves in financial crisis when their monthly income cannot cover daily expenses plus payments on debts. In most cases, financial problems, as a direct result of gambling, force families to examine spending habits and to make decisions about what is important and what can be postponed. Carefully considering finances often helps people create new money management goals. While this process may not be pleasant, it is an action step that can place you more in control of your situation than you might have previously been. It is never easy to make changes, especially habits and customs we acquire in our daily lives. However, taking control of your finances may help relieve some of the emotional stress of dealing with the gambler.

It is also possible that there are items in your budget that could be re-evaluated. Keep in mind that your place in life will have an effect on your needs. If you are 20 years old, you probably do not need the same car that you might need if you are 35 years old with a family. If you are age 70, you might be able to get by with a much smaller house now that the kids are on their own. Consider what you actually need, today, and not what you simply want. Remember, your goal is to get yourself back into good financial health. And getting yourself on the path to financial health can truly make you feel as if you are taking charge of *your* life.

Some of the questions you should be able to answer at this point include:

How would I describe my monthly cash flow?

continued on next page



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What assets could possibly be converted to cash to help improve my monthly cash flow?

Why is it important that I create a realistic spending plan or budget?

“I never felt comfortable bringing up my mother’s gambling problem with her. I felt she should be able to do whatever she wanted to do and it was none of my business. But I finally reached a point where I knew that if I didn’t say anything about it, she would continue to slide down the path of financial destruction. Finally, she’s getting help on her own and I am cheering her efforts. This feels much better than constantly worrying about what could happen if she lost everything.”



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Creating a Budget

*The gambler,
too, needs to
participate in the
process and identify
ways to resolve budget
issues, repay debts,
increase income or
re-build assets.*

You've already performed the necessary work to get a clear idea of your financial situation. You know your debts, your assets, your income and your expenses. The budget you will create is a commitment to yourself to handle money a certain way with specific goals in mind. It will also include repayment of debts.

This plan is in the form of a monthly expense budget. A budget differs from an examination of your monthly expenses in that *it takes into account how much you are going to allow* for certain items. It looks at what your total income

is and makes a plan for covering all expenses within the limits of that income. Hopefully, it also helps you include savings as part of the overall plan. Look over the expenses you have listed in the previous chart to see how you might make adjustments, even if they are necessary just for a few months to improve your cash flow. The success of creating a workable budget and attaining financial goals does not have to rest solely with you. As stated before, the suggestions in this book and series are for *you*, the loved one of a compulsive gambler. That does not mean you are the only one who needs to take responsibility for the financial situation. The gambler, too, needs to participate in the process and identify ways to resolve budget issues, repay debts, increase income or re-build assets. However, if he is unwilling to participate in soundly managing family finances, you need to move forward and do what you can for yourself and your loved ones.

On the following page is a worksheet. Fill in a workable monthly budget based upon your income. If you are eliminating an item, place an asterisk (*) by it in the amount category. It will give you an idea of how serious you are about budgeting and will enable you to see the money you are saving.

After completing the chart, add up the cost of each item that you placed an asterisk next to. How much did you potentially cut from your budget? Are you able to make any difference in the expenses you have each month?



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Sample Budget		Total Monthly Income:	
		\$	
Expenses	Monthly Amt.	Expenses	Monthly Amt.
Household Expenses:		Insurance:	
Mortgage or Rent	\$	Health Insurance	\$
Home Equity Loans	\$	Life Insurance	\$
Property Taxes	\$	Other Insurance	\$
Home Repairs	\$	Health/Education/Services:	
Home Monitoring Device	\$	Rx/Medical/Dental/Vision	\$
Lawn Care	\$	Tuition/Education	\$
Groceries	\$	Child Care/Babysitting	\$
Cleaning/Paper Products	\$	Donations (GA/Gam-Anon)	\$
Electricity and/or Gas	\$	<i>(Donations are not a requirement)</i>	
Water	\$	Entertainment:	
Garbage	\$	Cable	\$
Telephone (Home)	\$	Internet Service	\$
Telephone (Mobile)	\$	Movies	\$
Clothing	\$	Meals	\$
Dry Cleaning	\$	Video Rental/Purchase	\$
Personal Care Products	\$	Sports Events/Equipment	\$
Transportation Expenses:		Club/Association Dues	\$
Bus/Taxi Fare	\$	Vacation/Travel	\$
Car Payment	\$	Pet Care:	
Car Insurance	\$	Veterinary Care	\$
Car Care & Repairs	\$	Food/Medication	\$
Gasoline	\$	Grooming/Supplies	\$
Column 1 Subtotal		Column 2 Subtotal	



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Sample Budget (cont'd)

Expenses	Monthly Amt.	Expenses	Monthly Amt.
Column 1 Subtotal:	\$	Column 2 Subtotal:	\$
Miscellaneous Expenses:		Gifts	\$
Credit Cards	\$	Children's Allowance	\$
Other Loans	\$	Other:	\$
Taxes	\$		\$
Elder Parent Support	\$		\$
Charitable Contributions	\$		\$
Subtotal		Subtotal	
Total Monthly Expenses:		\$	

*“By the time I realized it—
compulsive gambling had brought
us to the point of bankruptcy. To
avoid total financial disaster, I knew
I had to seek financial counseling
immediately.”*



Most experts say an emergency fund should be sufficient to handle three to six months of expenses.

Adhering to the Spending Plan

No plan is perfect and situations are going to arise that you did not anticipate. Perhaps someone is ill and you need to fly out to visit them unexpectedly. Or, your parents are celebrating an important anniversary and you have been asked to help contribute to a surprise party.

It could be an unexpected plumbing or electrical problem. You could be planning to sell your house and discover it needs a new roof. These types of things arise all the time, and most people never consider them when they make out a budget *because they are unexpected*. They can cause you to panic and feel stressed about how you will ever be able to add these expenses to your stretched resources. They are also the types of things that leave you wondering where all of your money went. You may be more successful if you establish an emergency fund as part of your monthly budget. Most experts say an emergency fund should be sufficient to handle three to six months of expenses. After that, if you begin to save 5% to 10% of your incoming resources in a savings account, you will be on the path to long-term financial planning.

Besides trying to save whenever possible, you have to make a commitment to stick with your plan. (You may find it difficult and you may be tempted to abandon your plan.) If you do stray, get back on track as soon as possible. Don't allow yourself to fall into the trap of thinking that since you have had one small setback you might as well throw away the entire plan. Start back again the next day, and continue to strive to stick to your plan. Think about what you can do to motivate yourself to reexamine your plan and keep working on it.

One way to help ensure your plan can succeed is to include potential expenses you think may occur during the next year. This may be car repairs or additional car insurance for a teen driver, new athletic equipment for a child, travel expenses related to family events, or additional prescriptions needed for a medical condition.



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Think about what expenses you might incur during the upcoming year and list them below:

Potential Extra Expenses I May Incur This Year

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

While some expenses can never be anticipated, there are many that can be lessened if you have time to investigate before you are forced to buy something.

Some of these identified expenses may require adjustments to the budget you filled in previously. Once you have identified potential new expenses, consider if there are alternatives that could help ease the burden of these expenses. For example, if you know your car will need tires soon, begin looking for bargains and asking people for recommendations on how to get the best deal on tires before it becomes an emergency. Also, plan to set aside a little extra money for a tire fund so it doesn't completely ruin your spending plan when you do need to buy them. While some expenses can never be anticipated, there are many that can be lessened if you have time to investigate before you are forced to buy something. This is when an emergency fund can greatly relieve the financial pressure of unexpected expenses.



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What I Will Do If I Stray From My Spending Plan:

At this point, you can also examine your assets worksheet to see if it makes financial sense to pay off any loans that affect your monthly budget. Remember that your assets are also part of your long-term goal of planning for the future. Prior to making any drastic changes to your assets, you may wish to consult with financial experts, such as those detailed below. Additional suggestions that may help your particular situation are also listed in sections that follow.

Financial Counseling

Examining all aspects of your finances to obtain a true picture of your financial health may be overwhelming. However, it is impossible to make any progress towards improvement if you don't know the extent of your financial situation. With knowledge you may be able to control spending and limit the amount of damage the gambler can continue to inflict on the family budget. On the other hand, you might find that you need help to get back on track. Financial counseling services can be helpful. For additional information, call the Florida Council on Compulsive Gambling's 24-hour HelpLine at 888-ADMIT-IT. Specifics about services offered by financial counseling agencies are also discussed in the next section.

If the gambler is participating in Gamblers Anonymous (GA), a self-help support group for compulsive gamblers, assistance with financial problems may be available, known as



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Pressure Relief meetings assist the gambler and family members in addressing financial, emotional, legal and other problems.

Pressure Relief. Pressure Relief meetings assist the gambler and family members in addressing financial, emotional, 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 repayment plan is recommended. A repayment plan is developed in cooperation and in the attendance of both the gambler and family members or other loved ones. GA will also assist you and the gambler in making the necessary arrangements to pay off debts to conventional (e.g. banks, credit card companies, etc.) and non-mainstream entities (e.g. bookies, loan sharks, etc.).

Pressure relief requires special training and as such, not all GA fellowships provide this service. You can get in touch with GA ISO and they will provide someone that is trained in pressure relief. In instances where it is unavailable, you can receive financial guidance via the FCCG and its network of professional treatment providers and resource referrals. (See *Additional Resources* section at back of workbook.)

Debt Consolidation and Consumer Credit Services

Debt consolidation and consumer credit services will negotiate with your creditors and reorganize your payment schedule and payment amounts on your accounts. They will also negotiate the terms as to whether debt consolidation will appear on your credit report. You will usually pay a single monthly payment to the debt consolidation service, which in turn will then repay your creditors according to the negotiated schedule. These services are offered both by for-profit and not-for-profit companies. Fees for this type of service vary widely. Look for an organization that is a member of the National Foundation for **Credit Counseling** (NFCC) or the Association of Independent Consumer Credit Counseling Agencies (AICCA). Many times gamblers think bankruptcy is the first or only solution. Declaring bankruptcy could serve as a bailout for a gambler and not encourage him to change his behavior. Be certain the debt consolidation and consumer credit service you select has had experience helping gamblers and their families. Interview more than one service and select the one that makes you feel comfortable, where you are treated as an individual, and



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are not pressured. Keep in mind that recovering persons already participating in self-help groups can likely provide referral sources with experience, as can the FCCG's 24-hour, toll-free confidential HelpLine (888-ADMIT-IT).

Self-Help Plan for Debt Reduction/Repayment

You may feel you can set up your own plan for debt reduction and repayment. Many people have been successful in sticking to a plan if they exercise patience and self-control. To set up a plan, you must first determine what money you have available each month to pay towards debts. For example, if you have \$550 available each month, after paying all expenses, and your outstanding debts total \$24,000, you can use the following formula to tackle your debt:

The amount of money you have available to pay is divided by the amount of debt.

$$\frac{\$ \text{ Available}}{\$ \text{ Owed}}$$

Be certain the debt consolidation and consumer credit service you select has had experience helping gamblers and their families.

In this case, $\$550 \div \$24,000$ is .02 or 2%. Each month you have the ability to pay off 2% of your debt. Assuming the \$24,000 is not owed to one source, you need to set up a plan to pay 2% of the total of each

debt, including creditors, family, savings, friends or retirement funds. If, for example, you owe \$1,200 to your brother, then you can afford to pay 2% or \$24 per month towards that debt. Once you know what your monthly repayment figure is, you divide the total amount owed (\$1,200) by the monthly payment (\$24) to see how many months it will take to repay the debt. In this case, it will take 50 monthly payments.

Keep in mind that interest charges on some debts may continue to accumulate causing the amount to increase beyond what you owe at this point. It is best if the gambler can take



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responsibility in contacting each source of debt to explain the situation and the plan he has made. However, if the gambler refuses to take responsibility for the debt and you feel the need to repay debts that affect your own financial security, you will have to take this step yourself. There may be certain debts that require more urgent action than others. Once you evaluate the situation and the consequences of the debts, you can decide how to best set up your debt repayment schedule.

In the case of senior gamblers, debt repayment may carry additional considerations. Because of the gambler's age and income limitations, it may not be possible to recoup the losses incurred by gambling. Setting up a debt repayment schedule, while necessary, will require specialized assistance. Call the FCCG's 24-hour HelpLine at 888-ADMIT-IT for information and resources.

Special Concerns About Taxes

At the beginning of this book there was information about **liability** for taxes related to previously filed joint returns. Failure to report gambling income can result in back taxes, penalties, interest and even criminal charges for fraud. There are additional penalties for cashing in certain types of retirement accounts prior to age 59-1/2. If you suspect the gambler of fraudulent tax filing of a joint return, you need to seek legal advice about how best to work with the Internal Revenue Service. Some basic information about the innocent spouse law is provided here.

The innocent spouse rules essentially fall into three categories of relief:

1. **Innocent Spouse Election** – Relieves electing spouse from joint tax liabilities where she/he did not know, had no reason to know that the tax was understated and did not benefit from the understatement. This rule states that if these conditions are applicable, it is unfair to hold the electing spouse liable for the entire joint return liability.

Failure to report gambling income can result in back taxes, penalties, interest and even criminal charges for fraud.



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2. *Separation of Liability Election* – Available for spouses who are no longer married or have not lived together for the prior 12-month period. If this option is selected, the electing spouse is only liable for the amount of tax that she/he actually knew about as of a certain stated date.
3. *Equitable Relief* – If categories one and two are not applicable, you can still file for equitable relief on a 50/50 basis in some states. This type of relief is available if you are liable for **community income** in a **community property** state, or where your spouse had the money in hand to pay the tax and told you he paid it, but instead, spent the money for something else. State laws differ on what is defined as community income and community property. However, generally, community income is any income that is treated as belonging equally to husbands and wives. Community property has many requirements, but generally refers to property acquired during the marriage not classified as separate property.

According to the IRS, to qualify for innocent spouse relief, you must meet all of the following conditions:

1. You must have filed a joint return that has an understatement of tax of more than 25%. (*NOTE: An understatement of tax is generally the difference between the total amount of tax that should have been shown on your return and the amount of tax that was actually shown on your return.*)
2. The understatement of tax must be due to erroneous items of your spouse.
3. You must establish that at the time you signed the joint return, you did not know, and had no reason to know, that there was an understatement of tax and you did not benefit from the understatement.
4. Taking into account all of the facts and circumstances, it would be unfair to hold you liable for the understatement of tax.
5. You must request relief within two years after the date on which the IRS first began collection activity against you.



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Part of the treatment of compulsive gambling is the acceptance of responsibility for financial obligations.

Again, any questions you may have about this information and interpreting if or how it applies to you should be directed to an attorney.

Bankruptcy

Bankruptcy may seem like a viable choice in eliminating most, if not all, of your debt. However, bankruptcy should be viewed as a **last resort** and not be used as a means of bailing out the gambler. Bankruptcy should not be considered a good solution to debt since it frequently allows the gambler to think he has taken care of his financial problems without addressing responsibility. Part of the treatment of compulsive gambling is the acceptance of responsibility towards creditors and debt and continued progress on a plan to make **restitution** for financial obligations.

It is important in making any decision about bankruptcy that the welfare of the family be a major consideration. There are instances where families have suffered to the point of being deprived of even basic necessities due to the gambling problem. If the gambler does not file for bankruptcy, the family could continue to bear the burden of financial deprivation. While bankruptcy may not be the best solution for the gambler's recovery, it may provide relief for the family. Again, this is an important issue that will require gathering information and weighing options to make the best decision for you and your family.

Before you even consider bankruptcy as an option, make sure you first obtain a credit report from one of the three credit bureaus. A credit report can be obtained for a small fee from the organizations previously listed on page 17.

While filing bankruptcy may be a possible solution for you and your family, it is important that you understand the consequences. Generally, bankruptcy has a significant impact on your credit report and on your ability to obtain credit in the future. Depending upon which type of bankruptcy is filed, a record of it can remain on your credit report for a period of 7 to 10 years. Chapter 7 bankruptcy discharges you of debts that may include revolving



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*Remember,
taking action
to improve your
financial situation is a
major step in making
positive change in
your life.*

credit balances, medical bills, rent, utilities, and installment loans, such as your car (subject to the loss of possession of the vehicle—unless you reaffirm or make arrangements to maintain current on repayment of the debt). On the other hand, Chapter 13 bankruptcy creates a payment schedule over several years, but does not remove your debt. You will still owe the money, but creditors at the time of the bankruptcy cannot request payment apart from the schedule established in the bankruptcy. Some debts, such as taxes, child support, student loans and alimony will not be removed by filing either type of bankruptcy. Bankruptcy decisions can vary, but in most cases you are allowed to keep your house, \$1,000 of personal property (in Florida) and retirement accounts (depending upon how they were set up). Generally debts secured by fraud or false financial statements are not dischargeable.

It is also important to realize that most creditors, including credit card companies, banks and mortgage lenders will not loan you money until the bankruptcy record is removed from your credit report. In addition, be certain you consult an experienced bankruptcy attorney and other financial advisors before proceeding with filing at a bankruptcy court. Whichever source you turn to for financial counseling, getting the help you need can provide hope, peace of mind, a fresh start, and the knowledge that you are moving forward and doing something positive about your finances.

If you do have assets remaining and feel your debt is under control, you might want to consider consulting with a Financial Planner or Money Manager who can help you allocate remaining resources and plan for future investments. These services are very different from the ones listed above in that they consider long-term investment and savings strategies using planned resource allocation and regular, continued contributions. To review some of the steps discussed in this book for improving your financial security, consider the items listed on the Progress Chart. From time to time, you may want to review sections of this book, including this and other charts to evaluate and maintain your progress. Remember, taking action to improve your financial situation is a major step in making positive change in your life.





Progress Chart

Things I plan to change:

<i>Financial Independence</i>	<i>I intend to do it</i>	<i>I've already started</i>	<i>I'm doing it!</i>
<i>I will stop providing money for the gambler</i>			
<i>I will focus on changing my financial situation</i>			
<i>I will open my own accounts</i>			
<i>I will request credit in my own name</i>			
<i>I will request that my name be removed from the gambler's credit cards</i>			
<i>I will request a copy of my credit report</i>			
<i>I will protect valuables and assets</i>			
<i>I will analyze assets vs. debts</i>			
<i>I will set up a spending plan</i>			
<i>I will adhere to a spending plan</i>			

Specific things I have done to change my situation:



Summary

Now, suppose you have done all of the things recommended—including:

- ❖ You have cut the gambler off from borrowing money by eliminating access to as many different resources as possible.
- ❖ You have separated your finances from those of the gambler and are establishing your own financial history.
- ❖ You have an accurate and truthful picture of your finances—assets and debts.
- ❖ You’ve taken advantage of the advice and resources of a financial counselor or other experienced professional.
- ❖ You are examining your expenses and making plans to save money wherever you can.

Knowing that there are things you have done and planning for additional steps you could take can help to provide some peace of mind and a greater sense of personal control over your situation. Again, when you have all the figures in front of you, it is easy to feel hopeless and overwhelmed by a sense of financial insecurity. Almost everyone deals with some type of financial problems at some point in their lives. The fact that compulsive gambling is part of your life makes it even more likely that you have suspected that finances are a threat to your happiness and security whether or not you have known all the details. It is typical to feel as if there is no way out of the debt surrounding your life. However, many people have been able to overcome serious financial difficulties by accepting reality, tapping into resources for advice and assistance, developing a plan for change and working hard to adhere to the plan. You have the opportunity to make a difference in the quality of life for *you* and your loved ones by taking charge of the financial aspects of *your* life.

“I feel much more in control of my situation since I took over our family finances. I have found new ways every month to congratulate myself on progress made toward achieving my goals.”



Glossary

Annuity: An annuity is a type of investment that pays the investor a set amount of money each year for a number of years.

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.

Balance Sheet: A statement showing the assets and liabilities at a particular time is a balance sheet.

Budget: A financial plan that summarizes income and expenditures over a period of time is a budget.

Cash Advance: A cash advance is money paid before it is earned. A cash amount borrowed from a credit card is also a cash advance. An advance on a post-dated or current dated personal check to be cashed in 7 to 14 days is commonly called a “payday advance.”

Cash Flow: The amount of money coming in and going out of a budget is called the cash flow.

Certificates of Deposit: Certificates of Deposit, also known as CDs, are certificates issued by banks guaranteeing repayment of principal at a fixed rate of interest after a specified period of time, for example, 2% in 12 months.

Community Income: Community income is income earned in states that have community property laws. Community income is treated as belonging to both parties in a marriage.

Community Property: Community property is a legal term defining property generally acquired during a marriage, revenues from property acquired during a marriage, or all property acquired during the marriage not classified as separate property.



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Co-signer: A person with acceptable credit rating agrees in writing to co-sign—to repay a loan or note, if the borrower cannot.

Credit: Credit is the ability of the purchaser to use goods and services before paying for them.

Credit Bureau: An agency that compiles, maintains and distributes credit and personal information to creditors is a credit bureau.

Credit Counseling: The service that offers counseling about how to work out a realistic budget and debt repayment plan with creditors is credit counseling.

Credit Report: A credit report is a summary of a person's credit history.

Creditor: Someone who lends money to another is a creditor.

Debt: An amount of money or an item of property that is owed is called debt.

Debt Consolidation: A single loan that combines and refinances other loans or debts is debt consolidation.

Deficit: Expenditures that exceed income is called a deficit.

Enabling: Often a result of denial, enabling occurs when loved ones of a gambler choose to assist him to continue or pursue the undesirable behavior. Examples include providing money to the gambler, covering up or making excuses for him, among others.

Equity: Equity is the value of a piece of property or other asset over and above any mortgage or other liabilities relating to it.

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.



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Income: Income is any money earned through employment or investments.

Intervention: Intervention is the meeting of family, friends and others close to the gambler to discuss his affairs. It is undertaken in order to change what is happening or might happen by confronting, identifying a plan and presenting concerns and options.

Investment Account: An investment account is an account that may include bonds, **mutual funds**, certificates of deposit and/or mutual funds purchased for the possibility of providing a return greater than the original purchase price. Investments differ from savings in that there is risk involved.

IRA: An Individual Retirement Account is a self-funded retirement plan that allows contributions toward retirement with taxes on the contribution. Interest earned in the account is deferred until the account is cashed in.

Liability: Any claim or debt of an individual is called a liability.

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

Liquid Assets: Cash or assets that can easily be converted to cash are liquid assets. An asset is something of value owned by a household or individual.

Money Market Account: Low-risk securities that adds the profit to the holders' account is called a money market account.

Mutual Funds: Special investment companies in which people pool their savings to diversify their investments are called mutual funds.

Note: A note or promissory note is a signed agreement promising payment of a sum of money on demand or at a particular time.

Pressure Relief: Pressure Relief assists the gambler and family members in addressing financial, legal and other problems and is typically performed after a gambler has participated



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in GA for a specified period, at which time a budget is devised and repayment plan is recommended. It is designed to relieve the pressure from the gambler and family so they can attempt to live a normal, healthy life.

Quit Claim Deed: A Quit Claim Deed is a legal document releasing one person's right, title or interest to another—most commonly used with real estate.

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

Savings Account: A savings account is a deposit in a bank or credit union that pays interest.

Solvent: You are solvent if you have enough money to pay your debts.

Sponsorship: 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.



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 24-hour HelpLine and referral service that provides supportive intervention, information about problem and compulsive gambling, self-help and professional treatment referrals. The FCCG oversees the Recovery Treatment Program and trains medical and healthcare professionals to assess and treat compulsive gamblers and loved ones. The agency also certifies professionals to provide treatment supports. For additional information about the programs and services of the FCCG, refer to the inside front cover.

Florida Council on Compulsive Gambling, Inc.

PO Box 2309, Sanford, FL 32772

Toll-Free 24-Hour Confidential HelpLine:

888-ADMIT-IT (888-236-4848)

Office: (407) 865-6200

Website: www.gamblinghelp.org

E-mail: fccg@gamblinghelp.org

National Assistance

The Florida Council on Compulsive Gambling, like other state affiliates, is a member of the National Council on Problem Gambling (NCPG). The NCPG's primary mission is to increase public awareness about problem and compulsive gambling, to ensure the widespread availability of treatment for problem gamblers and their families, and to encourage research and programs for prevention and education. The organization maintains a database of nationally certified gambling counselors, sponsors National Problem Gambling Awareness Month and hosts conferences regarding problem gambling and its treatment.



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The National Council on Problem Gambling

730 11th St, NW, Ste 601

Washington, D.C. 20001

Phone: (202) 547-9204 Fax: (202) 547-9206

National HelpLine: 800-522-4700 *(If dialing this number with a Florida area code, it will be automatically routed to the Florida Council on Compulsive Gambling HelpLine)*

E-mail: ncpg@ncpgambling.org

Website: www.ncpgambling.org

Self-Help Groups

Self-help is a critical part of the recovery process. Self-help groups 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.

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 you or 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

Email: gamanonoffice@gam-anon.org

Website: www.gam-anon.org



A Chance for Change

Book Four: Managing Finances

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 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, persons can receive financial guidance via the Florida Council on Compulsive Gambling and its network of providers.

Gamblers Anonymous
International Service Office
P.O. Box 17173
Los Angeles, CA 90017

Office: (626) 960-3500
Email: isomain@gamblersanonymous.org
Website: www.gamblersanonymous.org

You can contact the Florida Council on Compulsive Gambling HelpLine directly for additional information and a current list of meeting times and locations in your area.

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 trying to cope with situations or difficulties that may arise in your life. Professional treatment differs from self-help groups 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.



A Chance for Change

Book Four: Managing Finances

Print Resources

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

Personal Financial Strategies for the Loved Ones of Problem Gamblers, National Council on Problem Gambling and National Endowment for Financial Education, 2000.

Losing Your Shirt, by Mary Heineman – Addresses recovery issues for compulsive gamblers and their families.

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Naylor, W. (1997). *10 Steps to Financial Success*. New York: John Wiley & Sons, Inc.



This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. In the bottom right corner, there is a small, stylized illustration of a plant with several leaves and a root system. The entire page is set against a dark background.



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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 so negatively affected by a devastating gambling disorder (compulsive gambling).

www.gamblinghelp.org

A Chance for Change

Book Five



Legal Related Issues
For Loved Ones of Problem Gamblers

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 so negatively affected by a devastating gambling disorder (compulsive gambling).

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 groups, professional therapy and organizations such as the Florida Council on Compulsive Gambling.

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A Chance for Change

Book Five: Legal Related Issues



*This book is the fifth in a series of seven workbooks
designed to aid in coping with 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 toll-free Problem Gambling HelpLine, which provides supportive intervention, information and referrals to self-help and professional treatment
- Overseeing statewide Recovery Path Treatment Program for problem gambling
- 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 Forum and Live Chat program
- Sponsoring and performing research
- Conducting training programs for government agencies, gaming operators, law enforcement authorities, academic and employee assistance organizations plus others
- Implementing and overseeing gambling-specific outreach programs for impaired professionals, adolescents and seniors
- Working with legal, law enforcement and judicial authorities on gambling-related cases
- Offering a Speaker's Bureau and a Peer Connect program

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Book Five: Legal Related Issues

Introduction

This book is the fifth in a series of seven books designed for the loved ones of problem gamblers. If you have not already done so, please read *Book One: Getting Started* as well as *Book Two: Assessing Your State of Mind*, which will tell you more about the entire series and what will be addressed in each book.

Book Five: Legal Related Issues will take a look at legal issues, which may affect problem gamblers and their loved ones. It will discuss both civil and criminal legal problems. Some of these situations may be familiar to you, and others may not. As with all of the books in this series, this guide is designed for *you* and is intended to furnish the information and support you need to deal with the problem gambler in your life.

Glossary and Resources

*The key to
the program is
helping you to become
aware of your reactions and
learn to change them to
more positive behaviors.
This program is
about you.*

As you are going through the books and a new word is introduced, you will find it in **boldface type**.

Definitions for these words can be found in the glossary at the end of each book. In the back of this book you will find several additional resources such as a bibliography, addresses for professional organizations and helpline numbers. Each book in the series will have its own resources section related to the topic of that book. If you need information not found in any of the books or their resource sections, please contact the Florida Council on Compulsive Gambling (FCCG) HelpLine at 888-ADMIT-IT.



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Gender and Culture

The Florida Council on Compulsive Gambling recognizes that compulsive gamblers may be either male or female. The choice has been made to use the pronoun “he” throughout the series to ensure that the text flows easily for the reader. The FCCG acknowledges that the compulsive gambler may be a brother, sister, mother, father, grandparent, son, daughter, wife, husband, partner, friend, relative or significant other.

Compulsive gambling does not discriminate by way of relationship types. Neither does it discriminate by way of culture or religion. It can happen to anyone. A wide range of examples will be provided in this book and throughout the series representing a variety of relationships. While your particular situation may not always be specifically mentioned each time, consider how the example furnished may relate to your life. Cultures may have differing values and varying ways in which loved ones engage in interpersonal relationships. However, the value of respect is multicultural.

One of this program’s overriding goals is to nurture and encourage self-respect and respect for the relationship with a troubled loved one. As you build your commitment to personal growth and change through this program, you will discover a strengthening of your own self-respect. You will learn how to deal with the gambler in new ways that support the changes you want to make in your life.

“My son did a good job of hiding his gambling problem. It came to light when he had his new car repossessed. We later learned he had failed to pay his rent, was in the process of eviction, ran up extensive credit card debt and had been writing bad checks for several months. He was in debt to everybody. It was a really bad situation that looked like it might get worse.”



Ways in Which Involvement in Crime Starts

The Cycle of Options and Involvement in Criminal Activity

Gamblers progress through a spiral of behaviors that can eventually lead to crime. Ultimately, the gambler has a need to get money, often considered the “drug of choice” for the compulsive gambler. The need to obtain money 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, all gamblers are faced with the constant need for money to fund their gambling activities. As they progress through their addiction, the difficulty of obtaining funds becomes more severe. At this point they find themselves moving and manipulating credit cards, bank accounts, loans and other sources of money to continue the flow of funds. Eventually, when they have tapped out all of these resources and are in an extreme situation, they are faced with choices of turning to illegal activities as a means of continuing the addiction.

As the need for funds does not disappear, the cycle continues. So, while a “small” crime may occur, when additional funds are needed, the gambler will juggle to cover up the first crime. As resources become tighter, another moral crisis emerges, often resulting in another, larger crime.

*Gamblers
progress through
a spiral of behaviors
that can eventually
lead to crime.*

If the gambler does not get help for his 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 revealed that about 33% of problem and pathological gamblers have been arrested and nearly 36% have been imprisoned. The Florida Council on Compulsive Gambling (FCCG) has found that



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among its 24-hour HelpLine support service, while a large percentage of callers will generally not admit to engaging in illegal activity, 35% admitted that the gambler committed illegal acts as a means of continuing to gamble and/or to pay off gambling debts.

The problem of gambling resulting in crime does not just apply to adults. In a recent study of 569 youths placed in the Department of Juvenile Justice system in Florida (Lieberman, L., Cuadrado M.), it was found that 17% of adolescents ages 11-20 felt their imprisonment in the juvenile justice facility was connected to gambling. Additionally, 91% of the sample admitted to gambling at least once in their lifetime and 75% had gambled at least once in the 12-month period prior to being placed in the facility.

*The problem
of gambling
resulting in crime
does not just apply
to adults.*

Problem gambling has legal consequences. It exists in all groups of society from youth to senior citizens. It appears in all social strata and socio-economic levels, as well as in all races and ethnic groups.

The Mind of the Gambler: Considerations Before Turning to Crime

As mentioned above, many gamblers experience legal problems from financial crisis. They find themselves in desperate situations and ultimately resort to crime. The decision to engage in illegal activity is complex and has several stages, as identified by Dr. Henry Lesieur:

1. **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.
2. **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



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desire 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 controls** would be things such as bank signatures required on accounts, access to assets, etc. 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.

3. ***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 the power 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 at other times. The list of reasons is limitless and all spring from the distorted thinking of the addict. This thought process may impact **criminal intent** in the event a gambler is later brought to **criminal prosecution**. In many cases the criminal intent was not present, and the compulsive gambler convinced himself he would pay back the money before it was missed, or pay back from anticipated winnings.
4. ***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 seen as a more likely option of getting funds.
5. ***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 even consider the risks, just the need for money.

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 the power of illogical thinking.



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To the gambler, resorting to crime can appear as a reasonable option in response to the incredible stresses of his situation. He is financially stressed, may even be in legal and financial trouble, is experiencing family pressures, knows he is burdening loved ones and feels the strain to perform at work. All of this pressure and stress leads to anxiety, depression and distortions in thinking that impair judgment. The gambler is not in a position to make reasonable decisions, but rather makes choices out of desperation.

Does Crime Seem Like a Potential Behavior for the Gambler?

Does the gambler have severe financial problems? If yes, explain.

What are the greatest opportunities your loved one might have to engage in crime?

What are the external agents of control your loved one is bound by? These are things that keep your loved one “in check,” or stop him from engaging in criminal activity. They might include such things as the desire to keep his family safe, pressures from his job or work, the need to stay in school and maintain his grades, etc.



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What types of beliefs and justifications might the gambler use to rationalize crime?

What are his sources for getting funds?

“My girlfriend was arrested for stealing electronic equipment at work and re-selling it to get gambling money. I used to feel it was my responsibility to distract her, entertain her, protect her and convince her to stop. When I finally realized I could not control or change her, I was then able to distance myself from her. I had to figure out what I needed in the relationship—not just what she needed.”



Potential Legal Problems

While there are numerous possibilities, and they vary widely in scope and severity, many of the problems fall into financial categories and are the result of failure to pay **unresolved debt**. Some situations may also be criminal. Listed below are some situations you or your loved one might experience. (*See “Glossary” of terms in the back of this book*):

Most Common Issues of Crime

Theft from a workplace
Embezzlement from a business
Stealing from another person
Fraud—bank or credit card
Tax evasion and fraud
Insurance fraud
Misappropriation of funds
Writing bad checks
Forgery
Making false statements on financial reports
Participation in an illegal gambling operation

Issues of Unpaid Debt

Foreclosure on a home
Bankruptcy
Eviction
Repossession of an automobile
Liens placed on property
Garnishment of wages
Lawsuits filed by individuals
Excessive credit card debt

Other Possible Issues of Crime

Fencing stolen goods
Drug sales
Burglary
Prostitution
Armed robbery
Extortion
Illegal gambling



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Examining Potential Legal Problems

In this exercise you will take a close look at the most common situation leading to legal problems, including unpaid debts and various crimes. Answer each question with a “yes” or “no.” For any questions you answer with a “yes,” elaborate in the space provided.

Unpaid Debts

☐ 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?

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☐ Yes ☐ No Have any **liens** been placed on your property as a result of unpaid debts?

☐ Yes ☐ No Have you or your loved one ever experienced a **garnishment** of wages to repay a debt to a creditor?

☐ Yes ☐ No Are you being threatened with or experiencing any lawsuits from individuals as a result of unpaid debts?

Most Common Issues of Crime

☐ Yes ☐ No Are there signs or evidence that the gambler has stolen from his place of employment?

☐ Yes ☐ No Are there signs or evidence that the gambler has **embezzled** from his business?



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☐ Yes ☐ No Has the gambler stolen money or personal property from other people?

☐ Yes ☐ No Has the gambler committed bank or credit card **fraud**?

☐ Yes ☐ No Has the gambler lied about taxes or evaded paying taxes?

☐ Yes ☐ No Has the gambler **misappropriated funds** from any organizations or activities in which he is engaged?

☐ Yes ☐ No Has the gambler written bad checks?

☐ Yes ☐ No Has the gambler **forged** any documents to obtain funds or attempt to escape debt?

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☐ Yes ☐ No Has the gambler lied or made false statements on any financial documents?

☐ Yes ☐ No Has the gambler participated in any illegal activities such as, **burglary, illegal gambling, armed robbery, drug sales, fencing stolen goods, prostitution or extortion?**

Review the list and see how many questions you answered with a “yes”. The number of your “yes” answers and the circumstances of each “yes” answer are an indicator of the seriousness of your situation. Even one “yes” answer can mean you are or may be facing legal troubles.

Besides criminal and financial related problems, it is also possible you are considering making changes in your spousal relationship with a compulsive gambler, such as legal separation or divorce. In general, courts have had varying decisions in final judgments for division of property when one of the claimants is a compulsive gambler. Awards have often been made in favor of the victimized spouse. However, this has not always been the case. An attorney can advise you on how to best proceed in this situation.

“I thought my husband had such strong values that he would never resort to crime to solve his gambling problem. What I didn’t realize was how severe the problem was and that he had come to feel that he had no other options. I couldn’t believe it when it was discovered that in the past two years he had taken thousands of dollars from our church where he was the bookkeeper. I never understood until now the pressures he felt that controlled his actions.”



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Legal Assistance Including Selecting An Attorney

*Sponsors
may provide
additional information,
encouragement, fellowship and
guidance to newcomers
on a voluntary
basis.*

If you are experiencing any of the situations noted 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, including those with experience in compulsive gambling. You may also find assistance through the self-help groups of Gambler's Anonymous and Gam-Anon. Contact information for these organizations can be found in the *Additional Resources* section of this book or by calling FCCG.

In addition, Gambler's Anonymous (GA) has a program called **Pressure Relief** 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 repayment plan is recommended. A repayment plan is developed in cooperation and in the attendance of both the gambler and family members or other loved ones. GA will also assist you and the gambler in making the necessary arrangements to pay off debts to conventional (e.g. banks, credit card companies, etc.) and non-mainstream entities (e.g. bookies, loan sharks, etc.).

Pressure relief requires special training and as such, not all GA fellowship groups provide this service. In instances where it is unavailable, you can receive financial guidance via the FCCG and its network of professional treatment providers.



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An aspect of many self-help programs, including Gam-Anon and 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 on a case-by-case basis.

“My mother’s gambling caused her to do some unbelievable things. First, she actually stole small valuables from the houses of elderly people she took care of. Second, she forged signatures and raided her grandson’s trust fund. We didn’t find out about it until he turned 21 - five years later! In the end no one prosecuted her. She has been going to Gambler’s Anonymous meetings and is working to repay all of the things she stole. She is sick about what she did and feels very ashamed. We’re seeing progress.”



Who is in Legal Trouble?

One of the first questions to consider is who is the person actually experiencing legal problems? If it is your spouse, or minor child, these issues could also affect you legally. Legal problems can even affect you directly, and not involve the gambler at all, if you borrowed money to help the gambler or **co-signed notes** on which he has **defaulted** (failed to pay when due). As a cosignatory of a note you accept responsibility to repay a loan if the borrower cannot. If the gambler is your child and is still a minor, you may have legal responsibility for his or her legal problems. If the gambler is your parent, the legal problems may impinge on you monetarily and/or emotionally. If the gambler is your business partner, you may have legal accountability to the corporation or business.

One of the first questions to consider is who is the person actually experiencing legal problems? If it is your spouse, or minor child, these issues could also affect you legally.

To get an idea of the scope of the problem and your potential legal involvement, consider the following questions:

Who is the person experiencing legal problems? _____

What is his relationship to you? _____

What are the major problems? _____



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In what ways do you have responsibility for these legal problems? _____

☐ Yes ☐ No *Is the gambler accepting any responsibility for these legal problems?*

What is he doing? _____

☐ Yes ☐ No *Have you and the gambler talked about these issues?*

☐ Yes ☐ No *Has there been full disclosure of the situation?*

☐ Yes ☐ No *Has a plan been made, including **restitution** (detailed and structured plan for repayment), for dealing with the problems?*

☐ Yes ☐ No *Has a crime been committed?*

☐ Yes ☐ No *Have you consulted with an attorney?*

Looking back on your answers can help you to arrive at a clearer understanding of the exact legal problems and whether they impact you. If you have concluded that you are affected legally, you may want to consider consulting an attorney, if you have not already done so.



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Control vs. Powerlessness

*Powerlessness
is the belief that
you can do nothing to
alter your circumstances.
However, there is always
something you
can do.*

Powerlessness is the belief that you can do nothing to alter your circumstances. However, there is always something you can do. Simply changing the way you think gives you better control over your life. You will start to gain control 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 control your life. If you choose to believe that you are powerless, then you are.

Occasionally, there are things in life over which people truly have no power. This is important to know when you are confronted with such a situation. Addiction can be one such area. In fact, one of the biggest problems addicts, such as the gambler in your life, experience, is the belief that they have control over their gambling. Addiction is a form of powerlessness and unless steps are taken to seek help and to help oneself, no true power can be regained. This series of books is about *you*, and *you* do have the power to change *your* life and how the gambler affects *you*.

Step One: Focus on *you* and not the gambler. You cannot control your loved one, as you most likely realize. You will gain power over *you* and *you* alone.

Step Two: Honestly and critically evaluate the situation. This is no time for **denial**. Denial is very common in individuals dealing with addiction. Both the gambler and loved ones might be participating in denial. Essentially, denial involves accepting abnormal behavior as normal. It 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* do. Now is the time to sort out what is beyond your control and what you might be able



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to change. If you are a member of a self-help group such as Gam-Anon, you may want to consult with your sponsor.

Repeat this statement out loud: “I am taking control 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 happen. Your situation might be very serious. You might be in real legal trouble. Your loved one might be in criminal trouble. Nevertheless, you must take the positive steps to change your situation *now*, or it will just get worse.

List four things about your legal situation that you could do to give you more control and a feeling that you are taking charge of your life.

Example:

After attending several Gam-Anon meetings, I will talk to the gambler about what is happening. I will make a list of the most serious legal problems and consider how to approach them. I will call an attorney. I will talk with the gambler about joining GA and engaging in Pressure Relief to get him to start thinking rationally, and realizing it is an emotional problem, not a financial one.

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



Options in the Case of Criminal Prosecution

If the gambler's legal troubles involve criminal acts, such as theft, embezzlement, tax evasion, fraud or misappropriation of funds, 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, 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 imperative that you get legal advice and protection.

The Six Rs of Compulsive Gambling and Legal Problems

Paul R. Ashe, J.D., President of the Florida Council on Compulsive Gambling states that 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
- ❖ Resentment
- ❖ Rehabilitation
- ❖ Recovery

If the gambler's legal troubles involve criminal acts, such as theft, embezzlement, tax evasion, fraud or misappropriation of funds, among others, it is possible that prosecution might result in a criminal conviction.



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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 developing a plan and coordinating with Gamblers Anonymous' (GA) Pressure Relief group recommendations.

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

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

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

“In order for the gambling addiction to be considered by the court in reducing the sentence, the gambler must demonstrate adherence to the “six ‘R” factors prior to institution of prosecution.”

In order for the gambling addiction to be considered by the court in mitigating (reducing) its sentence, the gambler must demonstrate adherence to these six factors prior to institution of prosecution. This may or may not influence the court's decision, but is necessary for consideration of a reduced sentence. Recent U.S. administrative rulings and procedures, issued by the U.S. Sentencing Commission, have removed a judge's discretion to give reduced sentences, but such rulings have not been tested or challenged by any appellate court as of the date of this publication, but many exceptions have been granted in non drug or alcohol addiction cases.

Incarceration

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 the 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 specializing in gambling addiction



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- ❖ Rehabilitation and restitution in which the gambler is ordered to perform community service and/or repay the debts owed
- ❖ Attendance at Gambler's Anonymous meetings

These alternative-sentencing plans must be well thought out and detailed. They should be inclusive of all Six Rs listed previously. 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** (a judicial decision, sentence, or decree) if the alternative sentence is completely complied with and all terms and conditions are satisfied.

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.

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, a police officer, attorney, athlete, politician 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 the gambler is a licensed professional he might be able to participate in an impaired professionals treatment program. In fact, several professional organizations, such as the American Bar Association and the American Medical Association, offer support for professionals suffering from alcohol or substance abuse difficulties, as well as gambling addiction in some jurisdictions.

These programs offer specialized treatment, where groups of professionals from similar occupational areas are treated together. Because compulsive gambling can be successfully



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treated by rehabilitation similar to that of substance abuse addictions, it is possible for an individual to be reinstated in his profession. This is particularly the case where there is compliance with the six Rs previously noted. Such decisions are usually left to the governing boards of the profession and are heavily dependent upon a number of factors, including proof of successful rehabilitation through a treatment program.

If you would like more information about Impaired Professional programs, contact the Florida Council on Compulsive Gambling (FCCG) at 888-ADMIT-IT. The FCCG oversees an Impaired Professionals Program and can offer you assistance and direction.

“Two years ago I was a nervous wreck when I learned my business partner was stealing thousands of dollars from our company to support his gambling problem. He was my best friend, too, so it wasn’t easy to separate the friendship from the business. I’ve spent a lot of time trying to figure out how to handle this situation and I’ve had to make some hard decisions. But today, I can honestly say that we have found a way to remain friends while he is working on conquering his compulsive gambling.”



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 practice making 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***—how will you 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 *develop 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 to change *your* life.



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Don't try to create one plan to solve many problems. Use this model to solve one problem at a time. To begin with, try a small problem to help you practice using the model. After you have done it several times, you will begin to feel comfortable using it 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, then 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 pieces, and then breaking those pieces into steps you can take to make them happen.

So, when you are feeling stressed, in addition to calming down, pausing, and breathing before you react, it can help in the long run to assess your situation and make a plan for change. Having a plan can help to alleviate chronic worry and stress. *Remember—first make a decision, then make a plan to put that decision into effect.*

Practice Making a Plan

*So, when you
are feeling stressed, in
addition to calming down,
pausing, and breathing before
you react, it can help in the long
run to assess your situation
and make a plan
for change.*

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, then put it into practice. It may be useful to start with something small. And remember, this is about **you**, not your loved one. Don't try to make a plan with a goal of "to get my husband (or son, or wife, or mother, etc.) to stop gambling." That plan will not work. Make a plan for **you**.

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 and might even have a lot of gray area. They



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can also change over time. The key is to break things down into smaller parts and focus on the more manageable parts first, before attempting the more difficult ones.

Example:

Step 1 - Get the facts

Regarding our legal situation, the facts are:

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

Step 2 - Make a decision

After analyzing the information, my goal is:

I need to obtain necessary documents and if possible, a full disclosure from my husband of what he has done that might have legal consequences. I will decide if I (or together we) should meet with an attorney.

Step 3 - Develop a plan

The steps or plan to make this goal happen include:

1. *Obtain a copy of tax returns and any other pertinent financial information*
2. *Talk to my husband about the seriousness of the situation*
3. *Ask my husband to make full disclosure (realize that even if he is not immediately forthright and honest, this is an important place to start)*
4. *Set up a meeting with an attorney if it seems necessary.*
5. *Consider utilizing IRS "Innocent Spouse Provision," if applicable*

continued on next page



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Step 4 - Implement your plan

What are the steps you can take to address each objective?

<i>Major Objective of Plan</i>	<i>Steps to Address this Objective</i>
<i>1. Obtain a copy of our tax returns and any other pertinent financial information</i>	• <i>Find out how to obtain copies</i> • <i>Gather financial documents pertaining to the tax return</i> • <i>Familiarize myself with these documents</i>
<i>2. Talk with my husband about the seriousness of the situation</i>	• <i>Set aside a time to talk</i> • <i>Prepare to be calm and listen to what he has to say</i> • <i>Remember that we want to solve a problem and not panic</i> • <i>Consider in advance possible things he might tell me</i>
<i>3. Ask my husband to make full disclosure</i>	• <i>Explain that we need to take action to address these problems and not remain in denial</i> • <i>Tell him that I am prepared to hear the truth about the situation and that it affects us both</i> • <i>Remain calm and quiet and encourage him to disclose everything</i>
<i>4. Set up a meeting with an attorney if it seems necessary</i>	• <i>Determine how serious the problems are</i> • <i>Decide if we need to see an attorney</i> • <i>Select an attorney and call for an appointment as soon as possible</i>
<i>5. Consider utilizing IRS "Innocent Spouse Provision," if applicable</i>	• <i>Review tax returns to confirm accuracy</i> • <i>If discrepancy found, call IRS to obtain necessary form to file for "Innocent Spouse Provision"</i>



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Step 5 - Evaluate your plan

How will you know you have met your goal?

1. *I will feel that I have taken action and will sense relief at having some control.*
2. *I will have full knowledge of the seriousness of the legal situation.*
3. *I 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 Gam-Anon, 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.

Exercise: Now you try this with a goal of your own.

Step 1- Get the facts— Regarding this situation, these are the facts I know about:

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

continued on next page



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Step 2 - Make a decision – After analyzing the information, my goal is:

Step 3 - Develop a plan – The steps or plan to make this goal happen include:

1.

2.

3.

4.

5.

Step 4 - Implement your plan – What are the steps you can take to address each objective?

<i>Major Objective of Plan</i>	<i>Steps to Address This Objective</i>
1.	
2.	



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<i>Major Objective of Plan</i>	<i>Steps to Address This Objective</i>
3.	
4.	
5.	

Step 5 - Evaluate your plan – How will you know you have met your goal?





Progress Chart

Things I plan to change:

My Thinking

	<i>I intend to do it</i>	<i>I've already started</i>	<i>I'm doing it!</i>
<i>I will focus on me and my situation</i>			
<i>I will focus on being in control of my life</i>			
<i>I will examine the legal situation honestly and consider whether crime may be involved</i>			

My Behavior

<i>I will talk to the gambler about his situation</i>			
<i>I will seek advice from my sponsor</i>			
<i>I will carefully examine all legal issues</i>			
<i>If necessary, I will consult an attorney</i>			
<i>I will speak thoughtfully, not in anger</i>			
<i>I will take positive action every day</i>			

Specific things I have done to change my situation:

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



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Summary

In this book you have examined legal issues which may affect you or the gambler. You have taken a look at both civil and criminal legal problems, how the cycle of crime develops, and the six Rs of legal issues surrounding compulsive gambling, including remorse, repentance, restitution, rehabilitation, recovery and resentment.

When dealing with a compulsive gambler, a wide range of legal problems is possible. Some of these may affect just the gambler and others may affect you or other loved ones. These problems can range from issues of unpaid debt to very serious crimes involving theft, forgery, or embezzlement. It is important that you consult an attorney to help you create a plan to address the problems and the possible legal ramifications, which might include prosecution or prison. Also, support groups, such as Gam-Anon (GA), your sponsor, or a counselor can provide you with assistance and support in confronting and handling legal issues.

If legal problems are not pressing now, be alert for signs that they may be entering your life and take steps to avoid them immediately. Remember, *you* are the only one who can take control of *your* life. Do it for *you*.

“Our entire family has been affected by my father’s gambling addiction. For three years he and his business were being examined by the IRS. He only told my mother bits and pieces of the truth until eventually he was prosecuted for tax fraud. The stress on all of us was terrible. We encouraged mom to get legal advice on her tax liability and to begin to take charge of her personal finances, including taxes. She feels much better with a plan now, and that’s good for the rest of us in the family.”



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 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.

Co-signer: A person with acceptable credit rating agrees in writing to co-sign—to repay a loan or note, if the borrower cannot.

Criminal Intent: Criminal intent is the plan to commit a crime, illegal behavior, as evidenced by a criminal act; an intent 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.



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Default: Failure to meet a financial obligation when it becomes due, or comply with the terms of an agreement is known as default.

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 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 one's own use or benefit of property or money entrusted to him by another, 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 from others.

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



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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: 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 security for a debt, which may result in the sale or forfeiture of someone else's property if not paid.

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.

Note: A note or promissory note is a signed agreement promising payment of a sum of money on demand or at a particular date.

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.



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

Pressure Relief: Pressure Relief assists the gambler and family members in addressing financial, legal and other problems and is typically performed after a gambler has participated in GA for a specified period, at which time a budget is devised and repayment plan is recommended. It is designed to relieve the pressure from the gambler and family so they can attempt to live a normal healthy life.

Recovery: 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 followed 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 negative actions toward prosecuting agencies, individuals or officials to avoid resentment.

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.



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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 his possession, without his 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 or individual with the intent to deprive the rightful owner of such assets, and without permission or consent of the rightful owner.

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

Writing Bad Checks: Writing bad checks 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 24-hour HelpLine and referral service that provides supportive intervention, information about problem and compulsive gambling, self-help and professional treatment referrals. The FCCG oversees the Recovery Treatment Program and trains medical and healthcare professionals to assess and treat compulsive gamblers and loved ones. The agency also certifies professionals to provide treatment supports. For additional information about the programs and services of the FCCG, refer to the inside front cover.

Florida Council on Compulsive Gambling, Inc.

PO Box 2309, Sanford, FL 32772

Toll-Free 24-Hour Confidential HelpLine:

888-ADMIT-IT (888-236-4848)

Office: (407) 865-6200

Website: www.gamblinghelp.org

E-mail: fccg@gamblinghelp.org

National Assistance

The Florida Council on Compulsive Gambling, like other state affiliates, is a member of the National Council on Problem Gambling (NCPG). The NCPG's primary mission is to increase public awareness about problem and compulsive gambling, to ensure the widespread availability of treatment for problem gamblers and their families, and to encourage research and programs for prevention and education. The organization maintains a database of nationally certified gambling counselors, sponsors National Problem Gambling Awareness Month and hosts conferences regarding problem gambling and its treatment.



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The National Council on Problem Gambling

730 11th St, NW, Ste 601

Washington, D.C. 20001

Phone: (202) 547-9204 Fax: (202) 547-9206

National HelpLine: 800-522-4700 *(If dialing this number with a Florida area code, it will be automatically routed to the Florida Council on Compulsive Gambling HelpLine)*

E-mail: ncpg@ncpgambling.org

Website: www.ncpgambling.org

Self-Help Groups

Self-help is a critical part of the recovery process. Self-help groups 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.

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 you or 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

Email: gamanonoffice@gam-anon.org

Website: www.gam-anon.org



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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 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, persons can receive financial guidance via the Florida Council on Compulsive Gambling and its network of providers.

Gamblers Anonymous
International Service Office
P.O. Box 17173
Los Angeles, CA 90017

Office: (626) 960-3500
Email: isomain@gamblersanonymous.org
Website: www.gamblersanonymous.org

You can contact the Florida Council on Compulsive Gambling HelpLine directly for additional information and a current list of meeting times and locations in your area.

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 trying to cope with situations or difficulties that may arise in your life. Professional treatment differs from self-help groups 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.



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Print Resources

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

Co-Dependent No More, by Melody Beattie – Discusses the many issues surrounding codependency

Losing Your Shirt, by Mary Heineman – Addresses recovery issues for compulsive gamblers and their families

Behind the 8-Ball, by Linda Berman and Mary-Ellen Siegel – Provides a recovery guide for the families of gamblers

When Luck Runs Out, by Robert Custer – Furnishes help for gamblers and their families

Journey to the Heart, by Melody Beattie – Offers daily meditations to freeing oneself

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This image shows a full page of white paper with light blue horizontal ruling lines. The lines are evenly spaced and run across the width of the page. In the bottom right corner, there is a small, stylized black-and-white illustration of a seedling or sprout. It has two leaves at the top, a thin stem, and roots extending downwards into the margin area.





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 so negatively affected by a devastating gambling disorder (compulsive gambling).

www.gamblinghelp.org

A Chance for Change

Book Six



Revitalizing Your Family
For Loved Ones of Problem Gamblers

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 so negatively affected by a devastating gambling disorder (compulsive gambling).

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 groups, professional therapy and organizations such as the Florida Council on Compulsive Gambling.

©2004, updated 2016, Florida Council on Compulsive Gambling, Inc.
Written and Designed by Jackie L. Booth, Ph.D. and
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Edited by Pat Fowler and Laura M. Letson

A Chance for Change

Book Six: Revitalizing Your Family



*This book is the sixth in a series of seven workbooks
designed to aid in coping with 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 toll-free Problem Gambling HelpLine, which provides supportive intervention, information and referrals to self-help and professional treatment
- Overseeing statewide Recovery Path Treatment Program for problem gambling
- 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 Forum and Live Chat program
- Sponsoring and performing research
- Conducting training programs for government agencies, gaming operators, law enforcement authorities, academic and employee assistance organizations plus others
- Implementing and overseeing gambling-specific outreach programs for impaired professionals, adolescents and seniors
- Working with legal, law enforcement and judicial authorities on gambling-related cases
- Offering a Speaker's Bureau and a Peer Connect program

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Book Six: Revitalizing Your Family

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Book Six: Revitalizing Your Family

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Introduction

Today's whirlwind pace makes it both more difficult and more important to have the security and support of a loving family. Whether you are in the midst of raising children, are in an "adults only" household, or live apart from your parents, siblings and other relatives, you probably have responsibilities tied to family relationships that are important to you. Routine physical, financial and emotional demands of family, work, school and household maintenance can easily cause stress and anxiety. Adding the destructive effects of compulsive gambling to a family can crumble even the strongest relationships and damage the quality of family life. If you are facing mounting financial and legal problems and feelings of anger, frustration and hurt—all associated with the compulsive gambling of a loved one—your situation may appear hopeless.

*This
book will help you
take a closer look at your
family circumstances and
assist you in developing a
plan for positive
change.*

But, there is a way out of the hopelessness and despair. There are action steps you can begin today to move yourself and your loved ones toward a comfortable, rational and loving relationship that provides the rewards and support of a healthy family.

This book is the sixth in a series of seven books designed for loved ones of compulsive gamblers. If you have not already done so, please read *Book One: Getting Started* as well as *Book Two: Assessing Your State of Mind*, which will tell you more about the entire series and what will be addressed in each book.

The intention of *Book Six: Revitalizing Your Family* is to help you take a closer look at your family circumstances, suggest activities that can improve your family situation and assist you in developing a plan for positive change.



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Glossary and Resources

As you are going through the books and a new word is introduced, you will find it in **boldface type**. Definitions for these words can be found in the glossary at the end of each book. In the back of this book you will find several additional resources such as a bibliography, addresses for self-help and professional organizations as well as helpline numbers. Each book in the series will have its own resources section related to the topic of that book. If you need information not found in any of the books or their resource sections, please contact the Florida Council on Compulsive Gambling's Confidential 24-Hour HelpLine at 888-ADMIT-IT.

Gender and Culture

The Florida Council on Compulsive Gambling (FCCG) recognizes that compulsive gamblers may be either male or female. The choice has been made to use the pronoun "he" throughout the series to ensure that the text flows easily for the reader. The FCCG acknowledges that the compulsive gambler may be a brother, sister, mother, father, grandparent, son, daughter, wife, husband, partner, friend, relative or significant other.

*As you build
your commitment
to personal growth
and change through this
program, you will discover a
strengthening of your
own self-respect.*

Compulsive gambling does not discriminate by way of relationship types. Neither does it discriminate by way of culture or religion. It can happen to anyone. A wide range of examples will be provided in this book and throughout the series representing a variety of relationships. While your particular situation may not always be specifically mentioned each time, consider how the example furnished may relate to your life. Cultures may have differing values and varying ways in which loved ones engage in interpersonal relationships. However, the value of respect is multicultural.



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One of this program's overriding goals is to provide relief and assistance to families of compulsive gamblers. An important way to achieve these goals is to nurture and encourage self-respect and respect for the relationship with a troubled loved one. As you build your commitment to personal growth and change through this program, you will discover a strengthening of your own self-respect. You will learn how to deal with the gambler in new ways that support the changes you want to make in your life.

Besides the information in this book and accompanying series, there is additional help available through self-help groups, such as Gam-Anon and Gamblers Anonymous, and professional treatment. Self-help and professional treatment programs can provide a place for the gambler and loved ones to feel that there is hope for change. Hundreds of thousands of people have been helped and have changed their lives through dedicated effort with such programs. For Gam-Anon, Gamblers Anonymous and treatment program referral information nearest you, call the Florida Council on Compulsive Gambling HelpLine at 888-ADMIT-IT. These programs can be a valuable link in your own change efforts.

This book offers specific activities you can do with family members as well as constructive ideas to help ease the burden of dealing with a compulsive gambler. It does not assume any particular family configuration. Therefore, while some activities may include children, others do not. You may be the parent of a gambler, or perhaps the child of a gambler. Many times these particular relationships require extraordinary effort to refrain from bailing out the gambler and trying to take care of all the gambler's problems. The gambler may be your spouse, your significant other or even an in-law. You may be in a lifelong relationship or in one that is fairly new. Whatever role the gambler has in your life, the focal point right now is on *you* and how *you* can make important changes that affect the quality of *your* life and the life of *your family*.

Things do not change; we change.
Henry David Thoreau



The Effects of Gambling on Families

How many of these apply to your family situation? Put a checkmark next to each statement that applies to your situation.

Effects of Gambling on Families Checklist

- ☐ The gambler is absent from family functions.
- ☐ The gambler spends free time and vacation time on gambling activities.
- ☐ There is silence and secrecy in the family surrounding the gambling problem.
- ☐ Tension between family members over money and time related to gambling is frequent and obvious.
- ☐ The gambler exhibits tremendous mood swings—happy and talkative when he is winning and silent and sad when losing.
- ☐ The gambler acts disinterested in family life.
- ☐ Family members appear to be avoiding each other by leading increasingly separate lives.
- ☐ Communication among family members is primarily negative and critical.
- ☐ The activities of the compulsive gambler are common topics of conversation among family members.
- ☐ When making plans for family events, special consideration, whether discussed openly or not, is given to accommodating the gambler's activities.



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Many of these descriptions are common to families when a compulsive gambler is the husband, wife, father, mother, son, daughter, brother, sister, grandmother or grandfather. Regardless of the family role, the entire family is usually affected in one way or another by the gambling. In all cases, the relationship between family members is compromised and changed when gambling is at the center. Children, no matter how young, sense when there is tension and trouble between their parents. Parents, no matter what age, become upset when they learn that one of their children or grandchildren is a compulsive gambler. Time and energy spent worrying about the effects of gambling on the family's legal, financial and emotional status make it increasingly difficult for all family members to focus on the rewards of family relationships.

You are reading this series of books because you have decided to make positive change in your own life. The pain of dealing with a compulsive gambler can have far-reaching, long-term effects for families. If your adult son is a gambler you may be concerned about how his gambling is affecting his own family and children, as well as his siblings. If your mother is a gambler you may be worried about your father, or your brothers and sisters. If your partner's gambling preoccupies your thoughts, it may interfere with your ability to enjoy even simple day-to-day activities. Whatever the relationship, you can reflect on and evaluate the effects of gambling on your family, and take an active role in improving your life and the life of your family.

*Whatever
the relationship,
you can take an active
role in improving your
life and the life of your
family.*

This book has many suggestions for activities that can improve your home life and the relationships within your family. The suggestions are specifically designed to apply to problems and issues surrounding compulsive gambling. As you have read in previous books, the focus of these books is for you to learn to make positive change in your life. It is important that you remember as you read through this book that there is no timeframe or deadline for completing these exercises or implementing these suggestions. You need to set a pace that is comfortable for you while incorporating the information and activities that are beneficial to you and your particular situation. It may also be helpful for you to make



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To rebuild or maintain a healthier environment, it helps to break the code of silence or shame that is often the cause of the secrecy.

comments or highlight sections as you go through the book for the first time. Looking back through the book and your comments from time to time can also provide you with fresh insights or the realization that you have made tremendous progress in making change.

The Toll of Secrecy and Lies

In some families, silence and secrecy about the compulsive gambling dominate family interactions. It is almost as if gambling were an unwanted guest in the house, but no one wants to be the one to ask him to leave.

For example, if the father is a compulsive gambler, the mother may feel she should protect the rest of the family, especially the children, from the worries she may be experiencing. However, even children too young to understand what gambling is, may sense the lack of trust, the tension between spouses, the anger, and the sadness their mother is feeling. Unable to put into words or make sense of these feelings, children may unknowingly “act out” their confusion by bedwetting, stuttering, fighting or having temper tantrums. Older children may exhibit negative changes in their performance in school or withdraw from social or athletic activities. In families where the parent of adult children is the gambler, resentment and frustration over the inability to stop the gambling may put a tremendous strain on any communication between siblings or between the parent and individual children. These are all typical reactions to the chaos and perplexity that can surround family life with a compulsive gambler.

Secrets and lies are the foundation on which a web of deceit is built in a family with a compulsive gambler. The problems caused by this addiction creep dangerously throughout many aspects of the gambler’s life—at home, within the family, in the workplace, at school and elsewhere. Additional difficulties may emerge indirectly in children or be manifested as anger directed at parents. It is the nature of people in modern society to hide or withhold severe problems affecting the family from outsiders, and even to other family members.



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There becomes an implicit understanding, or code, as to “how to behave” to maintain the status quo or to keep things “OK.” Holding on to secrets can be very counterproductive and contribute to a host of different problems. To rebuild or maintain a healthier environment, it helps to break the code of silence or shame that is often the cause of the secrecy. Openness, while incredibly difficult, is vitally important for true change of any kind to occur.

NOTE: Because the gambler might be at one of several stages (e.g. the gambler is actively trying to change, the gambler is still in denial or you are making changes yourself), you must evaluate the degree to which you will implement any of these ideas. Never do something that will put you or your family in jeopardy. If the gambler is angry and volatile, care must be taken to ensure your safety and that of others within and outside the family unit (in other words, those closest to the situation). Using this book along with a therapist and/or self-help program can be a valuable aid to you in making such critical evaluations.

Traits of Healthy Families

Every person’s definition of family is unique. Some have a large, extended family of cousins, aunts and grandparents with whom they frequently interact. Others, because of divorce and/or remarriage have stepchildren, stepparents and fluctuations of household family members depending on visitation schedules and other responsibilities. Two adults without children constitute a family, as do households with one parent or grandparent and several children. Whatever the family or household make up, there are general characteristics that encourage and support the family relationship just as there are actions that can undermine and destroy the health of individuals and the families in which they belong. Any family can become **dysfunctional** during difficult times, especially those feeling stress and anxiety caused by addictive and compulsive behaviors.

Some families underestimate their strength until they are forced to join together to overcome a problem or tragedy.



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Within family life, there are times when positive, supportive behaviors are more prevalent than at other times. Some families underestimate their strength until they are forced to join together to overcome a problem or tragedy. Most families have periods when they feel happy and fortunate to belong to their family unit. While it may be difficult to define exactly what makes a family healthy, there are several general characteristics that exist in nurturing, supportive families. Some of the traits discussed in this book include:

- ❖ Open communication and listening
- ❖ Positive affirmation and support
- ❖ A sense of play and humor
- ❖ Family rituals and traditions
- ❖ Ability to admit problems, seek help, and join forces in difficult times

These are certainly not the only healthy characteristics of family life. But they are traits that are often missing or have been abandoned when a family is dealing with compulsive gambling issues. You have the opportunity here to learn about them and practice related techniques and activities. This is a good starting point for the work ahead in identifying problems and developing a plan of action for positive change within your family.

“I used to take walks around the neighborhood and look at the houses wishing I could trade places with the families inside because I was so miserable with my situation. While I was consumed with my own problem relating to my husband’s gambling, it was easy for me to imagine that other people had easier problems than mine to deal with. It also was easier for me to ignore the good things that were going on within my own family.”



Effective Communication and Listening

*It takes
knowledge and
practice to implement
good communication and
listening skills, especially
with children.*

Many psychologists identify good communication as a key characteristic of stable, secure families. You may already have a strong family bond that encourages openness, discussion and growth. Or you may feel that this is an area that could be improved in your family. Communication involves having the self-awareness to know what you want to say and the confidence to express yourself. Of course, communication is not a one-way street, so the ability to listen and respond is an important part of the process. It takes knowledge and practice to implement good communication and listening skills, especially with children.

Living with a compulsive gambler or having a compulsive gambler as an integral part of your family's day-to-day life can have a profoundly negative effect on communication. For example, think about the effects of the following situations:

- ❖ Children overhear adults in the family heatedly discussing financial or legal issues related to the gambler
- ❖ Adults in the family are uncommunicative because they are absorbed with trying to figure out how to deal with the gambler's problems
- ❖ Arguments erupt between the gambler and other family members about money or time spent in gambling activities



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- ❖ Negative comments or references are made about the gambler and the gambler's lack of responsibility within the family

One of the best ways to clear up misunderstanding is to practice and model effective communication skills.

These actions communicate that there are problems without offering explanations or understanding. They set an emotional tone that signals to others in the family, especially children, that something is wrong. Children may believe that they are at risk or assume that they have caused the problem. Family members may have no idea what is going on, and may be afraid to ask. One of the best ways to clear up misunderstanding is to practice and model effective communication skills. Even if you feel that your family's communication skills are adequate, the activities in this section may provide you with some ideas for improvement.

Conversation Starters

“Conversation Starters” can be adapted to fit the age and maturity of the person with whom you are communicating. They are designed to practice asking **open-ended questions** that allow others to respond and elaborate. Open-ended questions require an answer that is more detailed than a simple yes or no response. Many of these questions may seem awkward or overly simple to you at first. If you feel it is appropriate, you may preface the questions with a comment that you have been thinking about the family member and are interested in finding out what he thinks or feels about the topic. Some starters may work better one-on-one or with children, while others may be brought up in a group discussion, with adults only, or with adults and children.

- ❖ If you could relive a great day in your life, what day would you relive?
- ❖ What do you think is the best thing about our family?
- ❖ What happens in our family that you wish you knew more about?



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- ❖ If you were able to choose what we will do to celebrate a holiday as a family, what would you pick to do?
- ❖ How would you describe your role in our family?

Again, the purpose of these starters is to practice opening up communication, listening to what others have to say and learning more about the feelings and ideas of family members. They also encourage people to articulate their feelings, a skill that is embellished in the next exercise. Without excellent communication and listening skills, it is difficult for a family to live productively and harmoniously. Effective communication can serve as the foundation for solving problems and reaching goals.

The “I” Technique

Many people do not take the time to examine their patterns and habits of communication. Often, and especially in emotional situations, people may blurt out a response to a comment, behavior, or question without pausing to carefully consider their own feelings or the reaction their comments may cause. Learning and practicing techniques that promote good communication skills can be beneficial in many situations, including those that involve family members.

The “I” technique is designed to help you identify your own feelings without blaming others. Using this technique can help diffuse anger and resentment. When you practice and use this technique with children or other family members, you can help them name and clarify their feelings, while learning to express themselves in a positive way.

When you practice and use the “I” technique with children, you can help them express themselves in a positive way.



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Example 1:

If your husband, the gambler, misses your son's soccer game for the third time and he provides an excuse you do not believe, you could say to him:

I feel resentful **when you** miss a family event because of gambling **because** I feel that you don't value our family. *In the future, I want* you to call me in advance if you have to miss an event and let me know why. **I also want** you to express to our son that his activities and interests are important to you.

Example 2:

Your roommate, the gambler, agreed to pay the rent money to the landlord by the fifth of the month. On the eighth of the month, you receive a notice from the landlord stating a \$75 late fee has been added to what you owe because the rent has not been paid. When your roommate comes home, you could say:

I feel betrayed *when you* fail to do something you promised to do, in this case, pay the rent, **because I feel** that I can't trust or rely on you. *If it happens again, I want* you to tell me before the due date that you are unable to fulfill your responsibility because of gambling. **I also want** you to tell me how and when you are going to pay the late fee.



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Practice using this model with the following situations:

Situation 1:

Your mother tells you that she doesn't have any extra money and asks if you could give your sister a little extra money this month because she is broke. You know your sister has a gambling problem and frequently asks your mother for money.

You say to your mother:

I feel _____

when you _____

because _____

What I want is _____

You say to your sister:

I feel _____

when you _____

because _____

What I want is _____

continued on next page



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Situation 2:

Your teenage son spends hours on the computer supposedly doing homework. You suspect he is checking out Internet gambling sites, which he has been known to do.

You say to your son:

I feel _____

when you _____

because _____

What I want is _____

Situation 3:

Your seven-year-old daughter complains that she has a stomachache again and can't go to school. You notice that she seems to get these stomachaches whenever you and your spouse or partner have had an argument over gambling.

You say to your daughter:

I feel _____

when you _____

because _____

What I want is _____



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Situation 4:

Your father brags about how much money he has made gambling on sporting events. You know that his gambling is a constant source of arguments with your mother and his losses have caused them to lose a huge portion of their retirement savings.

You say to your father:

I feel _____

when you _____

because _____

What I want is _____

*Affirmation
is the act of stating
your true feelings in a
positive manner.*

Of course, this communication model is also effective in situations that do not involve gambling problems.

In fact, it can be used in both positive and negative situations as a technique for expressing your feelings, including positive reinforcement and **affirmation**.

Affirmation is the act of stating your true feelings in a positive manner.

Try this model on the following page that is not related to gambling:



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The Situation:

You come home after a difficult day at work to find a certificate for your son on the kitchen counter naming him student of the month in his class.

You say to your son:

I feel _____

when you _____

because _____

What I want is _____

“I felt like I was always bailing out my sister because of her gambling debts. My mother expected me to help her no matter what. But I asked myself—is this really the best thing to do for her? Is she ever going to take responsibility for her actions if I continue to help? It took me a long time to be able to tell my mother how I really felt. I had to convince her I wasn’t being selfish by refusing to send my sister money.”



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Family Interviews

Many families plan events, but fail to meet together casually as a family.

Many families plan events, appointments, obligations and social activities but fail to plan to meet together casually as a family. A different way to practice family communication skills is to schedule a family interview session to try this technique. Explain that initially you are going to play the role of “interviewer or reporter” and that others may jump in and take over the role after a certain period of time. As “interviewer,” your job is to select a family member to interview. You then introduce that person, and begin by asking them questions that will keep a conversation going. Remember to use the type of open-ended questions explained under Conversation Starters.

Keep the interviewing times short (no more than five minutes) in the beginning until your family feels comfortable with the format. You might also suggest topics for the interviews. Eventually, you could have a “topic box” in a central location where family members can suggest ideas for topics they are interested in discussing. As with most interviews on television or written in magazines and newspapers, one person is interviewed at a time. You may want to include other members of the family depending on the topic. Maybe you will want to interview all the children in the family or all the females in the family, again depending on the topic. Some topics for the interview activity might include:

- ❖ How should our family celebrate an upcoming holiday?
- ❖ What is the funniest thing about our family?
- ❖ Which family rule do you think needs to be changed? How and why should it be changed?
- ❖ Describe what you think our family will be like in 10 years? In 20 years?



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The Family Interview activity can be fun as well as constructive. You may decide that this activity is not the time to bring up problems. However, if family members suggest topics that address problems, ask the group if they want to talk about the problems during the interview session or if they should schedule another time to discuss the issue.

These activities require you to take the lead and set the tone in practicing the skill or technique. You are the one who has decided to try to make changes in your life that includes your family life. Remember that it takes time, patience and practice to make positive change. To improve communication within your family, especially during this critical time, requires listening to what others say they feel and think and then responding to what they express. Before trying the Family Interview activity, share with participants the rules and guidelines for the activity, such as:

*Remember it
takes time, patience
and practice to make
positive change.*

- ❖ Set aside quiet time for discussions. No reading, no television, no games. Focus on what is being said by the people involved.
- ❖ Face each other and make eye contact. Let the speaker know you are paying close attention to what he is saying.
- ❖ Agree to take turns talking and do not interrupt each other.
- ❖ Listen carefully to what the speaker is saying. Open your mind and hear him.
- ❖ Try to avoid being defensive. If the speaker has indicated that something you do makes him feel a certain way, ask for more information. Do not defend and deny. His feelings are real.
- ❖ Agree to make statements that are factual and not exaggerated. For example, in a conversation with your spouse who is a compulsive gambler, instead of blurting out that he does not care about you or your children's security and continues to



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gamble despite adverse consequences, you might want to state as a fact that 50% of the household's savings has been depleted due to gambling within the past year alone.

- ❖ Agree **not** to make statements that are emotional from your point of view. As detailed in the “I” technique activity, you need to avoid placing blame. For example, it may not be helpful to communicate, “You don’t care about the family. The kids don’t even know you. You’re never home.” Instead you might want to approach the situation by telling the gambler, “I would like you to be home more to spend more time with the family. We miss you.”
- ❖ Agree **not** to push others’ buttons. Stick with the issue that is the topic of discussion. Getting off track will only cause the conversation to terminate and usually end up with blaming and hurt feelings. Remember, even if the gambler chooses not to participate in these family activities and exercises, you are making change in your life, and this can positively affect your family.
- ❖ Avoid making negative or disparaging comments about the gambler to other family members. Depending on the age of the children in your family, you may need to explain that the gambler has a problem and you are doing everything you can to make sure that the family continues to function. If the gambler is working on changing his behavior, explain to the children, if appropriate, and other family members that you understand how difficult it is to change behavior and actions, but you are hopeful and supportive that positive change will occur.
- ❖ Ask for understanding. Make sure everyone understands what is being said. Give them an opportunity to respond by putting it into their own words.

Even if the gambler chooses not to participate, you are making change in your life, and this can positively affect your family.



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- ❖ Stress that the purpose of these conversations is to make positive change, not to rehash the past or embarrass anyone. Explain that you are starting with this moment, right now, and moving forward. Excellent communication and listening skills create a solid foundation for positive, productive family life.

“With soccer practice, volleyball tryouts, homework, birthday parties, church activities, and work it seems like our family had time for everything but just hanging out together. Scheduling a family meeting sounded so formal. But setting aside a time when we could just shut out everything else and concentrate on our family issues has been something we needed.”

Affirmation and Support

*One of the
greatest benefits of
having a family is to
know and feel you have
love, understanding
and support.*

One of the greatest benefits of having a family is to know and feel you have love, understanding and support. A healthy family can be your biggest cheerleader as well as a comforting safe haven. When you truly care about your loved ones, you want to understand their positions, feelings and points of view. Being able to stand in someone else's shoes, or look from their point of view and honestly have compassion for their feelings, is one of the most valuable skills we can teach our children or loved ones.

Empathy, the ability to share in another's emotions or feelings, along with other positive characteristics develops largely from modeling.



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It is not easy to model affirmation and support with a loved one who is involved in gambling. You probably strongly disapprove of the gambler's behavior, and you may have anger and years of built-up hurt surrounding past events. It won't help the situation for anyone if you continue to hold on to this anger and hurt. If the gambler is your teenage child, you may think that gambling is the least of all possible problems you could encounter—so you ignore it; or you lump your disapproval for gambling in with all the other statements you make that signal your overall displeasure with his habits, attitude and behavior. In the meantime, other family members feel the tension surrounding your anger, hurt and disapproval and that undermines and destroys feelings of understanding, love and support.

It is possible to be strong with compassion while demonstrating understanding and overall love for the gambler.

You can keep arguing and trying to convince the gambler that you are right and he is wrong and continue to make yourself and others miserable. Or, you can drop all of this blaming and move on. It is possible to be strong with compassion, while demonstrating understanding and overall love for the gambler. Some of the things you can do to demonstrate empathy include:

- ❖ If you love the gambler, tell him you do.
- ❖ Express your intentions firmly, but not angrily. Be in control of yourself.
- ❖ Express that you understand gambling is a serious problem and that he needs help to handle it. Don't place blame.
- ❖ Tell him you want him to get help.
- ❖ Tell him you are making change for yourself and for the family, and that you will make this change with or without his support.



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- ❖ If he wants to change and you want to support him, tell him.
- ❖ Tell others that you support change for the entire family.
- ❖ Demonstrate all of your feelings by remaining calm, strong and by sticking with your commitment.

Adults and children need to find a way to live with each other so they can feel good about themselves and help those they love to feel good about themselves, too.

Talking to other family members, including children, about problems affecting the family because of gambling, is difficult but necessary. It is important that you feel comfortable with what you want to say, even to the point of practicing talking aloud by yourself, before you face other family members.

There are also activities you can do with your family to strengthen family unity and support. Adults and children need to find a way to live with each other so they can feel good about themselves and help those they love to feel good about themselves, too. While this is true for all families, it is especially important when a family is experiencing the added emotional and physical strains that can accompany compulsive gambling.

Family Signals

This activity involves talking with family members about inventing one or several signals that have particular significance to your family. For example, you may decide it would be nice to have a family signal that says, “I love you,” “You’re the one!” or “We’re with you all the way.” You may wish to give examples of when such signals might be used. For example, use signals to reassure others or to provide support for their efforts. Some families combine facial expressions or hand expressions and body language to create their signal. Once you decide



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on a signal for your family, practice it for a week or two and decide if it works and how the family members feel about it. A child or teenager in the family also might like to create a symbol or design for these signals that could be used in written communication.

Another type of signal that might be useful is one that communicates “I need my space” or “Just give me a few minutes to collect myself.” In all relationships there are times when people need time to stop and think about what is going on, what they are feeling, and how they want to react. Agreeing on a “timeout” signal shows respect for privacy of thoughts, feelings and space.

Expressing affirmation and support as simple as “Thanks for being so thoughtful” or “I love you” can be a wonderful habit once people hear it often, practice it themselves and think about how it makes them feel.

Some ideas for family signals that would work with my family include:

For expressing affirmation, love and support:

For expressing respect for privacy, time and space:



A Sense of Family

A Sense of Play and Humor

Having fun together is one of the first behaviors that disappears when a family is dealing with a crisis, such as discovering or acknowledging that a family member has a serious gambling problem. Since there is nothing humorous about the situation, loved ones of compulsive gamblers often feel bogged down—emotionally and physically burdened with the accompanying serious issues. Allowing the gambling problem to dominate all aspects of family life is not only unfair to the family, but also counterproductive to revitalizing and strengthening individuals in the family. Playing, laughing and having fun are excellent ways to renew energy, enthusiasm, and intimacy. They also contribute to restoring normalcy to healthy individuals and families.

Many families don't even realize how little time they actually spend together and on top of that, the limited time they spend doing something fun or entertaining together. An exercise you can try that helps you see the amount of time your family spends playing together involves looking at how each person individually spends his time.

First, estimate in a 24-hour period the average amount of time you personally spend on the following: sleeping, getting ready to go to work or school (bathing, washing and fixing hair, selecting clothing, etc.), driving or taking transportation to work, school, shopping, spiritual activities, preparing and eating meals, cleaning up after meals, talking on the telephone with friends, taking care of household chores, homework, paying bills, running errands, taking care of pets, working, going to school, attending social events, and other activities you routinely include in your days. Now, estimate how many minutes daily you spend on average on

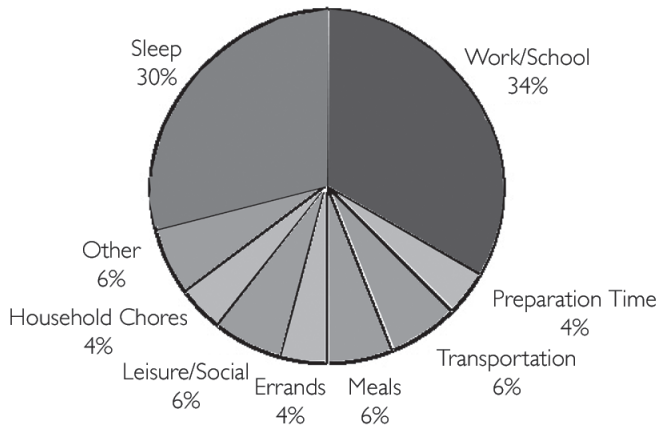
*Playing,
laughing and
having fun are
excellent ways to renew
energy, enthusiasm,
and intimacy.*



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family entertainment and fun. You can use a paper plate or draw a large circle to create a pie chart illustrating how you typically use your time.



Some families spend time together watching television or videos. Think about how much interaction and quality conversation you have during or following the time you spend watching television. While watching television or a movie together can serve as a springboard for sharing thoughts, ideas and experiences, it usually does not foster the kind of conversation and reflection that provides connections

and revitalization among family members. However, if your family occasionally goes through the process of deciding to watch a favorite program one evening or to rent a movie for family movie night complete with special snacks and a critique session following the viewing, that becomes more of an event and encourages interaction.

Making the effort to identify and put into action new ideas for spending family time helps restore family life. Encourage family members to make suggestions for fun things to do that can be done in an hour or less, over the greater part of a day, and/or over several days. Start looking for comic strips, jokes or short articles you find funny to share with others by posting them on the refrigerator, bathroom mirror or coffee table or reading/telling them to one or more members of your family. When you get a reaction or comment, ask other family members to watch for items they find funny to share with the household.

You may feel that your money situation prohibits you from doing a lot of fun activities. Finances are a significant concern among many families, especially those that have been



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devastated by the financial drain of a compulsive gambler. Consider some of the following activities that you can engage in despite limited funds.

- ❖ Eat in a new location. Take your breakfast, lunch, dinner or snacks to a different setting in the house, outside, or to a picnic area nearby.
- ❖ Go to one of the local museums or art galleries. Often there are free or reduced admission days or times of day for these venues.
- ❖ Visit local monuments and talk about why that monument is in your neighborhood or vicinity.
- ❖ Check out your newspaper or community calendar for free weekly area events. Usually you can find a concert, exhibit, or program that is free of charge or inexpensive. High schools and colleges may offer dance recitals, concerts, plays, athletic events and special movies at reduced rates.
- ❖ Attend open-air concerts, community music or theater performances.
- ❖ Take up a family “health hobby” such as walking, cycling, rollerblading or hiking.
- ❖ Take a continuing education or craft class together.
- ❖ Volunteer at a local venue in which you are interested. Some communities have “hosts” at the local theatre or concert hall who pay nothing in exchange for taking tickets or showing guests to their seats.
- ❖ Volunteer together at a park or recreational establishment, community theatre, disabled or nursing home, community or religious organization event.

*There are lots
of activities you
can engage in
despite limited
funds.*



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- ❖ Build something together—engage in a home improvement project or make a special dessert together for someone else.
- ❖ Organize a block party where everyone on your street prepares a covered dish with activities for adults and children.
- ❖ Look for discount coupons for things your family enjoys—such as bowling, canoeing, eating out, playing miniature golf, etc.
- ❖ Initiate a family project together such as learning a new language, trying to play a new sport or game, or experimenting with a new type of exotic food.

*Children,
even teenagers,
anticipate and value
traditions, especially
their role in these
activities.*

You may expect resistance to some of these ideas, especially if these suggestions or others you initiate are a big change from your regular family activities. Try not to get your feelings hurt if some members of your family criticize the efforts to try new ways to have fun together. Sometimes, the most fun part of an activity is remembering and retelling about it, especially if it turned out to be completely different than what you expected. Changing routines, activities and even the tone of conversation in a household takes effort, practice and the confidence that you are working toward a better atmosphere and life for you and your family.

Family Rituals and Traditions

What are the events, holidays, religious activities or special times that your family celebrates? In some families, many events and holidays involve decorations around the house, the preparation of certain foods and the observation of certain customs. Children, even teenagers, anticipate and value traditions, especially their role in these activities. Family cookouts at the beach, a graduation ceremony, a favorite birthday party can be memorable events that strengthen family connections now and in the years to come.



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Dealing with compulsive gambling can disrupt family rituals and traditions. The gambler may be absent from a family event or state that he isn't interested in celebrating or attending. You may feel tired, anxious, preoccupied or depressed over dealing with the effects of gambling on your relationship and life. You may feel you can't make the effort to continue a family holiday or tradition at this time. It may be helpful to you to consider these possibilities by your responses below:

Find a time when you can take a break to collect your thoughts and feelings about this aspect of family life.

What upcoming family tradition, holiday or event appears overwhelming to you?

What are some of the activities surrounding the tradition that you feel are your responsibility? (e.g. cooking, cleaning, shopping, decorating, etc.)

What activities could be changed?



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What activities could be eliminated? _____

What activities could be substituted? _____

How would these changes make you feel? _____

How would these changes affect others in the family? _____

What could friends or family members do to help you with any of these activities?



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Family stories can educate members about their family history, strengthen the feeling of belonging and unity and promote positive communication among family members.

Once you have thought about your answers to these questions, decide how you will present your feelings and ideas to other family members. Remember that others may feel very differently than you do about these activities and events. Rather than springing a lot of changes on them, enlist their ideas and solicit their feelings about what is important to them so they play an essential role in the planning and implementation of the activity.

Family Stories

Every family has stories about people, pets, funny events, holidays, vacations or embarrassing moments. These stories communicate beliefs, attitudes, feelings, customs and traditions among family members and generations. Telling these stories helps people to appreciate the past, take pride in their present family and develop a rich legacy for the future. Besides being entertaining, family stories can educate members about their family history, strengthen the feeling of belonging and unity and promote positive communication among family members. Some ideas for encouraging storytelling within your family include:

- ❖ Telling a story about something that happened to you when you were a child.
- ❖ Retelling a story that your grandmother told you when you were a child.
- ❖ Telling a story about something interesting that happened at work or school that day.
- ❖ Telling a story about an event you shared with another family member.
- ❖ Asking one of your siblings to describe a favorite memory or favorite present he or she received.



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- ❖ Showing photos or mementos and asking others to tell the story behind them.
- ❖ Asking children to “interview” a sibling or grandparent to learn a story they can retell.
- ❖ Asking a grandparent to “interview” a child to learn a story they can retell.
- ❖ Retell a story from a book or movie including your reaction to it and how it affects your life.

These storytelling activities could become part of your mealtime rituals, topics for family meetings or interviews or another avenue for you to practice communication skills. Your family might also like to record family stories on video or audiotapes, in photo albums, in a scrapbook or family journal. Some families have also enjoyed creating family websites that include family stories. See *Additional Resources* section for some websites that may be helpful to you in recording family history.

*Emphasize
the connections
among family members
and the uniqueness of
your family unit.*

Family Trees

Creating a family tree can be an interesting activity for an afternoon or as a long-term hobby. You can simply draw a tree on a piece of paper and help children fill in the basics of your family showing the names of family members. For more elaboration, there are free or inexpensive computer programs designed to produce family trees as well as a wealth of information on the Internet on genealogy, researching family ancestry and building family trees. This may develop into a hobby shared among adult children within a family or between an adult child and parent.

Emphasize the connections among family members and the uniqueness of your family unit. Building a family tree, creating and celebrating family traditions, telling stories about the family are all activities that build healthy families.



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Select at least one of the suggestions included in this book to try with your family. Quality time spent planning, talking about and creating family rituals and traditions does not require a specific agenda or need to occur at a set time. Try to incorporate as many of the techniques as you can, described under the Effective Communication's section. Ask questions and allow for discussion. Take some time to think about what the goals are for you and your family, especially as you are working through problems, issues and changes that may be affecting you and your family right now. Remember that the purpose of the activities is to underscore the importance of the family unit. Select one or two ideas that you feel most comfortable with and plan how you might incorporate them into your family life.

A change I would like to make to improve our family life is:

Here is how I plan to implement the change:

"The last thing I felt like doing was something fun since I was so worried about what was going to happen to my marriage and our family because of my wife's gambling problem. It seemed like she was totally absorbed with her own life, ignoring us. I knew how much we all needed a laugh or some playtime when I looked at my kids' faces. I realized it was up to me to try to get us enjoying something fun together again."



The Ability to Admit Problems, Seek Help and Join Forces in Difficult Times

When you decide to make changes in your life, it is important that you let other loved ones know about your decisions. Your changes may directly affect them. You could decide to tell them that there is a problem in your family caused by gambling that is influencing you to make some changes. Choose what to share and be as honest as circumstances and family members allow. For instance, a four-year-old will not need to know and/or understand the same details that a fourteen-year-old will. It is also true that the type of information provided will depend on the relationship of the person with whom you are sharing. For example, what you choose to share with a close friend may or may not be different than what you communicate to a family member. Explain things honestly, avoiding blame, and leave the topic open for ongoing discussion. Now is not the time to rehash history or outline a stream of complaints about the gambler. On the contrary, now is the time to talk about what you are doing to make positive change in your life and to open channels of communication with loved ones.

You might want to discuss with family members and others closest to you and the gambler (in one or more separate discussions) just how compulsive gambling is affecting each of you independently of one another, as a family and as a whole. The gambler might or might not be involved in these discussions. Let loved ones know you are planning to make positive change for

*Now is
the time to talk about
what you are doing to
make positive change in your
life and to open channels
of communication with
loved ones.*



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you and for the family, regardless of whether the gambler chooses to participate and/or make changes at this time.

Problem solving skills can be lifelong benefits for you and your family members.

If you are comfortable, talk about the types of changes you will be working on, such as alleviating stress, addressing family financial hardships brought about by gambling, getting more rest, adding more fun to your life, etc. Share your thoughts from an “I” perspective, and not a “you did...” or “he did...” perspective. Reassure your loved ones you are not abandoning the gambler, and that while you may be unwilling to tolerate his behavior, you are not giving up on him. Explain how caring about someone can take many different forms and that you are taking action to make things better for everyone.

You may want to explain to your family, if appropriate, that you are participating in a self-help group, or working with a therapist. Without divulging too many details, you can talk about what happens in these sessions and how they have helped you in your thoughts, feelings and actions. Other family members may benefit from this type of help also. Your honest thoughts about self-help or counseling could encourage others to seek help if and when they need it.

Learning how to admit there is a problem and working on a solution to improve a situation are important skills for individuals and families. Finding ways to articulate and acknowledge problems with sensitivity is critical to making positive change. It has been said when faced with a difficult situation or problem, the true strengths of an individual become apparent. Families facing problems caused by gambling have an opportunity to learn how to join forces to resolve difficulties and to support one another. While no one

“I can see how attempts to talk calmly and honestly with other family members about problems is not only working for me, but for the entire family.”



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would willingly choose to have troubled times, there are very few families, if any, that never face adversity or difficult situations. Problem solving skills can be lifelong benefits for you and your family members.

The following suggestions, with examples of what to say, can be used when you work on problems you and your loved ones face because of the gambler:

❖ *Identify the problem and the accompanying consequences.*

Example of what to say:

When money is spent on gambling, it takes away from the money available to spend on other things such as household expenses, vacations and clothes.

When people don't tell the truth, it is hard for other people to trust them.

When a person doesn't do what he says he will do, it disappoints and hurts people who are counting on him.

❖ *Allow and encourage people to express their feelings.*

Example of what to say:

How does it make you feel that we are going to make some changes in our family life?

Is there someone else you feel comfortable talking to about this problem?

How important is it to you that we stay in this neighborhood?



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❖ *Help children and loved ones focus on the positive aspects of their lives.*

Example of what to say:

I feel so lucky to have this family.

It's great that we have so many people who care about us.

We certainly have what it takes to hang tough and make it through this difficult situation.

❖ *Provide information about outside resources available to help.*

Example of what to say:

There is a self-help group that deals specifically with some of the problems we are currently facing.

Would you like me to help you find someone outside the family you could talk to about this issue?

Try to incorporate these suggestions to help set the tone for making decisions and plans about how you want to solve a problem.

Family Decision Making

The problems associated with living with a compulsive gambler require decisions and actions to be taken. Some actions may require major changes while others may involve only minor



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adjustments. A helpful tool in making decisions about solutions to problems is a decision making model. The following model has been used throughout this series:

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***—how will you know that you have met your goal?

Once you know the facts and have made a decision as to what you want to do about the problem or situation, then you can make a plan and put it into practice.

Even if you don't put it into practice immediately, a plan can help you clarify your thoughts and start down a path toward change. The plan really just involves starting with a goal, or idea, and then breaking it down into a few smaller pieces, and then breaking those pieces down into things you can do to make them happen.

Having a plan can help alleviate chronic worry and stress and put you on the road to action.

On the next page is a simple example that demonstrates how to go about the process. In the real world, plans can be simple or complex and might even have a lot of gray area. They can also change over time. The key is to think about situations and plan a way that breaks them down into more manageable parts.

*A plan can
help you clarify
your thoughts and
start down a path
toward change.*



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Example:

The Situation: Your mother has experienced significant gambling losses and has been forced to sell her house. You have agreed that she can move in with you temporarily, as long as she is attending therapy meetings, abstaining from gambling and working on resolving her financial problems. After explaining to your children that their grandmother will be living in their home temporarily, you ask them, “What could we do so that it is a positive move for all of us?”

Step 1 - Get the facts

- 1. Due to your mother's significant gambling losses, she is forced to sell her house*
- 2. Your mother will need new housing arrangements*
- 3. Your children will be affected by this change and will need to be involved in the process*

Step 2 - Make a decision

After analyzing the information, my goal is:

To make the situation work as smoothly as possible for all of us

Step 3 - Develop a plan

The steps or plan to make this goal happen include:

- 1. To move the two youngest boys into one room freeing up a bedroom*
- 2. To help grandmother sort through her belongings to decide what to bring with her and what to do with the rest of her household and personal items*



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3. To find a way to help make the changes easier for the entire family

4. To help grandmother move her personal belongings into her new living space

Step 4 - Implement your plan

What are the steps you can take to address each objective?

<i>Major Objective of Plan</i>	<i>Steps to Address this Objective</i>
<i>1. To move the two youngest boys into one room freeing up a bedroom</i>	• <i>Have a family meeting prior to the move to discuss ideas</i> • <i>Plan how the furniture might work</i> • <i>Move the furniture and make adjustments to the room</i> • <i>Personalize the room for comfort</i>
<i>2. To help grandmother sort through her belongings to decide what to bring with her and what to do with the rest of her household and personal items</i>	• <i>Help her decide what her role will be on moving day</i> • <i>Discuss with grandmother when she would like to sort her belongings and ask if she wants help</i> • <i>Schedule a time to begin and complete the sorting process</i> • <i>Provide options for the items she will not be moving into her new room</i>
<i>3. Find a way to help make the changes easier for the entire family</i>	• <i>Provide time and opportunity for grandmother and others to evaluate how the change is working using effective communication skills</i>
<i>4. To help grandmother move her personal belongings into her new living space</i>	• <i>Make arrangements for moving day</i>

continued on next page



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Step 5- Evaluate your plan

How will you know you have met your goal?

*We will move grandmother into our home temporarily
and be able to discuss the situation in family meetings and
conversations openly, honestly and with respect*

Exercise: Now you try this with a goal of your own.

Select one of the following situations for this exercise:

- ☐ ***Situation One:*** *Our finances are causing a lot of stress and confusion.
What could we do to improve our family's financial picture?*
- ☐ ***Situation Two:*** *We are trying to make changes in the way our family
communicates and supports one another. How can we help each other while
we are making changes?*
- ☐ ***Situation Three:*** *(Create your own)*

Step 1- Get the facts— Regarding this situation, these are the facts I know about:

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



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Step 2 - Make a decision – After analyzing the information, my goal is:

Step 3 - Develop a plan – The steps or plan to make this goal happen include:

1.

2.

3.

4.

5.

Step 4 - Implement your plan – What are the steps you can take to address each objective?

<i>Major Objective of Plan</i>	<i>Steps to Address This Objective</i>
1.	
2.	

continued on next page



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<i>Major Objective of Plan</i>	<i>Steps to Address This Objective</i>
3.	
4.	
5.	

Step 5 - Evaluate your plan – How will you know you have met your goal?

When discussing problems and solutions within the family, it may be helpful to use this model in evaluating proposed solutions. Again, depending on the maturity and relationship of the loved ones involved and the magnitude of the problem, there are varying degrees of involvement for family members. You may want to incorporate the steps of the model in an informal way through discussion. In some instances, it may be useful to write out the steps of the decision making model, inserting the specific information about the problem.



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From Great Expectations to Realistic Expectations

One of the easiest ways to become discouraged about problems and change is to have expectations beyond what is reasonable or realistic. If you think that by setting a good example of embracing change that others, especially the gambler, will be inspired to make changes too, you are probably expecting more than is possible. You certainly have the ability to encourage and support your children, your parents, your siblings, your friends and your spouse or partner in making positive change, but the only person you can really change is *you*. Recovery for the gambler is difficult and a very slow process. And the sad fact is that some gamblers never recover. Even if the gambler stops, the family can carry the impact of gambling for years to come.

You are on a path that requires you to be strong, to be consistent and to strive to find new ways to improve your situation. Staying in old, ineffective patterns will not make things better. One of the first steps to improve your family is to make positive change yourself. You can make tremendous progress toward changes in the family by working on these attributes: strengthening communication skills, providing affirmation and support, incorporating humor and a sense of play into your lives, creating and honoring family traditions and finding ways to identify problems and seek help with solutions.

The following chart appears in each of the books to help clarify and review the information and activities described. Take a few minutes to look at these suggestions for change in your thinking and behavior and begin to identify what you plan to do.

*“Things
are going
better for us
since I gave
up trying to
become the
ideal family.
Acceptance of
our family’s
strengths
and flaws
is a major
achievement
for me.”*





Progress Chart

Things I plan to change:

<i>My Thinking</i>	<i>I intend to do it</i>	<i>I've already started</i>	<i>I'm doing it!</i>
<i>I will be calmer and more clearheaded</i>			
<i>I will focus on me</i>			
<i>I will have a positive attitude</i>			
<i>I will imagine good things</i>			
<i>I will stop blaming and move forward</i>			

My Behavior

<i>I will practice effective communication</i>			
<i>I will demonstrate affirmation and support</i>			
<i>I will openly admit problems and seek help</i>			
<i>I will try ways to incorporate a sense of play and humor into our family life</i>			
<i>I will find ways to encourage and celebrate family rituals and traditions</i>			

Specific things I have done to change my situation:



Summary

Compulsive gambling can take a heavy toll on a family's physical and emotional well being. Whether the gambler is working on his program to make significant changes in his life or continues to deny his gambling problem, it is critical that the family's vulnerabilities are lessened and its strengths are amplified.

Some critical elements needed to build or rebuild healthy relationships include practicing effective communication, developing a sense of support for loved ones, strengthening and celebrating positive experiences, and learning to address problems and work together on solutions. It is important that you pick up this book from time to time and reflect on the responses, feelings or plans you think about while reading it. As you read through the book, you may think of new ways to include the ideas presented here so that they reflect your current situation.

To make positive changes within a family takes leadership, planning, commitment and action. Your desire to take the initiative in making positive changes within your family is commendable. The rewards for working together to improve the quality of family life can be realized today and far into the future. You're worth the time and effort—and so are those you love.

"It was such a relief for me to be able to openly discuss with my adult children the feelings and thoughts I had about their father's gambling problem. They have supported my efforts to make changes both for myself and for us as a family."



Glossary

Affirmation: Affirmation is the act of affirming or declaring positively your true feelings.

Dysfunctional: An individual or family that is disordered or impaired in the ability to function can be considered dysfunctional.

Empathy: Empathy is the ability to share in another's emotions or feelings.

Open-ended questions: Open-ended questions require an answer that is more detailed than a simple yes or no response.



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 24-hour HelpLine and referral service that provides supportive intervention, information about problem and compulsive gambling, self-help and professional treatment referrals. The FCCG oversees the Recovery Treatment Program and trains medical and healthcare professionals to assess and treat compulsive gamblers and loved ones. The agency also certifies professionals to provide treatment supports. For additional information about the programs and services of the FCCG, refer to the inside front cover.

Florida Council on Compulsive Gambling, Inc.

PO Box 2309, Sanford, FL 32772

Toll-Free 24-Hour Confidential HelpLine:

888-ADMIT-IT (888-236-4848)

Office: (407) 865-6200

Website: www.gamblinghelp.org

E-mail: fccg@gamblinghelp.org

National Assistance

The Florida Council on Compulsive Gambling, like other state affiliates, is a member of the National Council on Problem Gambling (NCPG). The NCPG's primary mission is to increase public awareness about problem and compulsive gambling, to ensure the widespread availability of treatment for problem gamblers and their families, and to encourage research and programs for prevention and education. The organization maintains a database of nationally certified gambling counselors, sponsors National Problem Gambling Awareness Month and hosts conferences regarding problem gambling and its treatment.



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The National Council on Problem Gambling

730 11th St, NW, Ste 601

Washington, D.C. 20001

Phone: (202) 547-9204 Fax: (202) 547-9206

National HelpLine: 800-522-4700 *(If dialing this number with a Florida area code, it will be automatically routed to the Florida Council on Compulsive Gambling HelpLine)*

E-mail: ncpg@ncpgambling.org

Website: www.ncpgambling.org

Self-Help Groups

Self-help is a critical part of the recovery process. Self-help groups 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.

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 you or 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

Email: gamanonoffice@gam-anon.org

Website: www.gam-anon.org



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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 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, persons can receive financial guidance via the Florida Council on Compulsive Gambling and its network of providers.

Gamblers Anonymous
International Service Office
P.O. Box 17173
Los Angeles, CA 90017

Office: (626) 960-3500
Email: isomain@gamblersanonymous.org
Website: www.gamblersanonymous.org

You can contact the Florida Council on Compulsive Gambling HelpLine directly for additional information and a current list of meeting times and locations in your area.

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 trying to cope with situations or difficulties that may arise in your life. Professional treatment differs from self-help groups 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.



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Print Resources

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

Co-Dependent No More, by Melody Beattie – Discusses the many issues surrounding codependency

Losing Your Shirt, by Mary Heineman – Addresses recovery issues for compulsive gamblers and their families

Behind the 8-Ball, by Linda Berman and Mary-Ellen Siegel – Provides a recovery guide for the families of gamblers

When Luck Runs Out, by Robert Custer – Furnishes help for gamblers and their families

Journey to the Heart, by Melody Beattie – Offers daily meditations for freeing oneself

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This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. In the bottom right corner, there is a small, stylized illustration of a plant with several leaves and roots. The plant is drawn in a simple, sketchy style.



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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 so negatively affected by a devastating gambling disorder (compulsive gambling).

www.gamblinghelp.org

A Chance for Change

Book Seven



Navigating New Terrain
For Loved Ones of Problem Gamblers

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 so negatively affected by a devastating gambling disorder (compulsive gambling).

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 groups, professional therapy and organizations such as the Florida Council on Compulsive Gambling.

©2004, updated 2016, Florida Council on Compulsive Gambling, Inc.
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Edited by Pat Fowler and Laura M. Letson

A Chance for Change

Book Seven: Navigating New Terrain



*This is the last book in a series of seven workbooks
designed to aid in coping with 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 toll-free Problem Gambling HelpLine, which provides supportive intervention, information and referrals to self-help and professional treatment
- Overseeing statewide Recovery Path Treatment Program for problem gambling
- 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 Forum and Live Chat program
- Sponsoring and performing research
- Conducting training programs for government agencies, gaming operators, law enforcement authorities, academic and employee assistance organizations plus others
- Implementing and overseeing gambling-specific outreach programs for impaired professionals, adolescents and seniors
- Working with legal, law enforcement and judicial authorities on gambling-related cases
- Offering a Speaker's Bureau and a Peer Connect program

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Introduction

This book is the last in a series of seven books designed for the loved ones of problem gamblers. If you have not already done so, please read *Book One: Getting Started* as well as *Book Two: Assessing Your State of Mind*, which will tell you more about the entire series and what will be addressed in each book.

Book Seven: Navigating New Terrain will approach your future from the perspective of the six previous books and their major themes. It will take a look at the changes you have made so far, and how the changes you are implementing now will affect your new life. Some of these situations may be familiar to you, and others may not. As with all of the books in this series, this guide is designed for *you* and is intended to furnish the information and support you need to deal with the problem gambler in your life.

Glossary and Resources

This guide is designed to furnish the information and support you need to deal with the problem gambler in your life.

As you are going through the books and a new word is introduced, you will find it in **boldface type**.

Definitions for these words can be found in the glossary at the end of each book. In the back of this book you will find several additional resources such as a bibliography, addresses for self-help and professional organizations as well as helpline numbers. Each book in the series will have its own resources section related to the topic of that book. If you need information not found in any of the books or their resource sections, please contact the Florida Council on Compulsive Gambling's Confidential 24-Hour HelpLine at 888-ADMIT-IT.



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Gender and Culture

The Florida Council on Compulsive Gambling (FCCG) recognizes that compulsive gamblers may be either male or female. The choice has been made to use the pronoun “he” throughout the series to ensure that the text flows easily for the reader. The FCCG acknowledges that the compulsive gambler may be a brother, sister, mother, father, grandparent, son, daughter, wife, husband, partner, friend, relative or significant other.

Compulsive gambling does not discriminate by way of relationship types. Neither does it discriminate by way of culture or religion. It can happen to anyone. A wide range of examples will be provided in this book and throughout the series representing a variety of relationships. While your particular situation may not always be specifically mentioned each time, consider how the example furnished may relate to your life. Cultures may have differing values and varying ways in which loved ones engage in interpersonal relationships. However, the value of respect is multicultural.

*You will
learn how to deal with
the gambler in new ways
that support the changes
you want to make in
your life.*

One of this program’s overriding goals is to nurture and encourage self-respect and respect for the relationship with a troubled loved one. As you build your commitment to personal growth and change through this program, you will discover a strengthening of your own self-respect. You will learn how to deal with the gambler in new ways that support the changes you want to make in your life.

This book will focus on how your life may transform as you implement a change program of your own. It will discuss life experiences, what **normality** really is (the way things are under normal circumstances), life without **drama** or **crisis** (usually involves the need to make decisions or actions to forestall disaster in the face of uncertainty and increased emotions), and planning for the future. Along the way you will read comments from others like yourself who have undergone major change.



Making Plans for the Future

If you've been following the steps in this series of books, you have been involved in some type of personal change program. This might mean reducing stress, becoming less codependent, dealing with finances, or working on depression, among many other possibilities.

It is important to note that positive change in this program is not measured by whether or not the gambler has changed. What matters is whether you feel that you have developed better coping skills and methods for handling your own life relative to your relationship with the gambler. Success always varies from person to person and these books contain no independent measure of success on any one variable. What is important is to see whether you have changed or made some progress, no matter how incremental, on the issues vital to you. Remember, small steps lead to huge leaps.

One of the most important aspects to making change and keeping on track is setting plans for your future. Your future will come whether you make plans or not. It can either happen to you, or you can make it happen. You can exert control over what happens to you by creating a plan and setting it in motion. The first step is to look back over the comments you have written in the books in this series to see what you are working toward and what types of progress you have made.

*You can exert
control over what
happens to you by creating
a plan and setting it
in motion.*

Your Dominant Goals

In this section you are going to rank order your goals in dealing with the gambler in your life. Then you will examine the most prominent goal and take a look at how you have progressed in that area.



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Rank order each of the following sets of goals, based on the number of items in the list. If the goal is not pertinent to you, write N/A beside it. The most important goal to you will have the number 1, the next most important goal, the number 2, and so on.

Dealing with the Gambler *Rank Order 1-4*

- Recognizing dishonesty
- Eliminating denial
- Understanding and dealing with codependency
- Recognizing and changing enabling behavior

(From Books One and Two)

Now, identify your number 1 goal, and indicate how much progress you have made. Write what you can do to continue making progress:

Number 1 Goal:

Progress you have made so far:

Actions you will take next:



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Your Physical Health Rank Order 1-6

- Reducing stress
- Getting more rest
- Eating better
- Relaxing more
- Exercising more
- Reducing my dependence on alcohol or drugs

(From Book Two)

Identify your number 1 goal, and indicate how much progress you have made. Write what you can do to continue making progress:

Number 1 Goal:

Progress you have made so far:

Actions you will take next:



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Your Emotional and Mental Health Rank Order 1-10

- Handling my anger better
- Stating my needs
- Understanding that I am in control of my life
- Treating my depression
- Developing a positive attitude
- Thinking before I speak
- Taking action regularly
- Functioning well in my daily life
- Using positive imagery
- Maintaining a calm and clear head

(From Book Two)

Identify your number 1 goal, and indicate how much progress you have made. Write what you can do to continue making progress:

Number 1 Goal:

Progress you have made so far:

Actions you will take next:



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Dealing with Relapse Rank Order 1-9

- Identifying possible triggers for relapse
- Determining ways to avoid triggers
- Setting personal boundaries
- Developing a support system
- Reducing destructive people and behaviors in my life
- Creating balance in my life
- Monitoring myself and keeping on course
- Finding out what is true within me and seeking that truth
- Improving my problem solving strategies

(From Book Three)

Identify your number 1 goal, and indicate how much progress you have made. Write what you can do to continue making progress:

Number 1 Goal:

Progress you have made so far:

Actions you will take next:



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Your Financial and Legal Status Rank Order 1-8

- ___ Getting to the truth about my/our financial health
- ___ Taking steps to be financially independent
- ___ Determining if there are legal problems for me or my loved one(s)
- ___ Practicing steps for saving money
- ___ Restricting the gambler's access to money
- ___ Protecting my assets (something of value)
- ___ Creating and adhering to a spending plan
- ___ Developing a plan to deal with legal problems

(From Books Four and Five)

Identify your number 1 goal, and indicate how much progress you have made. Write what you can do to continue making progress:

Number 1 Goal:

Progress you have made so far:

Actions you will take next:



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Your Family and Loved Ones Rank Order 1-5

- Working on better communication
- Demonstrating to my family that I care
- Modeling empathy to my loved ones
- Showing what I believe in and my commitment to change
- Sharing my values with my loved ones

(From Book Six)

Identify your number 1 goal, and indicate how much progress you have made. Write what you can do to continue making progress:

Number 1 Goal:

Progress you have made so far:

Actions you will take next:



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Is there another goal you have? If so, write it here:

Progress you have made so far:

Actions you will take next:

Most likely, by looking at each of your dominant goals as you just did, you can see that you have made important progress toward taking control of your life. Congratulations! As you move into your future, consider setting up plans, like you have practiced in the series, for the “actions you will take next”.

Pacing Yourself

*Whenever
you create a plan
to make changes in
your life, you need to set
realistic goals along the
way and pace
yourself.*

You might recall that in *Book Two: Assessing Your State of Mind*, pacing was discussed. It can be useful to go over that again. Whenever you create a plan to make changes in your life, whether it is dealing with a compulsive gambler, returning to school, or getting a new job, you need to set realistic goals along the way and pace yourself. It is best to start with small, manageable pieces that you can easily tackle. A huge goal can seem impossible to achieve.

A series of small goals can be more easily attained and can lead you to the same place.



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Whatever your goal is, break it down into small manageable pieces. Make a list of these pieces. You will be able to see your progress and the results of your effort. If your goal is to get more physically fit, don't start by saying, "I'm going to run a mile today." Instead, try a series of smaller goals such as, "I'm going to walk for 15 minutes two times this week." After you've done that, then set another goal. "This week I'm going to walk for 15 minutes three times." After you've done that, then set another goal. "Now I'll walk for 20 minutes each time." This way you can see your progress and might indeed find yourself running that mile one day!

Self Monitoring

Make sure to build in rewards for yourself along the way as you achieve your goals. If you fall short of a goal, don't give up. Get right back in there and keep going. Pick up from where you left off. It's just a little bump, not a mountain in the way. Finally, along the way, keep your ultimate goal in mind. If your ultimate goal is to be happier, consider the components that will make that happen. Devise a plan to implement steps to lead to your ultimate goal.

Breaking your goals down into smaller steps is a critical part of your plan. For instance, if your number one goal in dealing with your financial and legal status is to take steps to be financially independent, then this is how you might break it down:

Example:

My Number One Goal for Financial and Legal Status

Take steps to be financially independent

Components:

- ❖ *Establish my own credit*
- ❖ *Develop or increase personal income opportunities*
- ❖ *Create a budget that provides for savings*



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Specific Steps I Will Take To Change These Areas

- ❖ *Ask the gambler to sign a **quit claim deed** on our home*
- ❖ *Request a credit report*
- ❖ *Write to credit card companies and ask to have my name removed from joint accounts*
- ❖ *Apply for credit and bank account in my name only*
- ❖ *Move any utilities or bills that I pay to my name*
- ❖ *Analyze current and future job opportunities*
- ❖ *Look for ways to increase my knowledge of financial issues*
- ❖ *Analyze income and expenses in my budget*
- ❖ *Create a plan to increase personal income*
- ❖ *Prepare a savings plan for emergencies and for the future*

How I Will Know That I Have Met My Goal

It's important to have some marker showing that you have made progress or have met your goal. This way you can compare what you've planned to what you've actually done and see how far you've progressed. Set markers that are realistic and that you can achieve. Some samples are listed below. Yours may differ based on the plan you are designing.

- ❖ *I will have done at least one of these things on my list by next week*
- ❖ *I will have done at least three of these things on my list by next month*
- ❖ *I will have completed all of the things on my list within 6 months*
- ❖ *I will have achieved financial independence as much as possible given the circumstances*

In the next section, practice making a plan based on one major goal. Break it down into components and the specific steps for each component. Finally, list some ways in which you will know that you have met your goal.



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Now It's Your Turn!

My Number One Goal for _____ :

Components:

Specific Steps I Will Take To Change These Areas:

How I Will Know That I Have Met My Goal:



Experiencing Life in New Ways

Now that you've taken a look at how far you've come in your change program and have made a plan for accomplishing at least one major goal, the next section will discuss some of the ways in which you might experience life now that you are on a path to change. Many of these things might have been in your life for a while, but the purpose of this section is to recognize them and reflect on how you might handle them in the future.

When you've had a compulsive gambler in your life, it is all too easy to find yourself slipping into habits that, before, you might never have engaged in. For instance, perhaps you avoid discussing certain things, or making suggestions because you don't want to "push a button" or start an argument. The simple, easy exchange between you and others might have become strained. Perhaps you are quiet where once you were outgoing and friendly. Often, people who have addicts in their lives find themselves behaving differently in the presence of the addict than they might when he is not there.

If you are undergoing any of the changes discussed in this series, you may be uncovering surprising things about yourself. You may find that as you focus on *you* and less on the gambler, you learn or rediscover things about

"For years I've been afraid of giving my opinion. When someone asked me what I thought, or what I wanted, I would just shake my head, or shrug my shoulders, or say what I thought they wanted to hear. Lots of times I would wait to hear what everybody else said and then I would agree. It was hard to say what I really thought about anything. I don't know why...I guess I thought people would be upset with me. But lately I've started to say what I think. Not always, just sometimes. It's exciting and people are always fine about it. I think they're starting to see the real me. It's great!"



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yourself. By taking positive, proactive steps to change your life, you can discover and learn to enjoy the real you again. It's all part of the change process and becoming true to yourself and whole again. Don't be afraid.

Doing What is Right for You

When you first engage in a program of change, you might find it difficult to focus on yourself instead of the gambler. Maybe you've experienced this feeling during this program. If you've been dealing with a compulsive gambler for a long time, you might have fallen into the habit of reacting instead of acting. Or, you might have found yourself trying to control things in advance to keep situations from becoming explosive. When you start to experience life from the point of view of the real "you," it will feel very new and different.

Describe something new or different you have done recently:

How did doing this make you feel?



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You might also find that other people are reacting differently to the new you. Perhaps you are more assertive, more confident, more self-assured. Maybe you radiate more happiness, or appear more rested or look and feel better. Maybe you're just eating better and thinking positively. All of these changes show. Remember, your thoughts become words. Your words become actions. Your actions can change your life.

What are the major changes you have made?

How have you behaved differently in your life with others?

What new things would you like to do?



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Recognizing Life as “Normal”

As you take control of your life, you may be finding that it is difficult to know what “normal” or balanced actually is. If you’ve been involved with a compulsive gambler for any length of time, you have probably adapted your conduct so much that abnormal behavior has come to seem normal. For people who have lived with the upheaval of a compulsive gambler, rediscovering what most people call “normal” can seem very strange.

Example:

Because of her mother’s gambling addiction, 28-year-old Jane had taken care of her mother. For years she had tried to control her mother’s finances. Jane had gotten her mother out of debt and talked endlessly with both her parents about getting their lives in order. When she finally decided to stop enabling and let go of trying to control everything, it was a relief. She worried a lot at first, but things eventually got better.

Is it normal for a 28-year-old to be taking care of her mother’s finances, helping her out of debt, trying to control what she does, and counseling her parents? It’s probably not normal to most people, but to the person actually in the midst of the behaviors it can appear to be very normal. How can you tell if your life has lacked normalcy or balance? Here are some potential signs. There is a list on the following page. Put a check beside all that apply to you.



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Life as “Normal” Checklist

- ___ You think more about the gambler than about yourself
- ___ You try to make the gambler happy and meet all of his needs, often sacrificing your own
- ___ Your life revolves around situations involving gambling, or in trying to avoid gambling
- ___ You do not engage in a wide range of activities, but instead focus on just “getting by” without confrontation
- ___ Your social life is limited to situations involving gambling or waiting for the gambler to come home
- ___ You hide the truth about your life from friends and family
- ___ You do not easily speak your mind or give your opinions
- ___ You have forgotten how to have fun
- ___ Your relationship with the gambler lacks depth – it is not well-rounded
- ___ Most or all of your focus is on gambling and its related problems
- ___ You practice elaborate deceptions to pretend that all is normal. You deny there is a problem
- ___ You worry excessively about small changes or disturbances in your life
- ___ You cannot handle the ups and downs of life easily
- ___ You don’t talk about the real problems – you pretend they don’t exist. You focus on other issues, talking and getting upset about them instead
- ___ You engage in elaborate schemes to manage money and make ends meet



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If you checked more than three of the statements above, your life may be lacking in normalcy or balance. Remember though, if you are actively working on a change program, such as the changes suggested in this series, you are probably in the process of correcting some of this imbalance right now. Keep going!

There may be specific situations in your life that can be related to some or all of these behaviors. For instance, maybe you hide the truth of your life from family and friends. Perhaps you find yourself always making excuses for the gambler—where he is, what he is doing, why he is absent, why he's in trouble, etc. This is not normal and eventually you will start to feel detached from others, believing they do not understand you. You may know that you are not being yourself, but might not know what to do about it. By positively working on a change program you can help to modify this behavior.

“I didn’t know how much I had changed until we went to dinner with an old friend and her husband. The next day my friend told me how different I had been at dinner from the way I usually behaved around my husband. She said that I seemed more confident and in control, just happier and not so concerned with everything my husband did and said. It was the first time I realized how much I had grown.”

Take a look at the following examples and indicate after each one where you think the imbalance lies and how it might be corrected.



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Situation 1:

Matthew and Helen have been married for 47 years and have three children, all of whom are in their forties, some with children of their own. Matthew has had a serious gambling problem for all of his married life. It has been an issue that has caused numerous family arguments and problems between the couple. However, it has never been discussed by the family, nor has Matthew ever acknowledged the problem to his children. On the other hand, Helen talks to both of her daughters about it often and has even come to them for money. However, her son will not discuss the matter and, in fact, sometimes gambles with his father. When the family is together for events or holidays there is often a sense of tension in the air. Everyone acts happy and all of the “correct” behaviors are observed, but the sisters seem resentful of their brother, who is very close with their father. A great deal of sniping, and small “digs” occurs among everyone except the father. He stays out of the argument giving the impression he is above the pettiness.

What is the imbalance here?

How could it be corrected?



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Situation 2:

Carla began seeing Jorge two years ago. When they first began dating, everything was fun, exciting and very romantic. Jorge always seemed to be thinking of Carla and ways to make her happy. About one month into the relationship, Jorge failed to show up for a date and didn't call. Carla was very upset and worried. When she finally reached him the next day, he was extremely apologetic and said that he had been caught up at work and was there so late that he lost track of the time. She accepted this response and the relationship continued. A few weeks later it happened again. This time, Jorge got angry when Carla questioned him and told him that she was hurt. Carla was confused, but when Jorge again apologized the next day, she let it go. Now a pattern began to emerge where Jorge did this every two or three weeks. Carla stopped questioning him about his absences and just accepted it rather than upset him. Eventually, she discovered that he was out gambling. She knew it was a serious problem and worked up the courage to talk to him about it. He said that he didn't have a problem and she was making a big deal out of nothing. He got very angry at her for mentioning it. However, their relationship continued and was satisfying during the time when Jorge was present, but whenever he would miss a date or be gone unannounced, Carla was increasingly upset. If she was not able to see him on a given evening, he would always go out gambling. However, she did not want to leave the relationship over this because it was good the rest of the time. She began to schedule her time so that she was always available for Jorge. She stopped seeing other friends and did not do anything without him. If he was not available, she stayed home alone in case he called. Carla was not happy, but did not know what to do to change things.

What is the imbalance here?



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How could it be corrected?

Now, take a look at some of the ways in which balance has been missing in your own life. List at least two ways in which you have lacked normalcy or balance in your life:

List two ways in which you are changing and seeing things differently:



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*When you begin a
program of change, your
heart will tell you if you are
on the right path.*

There is a part of you that knows, deep down inside, when you are being authentic and true to yourself. Listen to that part. It is your heart speaking to you. In quiet moments, when you are still and look deep inside, you know when your life and your actions are not right. When you begin a program of change and start to turn your life around, your heart will tell you if you are on the right path. You will feel lighter and brighter. There will be a sense of relief coming from inside. Things will simply feel different.

This is not to say that you won't have difficulties and hard moments while making change. Others in your life may become upset with you and you might even have confrontations about your attempts to change. The difference will be that deep inside you will know that you are on a new and right path. You will feel it.

Take a moment and find a quiet place. Close your eyes and ask a question about your life. Listen for the answer from inside yourself. In the space below write the question, how you felt, and the answer that came to you:

Surviving Without Crisis or Drama

Part of the cycle of **codependency** and **enabling** can involve your efforts to control the gambler. This almost always results in dramatic actions and reactions in the family and in your relationship with the gambler. It may seem that someone is always being blamed, or



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that someone is always in trouble, or that feelings are often hurt. Feeling blamed, being in trouble and having your feelings hurt are normal parts of healthy relationships too. However, they do not occur with the same frequency or regularity that they do in codependent relationships where one person is an addict. In a healthy relationship there is a strong degree of effective communication and a sense of understanding and balance between members. Boundaries are clear and loved ones are inclined toward thinking the best, not the worst of each other.

Dealing with an addict adds dimensions of confusion and frustration to the relationship that often seem overwhelming. It takes extremely good communication skills, including active listening, for loved ones to overcome and deal with the daily lack of reason that a gambling addict can interject into your life. As a result, many people find themselves living in situations of crisis or high drama, to the point where it seems to be normal. Because of the lack of healthy boundaries, caring, understanding, and good communication skills, they just don't know exactly what to do.

Example:

Your son fails to show up at a family get-together. You are frantic and worried that he is out gambling again, and you're angry that he did not call to tell you he would not be present at the gathering. Finally, you're angry that he's gambling, yet again. Some family members know about the problem, but others do not. People begin to inquire about where your son is. You find yourself telling a "little white lie" about his whereabouts. The people who know about his gambling problem start discussing it in whispers amongst themselves. Others are trying to figure out what is going on. There is a ripple effect throughout the party. You continue to get upset and this emerges in your demeanor and behavior.



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This crisis or drama can seem normal in a family. Crisis situations usually involve the need to make decisions or to take action to forestall disaster, usually in the face of uncertainty, indecision and heightened emotions. Both crisis and drama add excitement and offer something to talk about. They also add stress and disharmony. They do not engender good feelings, effective communication, peace, understanding or caring. People who get used to living with this type of emotional stress often cannot easily transition into life without it.

When compulsive gamblers are faced with a life lacking in crisis, they fail to see the peace, the lack of stress, and the even-keeled lifestyle as positive, and instead interpret it as something wrong. Perhaps they think things are boring. They might think they are not truly loved unless there is a heightened pitch of drama surrounding the relationship. They might feel that the relationship is failing. This is all due to the inability to recognize normalcy and balance.

“One night Mike said he had to work late—again. I knew that if I called the office there’d be no answer. He used to tell me that the phone couldn’t be answered after hours and that he always forgot to leave his cell phone on. I knew he was lying but I couldn’t prove it. So I drove to his office before his normal time to leave and waited in the parking lot. When he left at 5 p.m. I followed him to the track. I sat outside for two hours waiting for him to come out. The whole time I cried to my best friend on the cell phone. I was so furious. Finally I went home. He showed up at midnight claiming that he’d been working late. I had my proof, but it made me sick. We had a huge blowup.”



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There are many clues that may suggest that your life is filled with crisis or drama. Some of them are listed below. Place a check beside the ones which apply to you and your life:

Crisis Checklist

- ___ Tensions escalate quickly
- ___ You feel very stressed over small things
- ___ You feel that you must dissect every behavior or interaction that upsets you
- ___ You feel the need to constantly tell others how “bad” you have it, or how difficult life is with the gambler
- ___ Your reaction to upsetting events is extreme
- ___ Your relationship with the gambler is characterized by accusations, yelling, fighting, blaming, or anger
- ___ You feel offended or outraged frequently
- ___ You feel the need to prove that you are being lied to and you take extreme steps to find and locate proof: reading e-mails, opening letters, stalking, listening in on phone calls, etc.
- ___ You get involved in physical or extreme confrontations with the gambler – trying to bodily stop him from leaving the house, withholding the car keys, slamming doors, etc.
- ___ You experience cycles of extreme anger and exasperation – perhaps near-hatred, followed by forgiveness and “trying again”

If you checked more than two of the items listed above, your life may have too much crisis or drama in it. Think about how crisis or drama impacts your life as you respond to the following questions.



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*Do you think you create crisis situations because you are comfortable with crisis?
List one instance of crisis or drama in your life with the gambler.*

How did it make you feel to be caught up in such an emotionally intense situation?

How could you have handled the situation differently to make it less dramatic?



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List three benefits to living a life with less crisis:

1. _____

2. _____

3. _____

A life without these types of emotional stress is not a dull, boring life. What you are seeking is a life without the drama of relating to a compulsive gambler. Life can be filled with many other less stressful, dramatic moments that can be exciting, fulfilling and very gratifying. Learning to enjoy a calmer, more peaceful life takes time. But remember that a normal, healthy life has balance, love, caring, understanding, purpose and freedom from undue stress. And such a life is better for your health, both physically and emotionally.

List some ways in which you would like your life to be more normal:

Continued on next page



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What steps will I take to ensure that my life is becoming more normal?

The suggestions in this book and the responses you have written will form the foundation for creating the life you want for yourself. The wealth of information contained within this book and the entire series was created specifically for the purpose of moving you step by step on a more positive path. The knowledge and skills you need to make positive changes in many aspects of your life are now in your hands.

“For the past 14 years, I have lived with a recovering compulsive gambler. The early years were definitely bumpy, but we eventually learned to make working the program a priority in our life. Once a week we sit down together for about 30 minutes to plan our week, and discuss how to handle the situations that will be the most challenging. Each week we plan to succeed — so we do — a step at a time.”



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Summary

In this book you've taken a look at the major areas of your life and the goals you have for each of those areas. You've examined the progress you've made in each area as you've worked through a change program and you've indicated actions you will take next. This book has also introduced you to the idea that the lack of normalcy you might have been experiencing up to this point may be in the process of change and how you can recognize what "normal" really is. You have considered the ideas of crisis and drama and the role they have played in your life and how to recognize them. Now is the time to continue your change program and eliminate these negative behaviors and processes from your life. Change can be frightening, but its rewards are great. Keep going!

Your future is all about making decisions, making plans based on those decisions, and taking action to make those plans happen. These three points are the keys to making positive change:

- ❖ Make decisions about your life
- ❖ Make plans to implement decisions
- ❖ Take action to implement plans

You need to take charge of your future. You need to think positively and have confidence in yourself. ***You can do it.*** Remember, your thoughts become words. Your words become actions. Your actions can change your life. If you find yourself slipping, don't indulge in self-pity. Pick yourself right back up and keep going or start over. It might be difficult, but the alternative is to stay right where you are. The gambler doesn't control your life. ***You control it.*** This means you are in charge of change and making good things happen. Decide. Make a plan. Take action.

As the Florida Council on Compulsive Gambling is required to compile outreach data, your cooperation in completing the questionnaire on page 41 would be most appreciated. All questionnaires are anonymous so respondents do not need to provide their names or any identifying information.



Glossary

Codependency: You are codependent when your life, your needs and your behaviors revolve around another person and their behavior. You are codependent when the things you do are dependent on another person, their actions and reactions. Codependent people often try to control others and feel that their happiness is derived solely from the other person and their relationship with that person.

Crisis: Crisis situations usually involve the need to make decisions or to take action to forestall disaster, usually in the face of uncertainty, indecision and heightened emotions.

Drama: Drama involves a situation or event that is exciting, tense and/or gripping.

Enabling: Often a result of denial, enabling occurs when loved ones of a gambler choose to assist him to continue or pursue the undesirable behavior. Examples include providing money to the gambler, covering up or making excuses for him, among others.

Normality: Normality means the way things are under normal circumstances for most people. When you are in the middle of a relationship with a gambler, behavior that is not normal may eventually come to seem normal. It is only when looking outside the relationship that you can see reality.

Quit Claim Deed: A Quit Claim Deed is a legal document releasing one person's right, title or interest to another—most commonly used with real estate.



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 24-hour HelpLine and referral service that provides supportive intervention, information about problem and compulsive gambling, self-help and professional treatment referrals. The FCCG oversees the Recovery Treatment Program and trains medical and healthcare professionals to assess and treat compulsive gamblers and loved ones. The agency also certifies professionals to provide treatment supports. For additional information about the programs and services of the FCCG, refer to the inside front cover.

Florida Council on Compulsive Gambling, Inc.

PO Box 2309, Sanford, FL 32772

Toll-Free 24-Hour Confidential HelpLine:

888-ADMIT-IT (888-236-4848)

Office: (407) 865-6200

Website: www.gamblinghelp.org

E-mail: fccg@gamblinghelp.org

National Assistance

The Florida Council on Compulsive Gambling, like other state affiliates, is a member of the National Council on Problem Gambling (NCPG). The NCPG's primary mission is to increase public awareness about problem and compulsive gambling, to ensure the widespread availability of treatment for problem gamblers and their families, and to encourage research and programs for prevention and education. The organization maintains a database of nationally certified gambling counselors, sponsors National Problem Gambling Awareness Month and hosts conferences regarding problem gambling and its treatment.



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The National Council on Problem Gambling

730 11th St, NW, Ste 601

Washington, D.C. 20001

Phone: (202) 547-9204 Fax: (202) 547-9206

National HelpLine: 800-522-4700 *(If dialing this number with a Florida area code, it will be automatically routed to the Florida Council on Compulsive Gambling HelpLine)*

E-mail: ncpg@ncpgambling.org

Website: www.ncpgambling.org

Self-Help Groups

Self-help is a critical part of the recovery process. Self-help groups 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.

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 you or 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

Email: gamanonoffice@gam-anon.org

Website: www.gam-anon.org



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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 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, persons can receive financial guidance via the Florida Council on Compulsive Gambling and its network of providers.

Gamblers Anonymous
International Service Office
P.O. Box 17173
Los Angeles, CA 90017

Office: (626) 960-3500
Email: isomain@gamblersanonymous.org
Website: www.gamblersanonymous.org

You can contact the Florida Council on Compulsive Gambling HelpLine directly for additional information and a current list of meeting times and locations in your area.

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 trying to cope with situations or difficulties that may arise in your life. Professional treatment differs from self-help groups 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.



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Print Resources

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

Co-Dependent No More, by Melody Beattie – Discusses the many issues surrounding codependency

Losing Your Shirt, by Mary Heineman – Addresses recovery issues for compulsive gamblers and their families

Behind the 8-Ball, by Linda Berman and Mary-Ellen Siegel – Provides a recovery guide for the families of gamblers

When Luck Runs Out, by Robert Custer – Furnishes help for gamblers and their families

Journey to the Heart, by Melody Beattie – Offers daily meditations for freeing oneself



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Bibliography

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Csikszentmihalyi, M. (1990). *Flow: The Psychology of Optimal Experience*. Harper Collins.

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

Wholey, D. (1997). *The Miracle of Change: The Path to Self Discovery and Spiritual Growth*. Pocket Books, Simon & Schuster, NY, NY.



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This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. In the bottom right corner, there is a small, stylized black-and-white illustration of a tree with a trunk, branches, and several leaves. The tree is positioned near the bottom edge of the page, partially overlapping the last few ruling lines.



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This series was funded by grants provided to the Florida Council on Compulsive Gambling. In an effort to provide these workbooks to loved ones of problem gamblers, it would be helpful to receive your responses to this short questionnaire. No identifying information is requested.

Upon completion, please email this two-sided page to fccg@gamblinghelp.org or forward it by mail to:

Florida Council on Compulsive Gambling, Inc.
PO Box 2309
Sanford, FL 32772

1. Which topics in the series were most helpful to you? Check all that apply.

- ☐ Information about compulsive gambling
- ☐ Techniques for handling stress
- ☐ Resources for help and support
- ☐ Instruction on planning for change
- ☐ Assistance with legal issues
- ☐ Explanation of financial issues
- ☐ Information about making positive changes
- ☐ Assurances of hope for your future
- ☐ Ideas and practice for adding new skills

2. How did you use this series? Check all that apply.

- ☐ On my own
- ☐ With a professional therapist one-on-one
- ☐ With a professional therapist and group therapy
- ☐ While attending Gam-Anon or another self-help group
- ☐ Other (specify): _____

3. How did you find out about this series?

- ☐ From a professional therapist
- ☐ From a self-help group
- ☐ From the FCCG HelpLine
- ☐ From a friend or loved one
- ☐ Other (specify): _____

continued on next page

4. *Did this series increase your understanding of compulsive gambling?* ☐ Yes ☐ No

5. *If you are the loved one of a problem gambler, which of your behaviors do you feel have changed with help from this series? Check all that apply.*

☐ Anger

☐ Enabling

☐ Anxiety

☐ Planning

☐ Confidence

☐ Stress

☐ Denial

☐ Other (specify): _____

☐ Depression

☐ None

6. *Would you recommend this series to someone else?* ☐ Yes ☐ No

7. *Would you be willing to be contacted for follow-up about your experiences with the series?* ☐ Yes ☐ No

If yes, please provide name, address and telephone number and the best time of day to reach you.

8. *Do you have any other comments about this series that you would like to add?*

Gender: ☐ M ☐ F *Your Age:* _____

Race: ☐ Caucasian ☐ African American ☐ Hispanic/Latino

☐ Asian/Pacific Islander ☐ Other (specify): _____

Marital Status: ☐ Single ☐ Married ☐ Separated ☐ Divorced

☐ Widowed ☐ Living with Significant Other

We appreciate your thoughtfulness in returning the questionnaire to us.



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 so negatively affected by a devastating gambling disorder (compulsive gambling).

www.gamblinghelp.org