

Exhibit X.A.3 – Identification of Problem Gambling

Submit as Exhibit X.A.3. a description of the initial and ongoing training that will be used to help Gaming Facility employees identify those who may have gambling-related problems, or self-identify, and assist them to obtain help for those problems.

4. Responsible gambling collateral information will be created to specifically address employees. Messaging will include information on CVCR Employee Assistance Program (EAP) that will specifically inform employees of this confidential counseling program should they need assistance with their gambling or support for a family member's problem gambling. Additionally, employee newsletter and back of house responsible gaming signage will be created to message to employees. Responsible gaming signage reminding employees to support responsible gaming will be posted in employee restrooms, break rooms, and casino floor entrance ways.
5. CVCR plans to form a Corporate Social Responsibility Committee (CSR Committee) charged with senior oversight of CVCR's Problem Gambling Plan including ensuring that initial and ongoing employee responsible gaming training is implemented, monitored for effectiveness, and adjustments are made based on emerging needs, technologies, research, and information. The CSR Committee shall respond to concerns involving the responsible gaming employee and leadership trainings and ensure compliance to related laws, regulations, and contract conditions.



Responsible Gaming Training Program



Guidelines for Responsible Gaming

- Gamble only with extra income
- Set a reasonable time limit and stick to it
- Don't allow gambling to interfere with family or work
- Never use money needed to pay bills
- Avoid gambling when distressed or depressed

Responsible Gaming

- Remember to Keep It Fun!
- Consider losses the cost of entertainment, and spend only what you can afford

When gambling becomes a problem

- Formerly termed:
 - Problem Gambling
 - Compulsive Gambling
 - Pathological Gambling
- Considered an Impulse Control Disorder
- Today called Gambling Disorder

Problem gambling



- A level of gambling that brings problems and or pain to the gambler and/or his/her family

Severe gambling disorder

- A progressive disorder that is characterized by a continuous or periodic loss of control over gambling. A preoccupation with gambling and with obtaining money with which to gamble; irrational thinking; and a continuation of the behavior despite adverse consequences

Diagnostic and Statistical Manual (DSM)

- Used by clinicians to ensure common definitions for mental and emotional disorders
- DSM-IV has been in use since the 1980's
- Now DSM – 5 provides a set of definitions and criteria based on more than 20 years of additional research

DSM IV– Five of 10 criteria

- Preoccupied with gambling (e.g. preoccupied with reliving past gambling experiences, handicapping, or planning the next venture, or thinking of ways to get money with which to gamble.)
- Needs to gamble with increasing amounts of money in order to achieve the desired excitement.

DSM IV- the former criteria

- Repeated unsuccessful efforts to control, cut back, or stop gambling
- Restlessness, irritability when trying to cut down or stop gambling
- Gambles as a way of escaping from problem or of relieving dysphoric mood.

DSM IV—former criteria

- After losing, returns again and again in order to get even (“chasing” losses).
- Lies to family, therapist, or others to hide gambling.
- Committed illegal acts in order to finance gambling.

DSM IV—former criteria

- Jeopardized or lost a significant relationship, job, educational or career opportunity because of gambling.
- Relying on others for money to relieve a desperate financial situation caused by gambling.

DSM 5 Substance-Related and Addictive Disorders

- Gambling Disorder falls in the category of **Substance-Related and Addictive Disorders**
- Has Common elements with substance use disorders
- Gambling activates the brain's reward system in much the same way as drugs

DSM – IV

Required 5 out of the 10 criteria for a diagnosis of Pathological Gambling

Still many could not qualify for counseling or rehabilitation benefits under private health insurance

Gambling Disorder Criteria

- Is often preoccupied with gambling
- Gambles when feeling distressed
- Frequent and often long-term chase
- Removes illegal acts and makes it part of lying
- Four criteria required within a 12-month period

Types of Behaviors

ACTION SEEKERS: *Often men*

- Looking for the action or high, aroused state of euphoria
- Similar to the high from drugs
- Fits the profile of a cocaine user

ESCAPE SEEKERS: *Often women*

- Anesthetic effect
- Hypnotizes
- Describe trances, out of body experiences
- Feeling of taking on another identity
- Zone out

PROGRESSION OF GAMBLING

- Winning Phase
- Losing Phase
- Desperation Phase
- Hopelessness Phase

Winning Phase

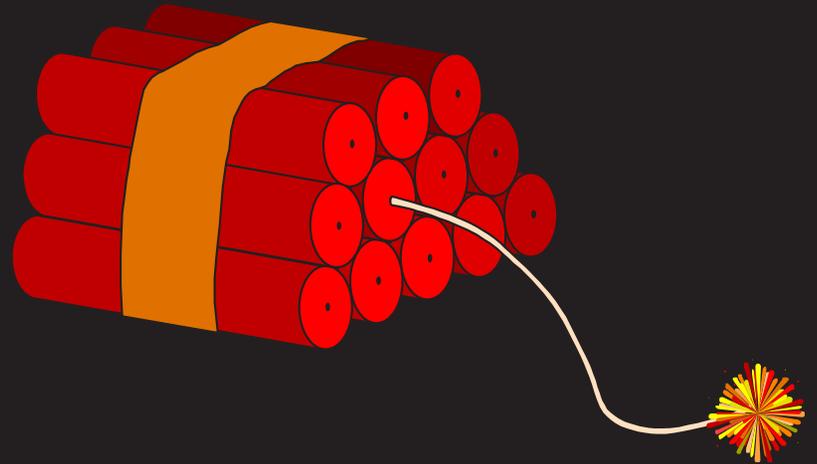
- Adventurous stage
- Occasional gambling
- Frequent wins
- Excitement prior to and with gambling
- "BIG WIN"
- Devises a system to beat the odds
- Increases amount of bets
- Invests more time gambling
- Unreasonable optimism

Losing Phase

- Begins to gamble alone
- Lying to family/friends
- Brags about wins
- Thinks primarily of gambling
- Extended episodes of losing
- Delays paying debts
- Becomes careless of significant others
- Home life is unhappy
- Heavy borrowing both legal & illegal
- Bailouts
- Loses time from work

Desperation Phase

- Reputation is affected
- Increased time & money spent gambling
- Alienation from family & friends
- Remorse
- Panic



Hopelessness Phase

- Suicide thoughts & attempts
- Arrests
- Divorce
- Alcohol
- Emotional Breakdown
- Withdrawal symptoms

DIFFERENCES FEMALES VS MALES

- Older onset than males
- Score higher on depression scales
- More abuse issues-physical/sexual
- Lower self-esteem
- Lose spouses
- Carry more of a stigma
- Gamble alone
- Video poker

INDICATORS OF Disordered GAMBLING

- Time and money primarily devoted to gambling
- Increase in time spent and places used to gamble
- Increase in size of bets
- Creating gambling occasions
- Increase in the intensity of interest in gambling
- Boasting--distorting--lying about winnings
- Exaggerated focus on money and possessions

INDICATORS OF COMPULSIVE GAMBLING (continued)

- Crisis-related gambling
- Decreased interest in broader range of activities
- Frequent absences from work and home
- Withdrawal from family and friends
- Excessive use of the telephone
- Mood shifts--withdrawal, irritability, anger
- Diversion of family finances
- Occupational and legal difficulties

SIGNS & SYMPTOMS OF EMPLOYEE PROBLEM GAMBLING

- Pattern of work performance
- Relationship to co-workers
- Emotional
- Actions/Behaviors

COMPULSIVE GAMBLING AND WORK

- Misuse of time
- Signs of obsession with gambling and/or debts
- Gambling on company time
- Creditor problems
- Embezzlement, employee theft and other illegal activity

Disordered Gambling and Work

- Help is available
- CDI provides Employee Assistance Program (EAP)
- Help is confidential and free
- HR will provide confidential guidance related to self-exclusion for team members

FACTORS THAT CONTRIBUTE TO SENIORS DEVELOPING A GAMBLING PROBLEM

- Being pressured by friends
- Coping with the death of a loved one
- Coping with divorce
- Enabling behavior of family
- Existing history of addictions in family
- Failing health
- Living with other problem gamblers
- Overcoming loneliness

FACTORS THAT CONTRIBUTE TO SENIORS DEVELOPING A GAMBLING PROBLEM (continued)

- Receiving bailouts for family
- Reacting to traumatic events
- Recovering alcoholics who stop working their program
- Relieving boredom
- Suffering from depression
- Trying to supplement pension or retirement funds

FOR COMPULSIVE GAMBLERS TO RECOVER, THEY MUST:

- Admit to having a problem
- STOP Gambling...completely
- Be open and honest with friends and family

Agenda



- Code of Conduct
- Responsible Gaming
- Diversity
- Celebrating Service

Responsible Gaming



- What is a Gambling Disorder?
- Characteristics & symptoms
- Techniques when compulsive gambling problem is identified
- How to discuss the resources available for compulsive gambling with a guest
- Voluntary exclusions

Gambling Disorder

- Addiction is the relationship between a vulnerable person and the object of his or her addiction.
- Scientific research suggests that all addictive behaviors are part of a larger addiction syndrome – mania, depression, personality disorder or other unknown disorders.

SINCE 1996, MORE THAN
\$25 MILLION

HAS BEEN COMMITTED TO THE



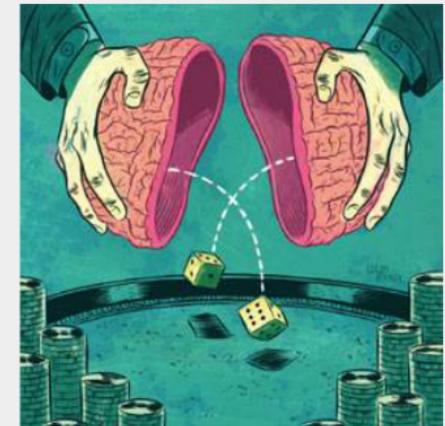
NATIONAL CENTER FOR RESPONSIBLE GAMING

Diagnostic Criteria

Since 1980, pathological gambling has been classified as a mental health disorder of impulse control by the American Psychiatric Association.

The 10 diagnostic criteria are:

- Preoccupation
- Withdrawal
- Tolerance
- Escape
- Chasing
- Lying
- Loss of control
 - Illegal acts
- Risked significant relationship
 - Bailout



5 or more = pathological gambler

1-2 = at-risk gambler 3-4 = problem gambler

Four Phases a Compulsive Gambler Experiences



Winning

Losing

Desperation

Hopeless



Characteristics & Symptoms

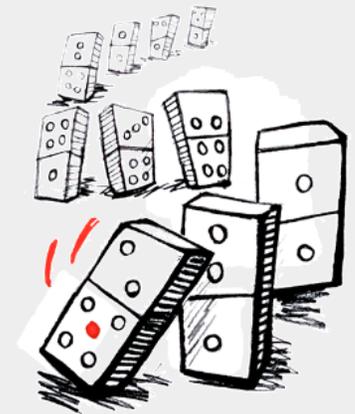
3 C's of Addiction

- Crave their gambling
- Control of gambling is lost
- Continue to gambling in spite of adverse consequences



Gaming Entertainment vs. Addiction

- Despite the growth of the gaming industry during the past 30 years, the rate of pathological gambling has held steady.
- 1% of population suffers from pathological gambling.
- 2% have gambling problems.



Vulnerable Population



- Gambling and gambling related problems are common among all racial and ethnic groups.
- Ongoing study of relationship between psychiatric disorders and gambling

Myth about Gambling





THE GOOD NEWS!



**Problem gambling is a mental health disorder,
not bad behavior.**

**Problem gambling is diagnosable and treatable
for those who seek help.**

Our Commitment

Calder Casino & Race Course believes that gaming is a form of entertainment for responsible adults. We are committed to offering casino gaming, poker, and pari-mutuel wagering only to adults who come to our casino for entertainment.



Individual's choice

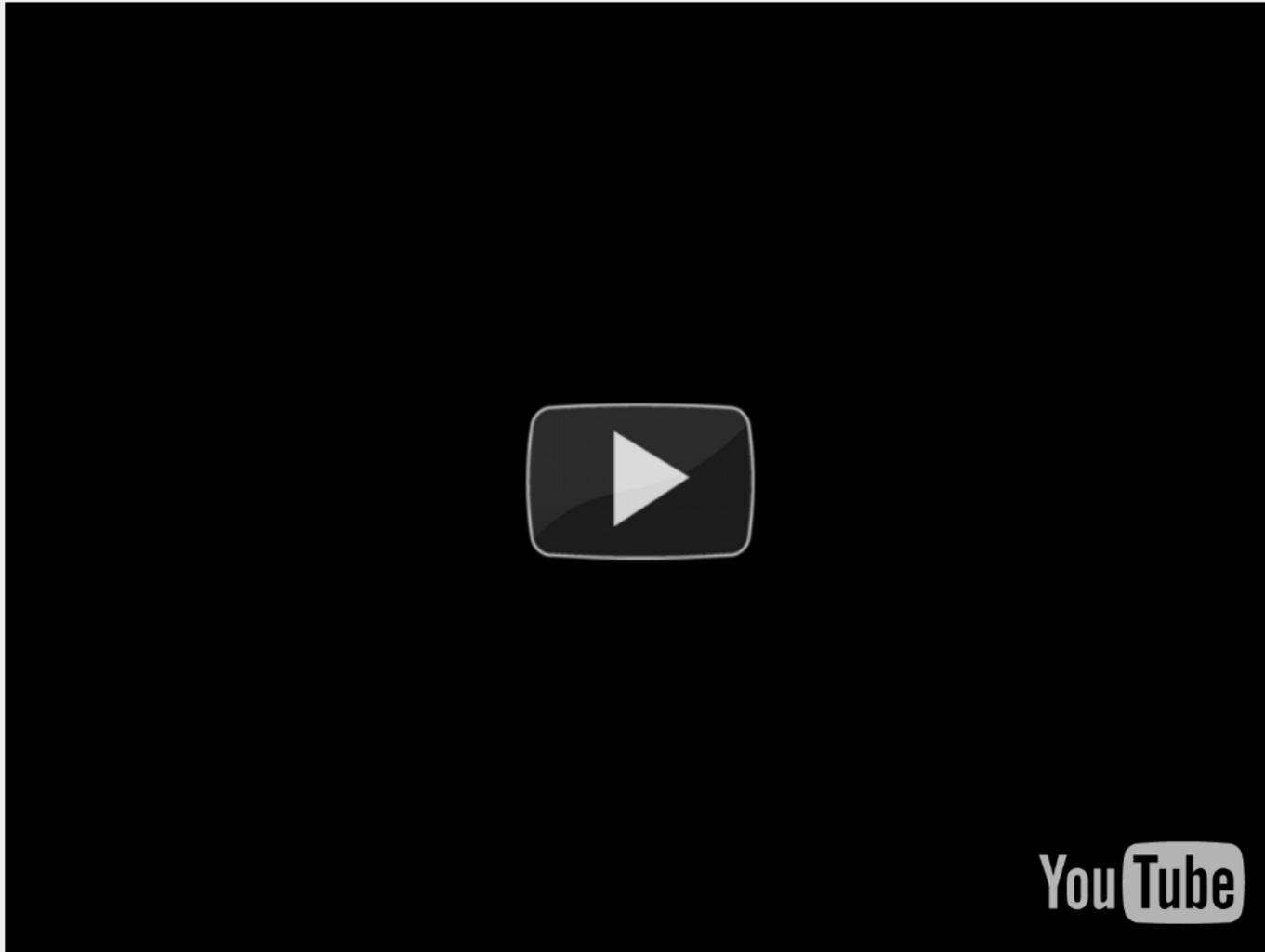
Problem gambling is not the fault of those who work in the gaming industry

How to Help?

Signage posted throughout property

Offer the help line numbers, available resources and self-exclusion options.

How to Respond?





You Tube

Self-Exclusion Program

When a guest has lost control of their gambling, self-exclusion is a viable option:

- Self-exclusion protects gamblers and facilities
- Recognizes there are guests who cannot gamble with control and allows them to voluntarily ban themselves
- Prohibits guest from gambling at facility
- Denies all privileges, memberships, complimentary goods and services.
- Removes from mailing lists and notification of promotions

Self-Exclusion Process

- Notify Security
- Guest confidentiality
- Self Exclude Application
- No reinstatement
- Guest commitment

PROBLEM GAMBLING **BYTES**

DON'T LET IT BYTE YOU

888-ADMIT-IT | 24 – HOUR
CONFIDENTIAL HELPLINE

 Florida Council on
Compulsive Gambling, Inc.

gamblinghelp.org

PROBLEM GAMBLING



- Problem Gambling: includes all gambling behavior patterns that compromise, disrupt or damage personal, family relationships.



- Self Exclusion: *voluntarily* having oneself barred from the premises of any licensed gaming establishment in Mississippi and from ALL gaming activities and privileges.





Self-excluded person:

any person whose name is included on the self-exclusion list maintained by Mississippi Gaming Commission.



Signs and Symptoms

- Patron tells you he/she has a gambling problem
- Patron who frequently loses big, becomes very remorseful and begins to engage in gaming again in hopes of winning





Do casinos “cause” problem gambling?

- ***NO***
- The cause of a gambling problem is the ***individual's*** inability to control the gambling.
- The casino only provides the opportunity for the person to gamble for ***entertainment!*** It does not create the problem any more than a liquor store would for an alcoholic.



What should you do if you suspect that a patron may be a problem gambler?



- The Team Member's job is to *assist patrons who request* more information on problem gambling.
- Inform the patron that the application must be presented to any Mississippi Gaming Commission office *in person.*



What do I do if someone asks for help with a gambling problem?

- **Never** make patron feel like he/she is a bad person.
- **NEVER** diagnose the patron as a compulsive gambler. Never say "*Mr. Patron, I see you have a gambling problem and I feel you need help.*"
- Do **NOT** draw unnecessary attention to your conversation with the patron
- Call your supervisor or present patron with a Self-Exclusion packet
- Reassure patron he/she is doing the right thing
- Be mindful of:
 - your tone of voice. Speak gently, not loudly and aggressively.
 - your facial expressions, you want to come across as being sincerely concerned.
 - Your body language, be professional





Riverwalk casino is REQUIRED to have

"Winners Know When to QUIT"

brochures placed in areas such as the cage, security, ATM's, entrances and exits so they are easily accessible for patrons to take one.



WINNERS
KNOW WHEN TO
QUIT.

**Toll-Free Confidential
Counseling on Problem
Gambling.**

Important Information

- This form will explain the steps to follow to self-exclude
- This form also has contact information if the patron has any questions



MISSISSIPPI GAMING COMMISSION
REQUEST FOR SELF-EXCLUSION

INSTRUCTIONS

1. Please read these instructions and the Request for Self-Exclusion Form, including the waiver and acknowledgement carefully.
2. The person requesting self-exclusion must submit the completed Request for Self-Exclusion Form. **No third party requests will be honored.**
3. Self-Exclusion applications may be obtained from any casino cage and security office, but must be personally presented to any of the MGC Offices listed below.

MGC Jackson Office 620 North Street Jackson, Mississippi 39202 (601) 576-3800	MGC Central District Office 4211A Rifle Range Road Vicksburg, Mississippi 39180 (601) 635-0443
MGC Southern District Office 1141 Bayview Avenue Suite 101 Biloxi, Mississippi 39530 (228) 432-0181	MGC Northern District Office 3468 Casino Way, Suite C Tunica Resorts, Mississippi 38664 (662) 363-3073
4. Your photograph and identifying information will be distributed to appropriate personnel of all Mississippi licensed casinos. The information contained in the self-exclusion request form and the self-exclusion list maintained by the MGC is not open to public inspection.
5. Your name will remain on the self-exclusion list and you will be excluded from casino gaming activities at all casino gaming establishments licensed by the MGC for the time specified on your request. After the expiration of your requested time frame for self-exclusion from the MGC, your name will be removed from the list.

MGC REG SERVICES Form 2.1.3.3
Revision: November 3, 2003

Important information

Patron must complete form and return it, *in person*, to Mississippi Gaming Commission



**MISSISSIPPI GAMING COMMISSION
REQUEST FOR SELF-EXCLUSION**

This form is to be completed by a person requesting to be excluded from gaming activities at all licensed casino establishments in the State of Mississippi. All information contained on this form is **CONFIDENTIAL** and the list of persons excluded from casino gaming establishments is not open to public inspection.

I. IDENTIFICATION INFORMATION

PLEASE PRINT THE ANSWERS TO THE FOLLOWING QUESTIONS IN THE SPACES PROVIDED

NAME: _____
LAST (INCLUDE DR., JR., ETC., IF APPLICABLE) FIRST MIDDLE

ALIASES OR NICKNAMES USED: _____

CURRENT ADDRESS _____
NUMBER AND STREET APT#

_____ CITY STATE ZIP CODE

CURRENT TELEPHONE NUMBER _____
(AREA CODE) NUMBER

SOCIAL SECURITY NUMBER* _____
*In accordance with Section 5 of the Privacy Act, 7 U.S.C. 552a, disclosure of your Social Security Number ("SSN") to the MGC is voluntary. Failure to provide your SSN is not grounds for denial of your request for Self-Exclusion. If provided, your SSN will be disclosed to appropriate personnel of all Mississippi licensed casinos.

DATE OF BIRTH: ____/____/____

Are you employed at a casino? ____ If yes, name of casino and job title _____

OCCUPATION: _____

HEIGHT: _____ WEIGHT: _____ GENDER: _____ HAIR COLOR: _____ EYE COLOR: _____

OTHER DISTINGUISHING PHYSICAL CHARACTERISTICS (i.e. scars, tattoos, distinguishing marks, etc.): _____

Photo

II. LENGTH OF SELF-EXCLUSION PERIOD

____ 5 years ____ 10 years ____ Lifetime ____ Other, specify: (not less than Five (5) years)

MGC REG SERVICES Form 2.1.3.1 Page 1 of 2
Revision: November 3, 2003

Important Information

By signing this form the patron is acknowledging that he/she is aware of and will adhere to the following:

- Barred from the entire premises of ALL Mississippi Casinos
- Forfeiture of any winnings
- **Does not** release the patron from any debts incurred **prior** or **during** the self-exclusion period.
- If self-exclusion is breached, person will be immediately ejected and is at risk of being prosecuted for criminal trespass pursuant to MS code Ann.97-17-97 and subject to **ARREST!**

**MISSISSIPPI GAMING COMMISSION
REQUEST FOR SELF-EXCLUSION**

III. WAIVER AND RELEASE

I hereby release and hold the State of Mississippi, the Mississippi Gaming Commission and its employees, and all casinos and their affiliated companies, employees, officers and agents harmless from any claim by me or any third party for any harm, monetary or otherwise, which may arise out of or by reason of any act or omission relating to the request for self-exclusion or maintenance or enforcement of the self-exclusion list, including, but not limited to, the forfeiture of any money or thing of value obtained by me from, or owed to me by, a casino as a result of wagers made by me while on the self-exclusion list.

IV. ACKNOWLEDGEMENT AND SIGNATURE

I hereby acknowledge the following:
Because I am a problem gambler, I am voluntarily requesting exclusion from the entire premises of all Mississippi casinos, including gaming premises, restaurants, and hotels, and from the issuance of gaming credit, check-cashing privileges, the receipt of direct-marketing and promotional materials regarding gaming opportunities, and collection of any winnings or recovery of any losses during the exclusionary period. I understand that no further points, rewards or benefits may be accumulated or redeemed from the player recognition programs I have participated in. I understand that this self-exclusion request does not release me from any debts incurred prior to or during the self-exclusion period. I understand that during the self-exclusion period, any money or thing of value obtained by me from, or owed to me by, a casino as a result of wagers made by me while on the self-exclusion list shall be subject to forfeiture to the Mississippi Gaming Commission for donation to the Mississippi Council on Problem and Compulsive Gambling. I hereby consent to having this form, my photograph and identifying information disseminated to necessary casino personnel to identify me should I attempt to return to any casino, and further consent to having said information disclosed to casino affiliated companies outside of Mississippi and that I may be excluded from those casinos without further action on my part. I likewise acknowledge that my self-exclusion information may be forwarded by the Mississippi Gaming Commission to the Louisiana and/or Choctaw Gaming Commissions for dissemination to casinos in those jurisdictions, such that I may be self-excluded from those casinos. I acknowledge that for my request of self-exclusion to be truly effective, I must exercise self-restraint and I shall not attempt to enter the premises of any casino or ask any casino employee to assist me with any of the services or privileges which are subject to this request. I acknowledge that I am hereby banned and forbidden from entering the premises of any casino and that if I am found anywhere on the premises of a Mississippi casino, I will immediately be ejected, and with the discretion of the casino, may be arrested and prosecuted for criminal trespass pursuant to Mississippi Code Ann. 97-17-97; and my continued non-cooperation or attempt to breach my self-exclusion may result in placement by the Commission on the involuntary exclusion list. I certify that the information that I have provided herein is true and accurate, and that I have read, understand and agree to the waiver and release above.

SIGNATURE: _____ **DATE:** _____

DO NOT WRITE BELOW THIS LINE FOR MISSISSIPPI GAMING COMMISSION OFFICIALS ONLY
Type of identification credentials presented: _____
I have examined the above noted identification credentials of the person requesting self-exclusion, and certify that the signature appearing thereon appears and agree with the person's signature above; and that the [check one] _____ photograph, or _____ general physical description appearing thereon appears to agree with his or her actual appearance.

_____ Date: _____
MGC Employee

MGC REG SERVICES Form 2, 0, 1 Page 2 of 2
Revision: November 3, 2003

Patrons can select a self-exclusion term of either 5 years, 10 years, lifetime, or a length of time not less than 5 years.



Team members are not allowed to complete a self-exclusion application for a patron!!!

Riverwalk only provides the information. It is up to the patron to actually contact the MGC and follow-through with the process.

The instruction sheet provided in the self-exclusion packet will list every step in the application process.



Marketing Department

Ensure that self-excluded persons do not receive, either from the casino or any agent:



targeted mailings
telemarketing promotions
players club materials
promotional materials



Cage/Credit

Deny casino credit, credit card advances, check cashing privileges or any other types of transaction to a self-excluded patron.



Always cross reference patron ID



Slots

Refuse payment of any jackpots!

**Winnings are
forfeited to the
MGC!**



All Other Departments

CHECK ALL ID INFORMATION PRIOR TO A
TRANSACTION WITH ANY PATRON

IF PATRON IS FOUND TO BE ON SELF-EXCLUSION
LIST, NOTIFY SECURITY AND SURVEILLANCE
IMMEDIATELY!



Confidential Information

No casino employee shall disclose the self-exclusion list or portion of the list.

Any team member who discloses information will be subject to disciplinary action up to and including *termination.*



What if a self-excluded patron gets into the casino unnoticed?

Upon discovery that a self-excluded patron has breached the contract and obtained access to the premises, Riverwalk Casino will:

verify the patron's identity

contact security, surveillance, OSM

call the police

notify MGC



- Notify security/surveillance (do not use radio)
- Surveillance will get picture/footage of the patron
- **DO NOT** approach the person
- Security will notify police, OSM, Compliance Manager
- Surveillance will contact MGC
- Get witness statements
- Patron forfeits winnings to MGC



How will I know if a patron is on the self-exclusion list?

- MGC notifies casino weekly or more often when needed
- ALWAYS check ID prior to ANY transaction.
- If you have access, keep abreast of who is on the list



If you encounter or see a self-excluded person

REFUSE SERVICE

but do not tell him/her you are refusing service!

Inform your supervisor immediately

Use phrases like:

"My computer is frozen, I'll be back in a moment"

"I'm new and not sure how to do this transaction"

"I'll be with you in just a moment"



SELF- EXCLUDED EMPLOYEES

Prior to the expiration of the self-exclusion period, any self-excluded person may request permission from the MGC to enter a specific casino to carry out the duties of employment in a non-gaming position ONLY!

Such request must be in writing by the HR department of the casino and should state the reason for the request along with employment documentation.

Approval/denial of the request will be provided to the casino and to the excluded person making the request.



Any Riverwalk Casino Hotel Team Member who is self-excluded and is found guilty of breaching the terms of the contract by going to another casino will be subject to loss of MGC work permit and will be unable to work at Riverwalk Casino Hotel or any other casino.



Responsible and Problem Gambling for Casino Employees

Presented by:
New York Council on Problem Gambling, Inc.



The New York Council on Problem Gambling is a not-for-profit independent corporation dedicated to increasing public awareness about problem and compulsive gambling and advocating for support services and treatment for persons adversely affected by gambling.

The Council maintains a neutral stance on gambling.

This PowerPoint training also includes audio that expands on the points listed on some slides.

The audio can be played by scrolling over the **audio symbol** and clicking the **"play" symbol**, as shown below.

In order to hear the audio, please be sure that your computer has speakers and the volume is turned up.



Gambling Opportunities in NYS



- Horse Racing at Race Tracks and OTBs
- Casinos and VLT's
- Lottery
- Internet Gambling
- Bingo
- Pull Tabs
- Cards for Money
- Dice
- Sports Betting
- Office Pools
- 50/50 Raffles
- OTHER – Stock market, dog fighting, cock fighting

What is chance and randomness in gambling?

- **Chance:** Although some games involve skill, all forms of gambling ultimately involve some level of chance.
- **Randomness:** Random events fool people into believing they can predict outcomes

A WIN IS NEVER GUARANTEED

Types of Gamblers

- **Social Gambler** - Gambles for entertainment and a little excitement. Dedicates small amounts of leisure time and gambling is not given excessive emphasis.
- **Problem Gambler** - Dedicates more time, thoughts and money towards gambling.
- **Pathological (Compulsive) Gambler** - Uncontrollable preoccupation and urges to gamble. Gambling is the most important thing in their life.

Is there a link between misunderstanding the concept of chance and excessive gambling?

"If individuals with a gambling problem still believe that they can beat the odds, the odds are they will try again."

"... exploring these beliefs can be an important aid in helping the client understand their gambling experiences—both their wins and their losses. Correcting these beliefs may also help in relapse prevention."

(<http://www.problemgambling.ca/EN/Documents/HPG%20Probability%20Final.pdf>)

Gambling in the US



- Approximately 85% of U.S. adults have gambled at least once in their lives; 60% in the past year.
- 4-6 million (2-3%) will have a gambling problem in any given year.
- An additional 2 million (1%) of U.S. adults are estimated to meet criteria for pathological gambling in a given year.

Source: National Council on Problem Gambling, Retrieved from <http://www.problemgambling.ca/EN/Documents/HPG%20Probability%20Final.pdf>

Problem Gambling

Problem gambling is gambling behavior which causes disruptions in any major area of life: psychological, physical, social or vocational.

*The term "Problem Gambling" includes, but is not limited to, the condition known as "Pathological" or "Compulsive" Gambling or "Gambling Disorder."

Source: NCSG

Social and Recreational Gamblers	Problem and Pathological Gamblers
Gambles for entertainment	NEEDS to gamble Experiences negative consequences due to gambling
Sets limits on time and money	Spends increasing amount of time gambling Uses money that's needed for something else or borrowed
Realistic expectations – hopes to win, expects to lose	Irrational thoughts – always expects to win expects to lose
Walks away from losses	"Chases" losses – returns to "get even"

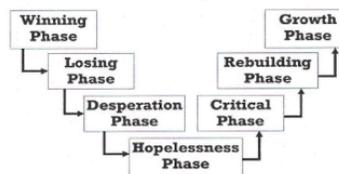
DSM-V Criteria for Gambling Disorder

A. Persistent and recurrent problematic gambling behavior leading to clinically significant impairment or distress, as indicated by the individual exhibiting **four (or more)** of the following in a **12-month period**:

- Tolerance** - Needs to gamble with increasing amounts of money in order to achieve the desired excitement.
- Withdrawal** - Is restless or irritable when attempting to cut down or stop gambling.
- Preoccupation** - Has persistent thoughts of reliving past gambling experiences, handicapping or planning next venture, thinking of ways to get money with which to gamble.
- Escape** - Gambles when feeling distress (e.g., helpless, guilty, anxious, depressed).
- Chasing** - After losing money gambling, often returns another day to get even ("chasing" one's losses).
- Lying** - Lies to family, friends and others to conceal the extent of involvement with gambling.
- Risks Relationships/Opportunities** - Has jeopardized or lost a significant relationship, job, or educational career opportunity because of gambling.
- Bailout** - Relies on others to provide money to relieve desperate financial situations caused by gambling.
- Loss of Control** - Falls in an effort to control or stop gambling.

B. The gambling behavior is not better explained by a manic episode.

Phases of Gambling Addiction and Recovery



Different Populations Different Gambling Patterns Different Risks

Youth Prevalence Rates

- Approximately 68% of youth between the ages of 14 and 21 have gambled in the last year
 - 11% report having gambled twice a week or more
 - 2.1% already meet the criteria for problem gambling
 - 6.5% of those youth are in the category of at-risk or problem gambling
- Youth involvement in gambling is believed to be greater than their use of tobacco, hard liquor, and marijuana.

Source: Velle (2007)

Women

- Reasons for Gambling
 - Escape
 - Avoidance
- Risk Factors
 - Pre-existing mental health vulnerabilities
 - Increased responsibilities at home
 - Often neglect own needs

Senior Citizens

- Reasons for Gambling
 - Boredom
 - Socialization
 - Escape
 - Physical limitations
- Risk Factors
 - Organized Recreation
 - Limited Financial Resources
 - Deserve to Have Fun
 - Extra Time
 - Emotional Escape

Underage Gamblers

REASONS

Entertainment, Excitement, Socialization, Boredom

RISK FACTORS

Why are they more at-risk for developing a problem with gambling?

Answer: **Brain Development**

Information and Messaging

- Brochures, palm cards, posters, etc.
- Located near entrances/exits, security podiums/offices, Players Club kiosks
- Includes the 24-Hour HOPEline number

**Remember,
it's just a game.**
Play Responsibly.

24 Hour Problem Gambling Helpline
En Habla Español
1-877-8HOPE-NY

Access to Money

- Restricting immediate access to money decreases the degree to which gamblers exceed their financial limits
- Increasing the time between a problem gambler's "hot state" and access to their money allows them time to calm down and rethink their decision to increase their spending
- Includes:
 - Limiting physical access to ATM's
 - Limiting check cashing options
 - Limiting access to daily funds



Assisting Patrons Who May Have a Problem with Gambling



- For their own protection and that of other patrons, individuals with a gambling problem should be offered assistance and removed from the facility if necessary.
- All gaming facilities have their own protocols that determine how patrons who are suspected to have a gambling problem are assisted.
- Be sure to understand specifically what your supervisor wants you to do in these situations

Warning Signs on the Casino Floor...When to Be Concerned

Behavioral Signs	Physiological Signs
Increased agitation after each loss	Sickness or nausea
Excessive frequency and prolonged duration of each gambling session	Sadness or depression
	Shaking while gambling
	Sweating
Repeated cash withdrawals	Nervousness/Edginess
Borrowing money	
Cashing checks	
Playing until funds are exhausted	
Complaining about not having any money	

Source: Atkoll, et al. (2002) and Scheraga & Scheraga (2004)

Bet The House: 3 Stories About Problem Gambling

Vignette #3 Marsha H.



1-877-8-HOPENY
Find Help for **1-877-846-7369**
Alcoholism, Drug Abuse, Problem Gambling

Resources

- New York Council on Problem Gambling Resources
 - NYCPG www.nyproblemgambling.org
 - Videos can be found at www.nyproblemgambling.org/resources/videos
 - NYRG Hub www.NYRGHub.com
 - Know the Odds www.knowtheodds.com
 - NYS Gambling Support and Treatment Centers <http://knowtheodds.org/gambling-support-direct>
- OASAS www.oasas.ny.gov/gambling
- Gamblers Anonymous www.gamblersanonymous.org
- Gam-Anon www.gam-anon.org
- PG and Their Finances www.ncpgambling.org/files/public/problem_gamblers_finances.p
- Your First Step to Change – Self Assessment Tool and Resource http://s96539219.onlinehome.us/toolkits/FirstStepSite/main_intro.htm