



Problem Gambling Awareness Month

A Guide To Having the Conversation: Families and Gambling



UNIVERSITY *of* MARYLAND
SCHOOL OF MEDICINE

The Maryland Center *of* Excellence
on Problem Gambling

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Introduction and Overview

Problem Gambling Awareness Month is a grassroots public awareness and outreach campaign created to educate the general public and healthcare professionals about the warning signs of problem gambling and to raise awareness about the help that is available both locally and nationally.

The Maryland Center of Excellence on Problem Gambling (The Center) invites you to *Have the Conversation*:

- **With your Family**
 - **With your Spouse/Partner**
 - **With your Children**
 - **About your Finances**
 - **With a Client**

March is a great time to “*have the conversation*” about the risks of gambling and gambling addiction in a non-judgmental and conversational matter-of-fact manner. Removing Stigmas associated with addictive behaviors can often start with the language that is being used. The Center suggests language such as “people who gamble problematically” or “individuals with a gambling disorder” are preferable to the term “problem gambler.” Another example is the word “Enabling” which might be replaced with “reinforcing non-gambling/gambling behaviors.”



The *Have the Conversation* theme can be utilized in many different settings. Family members can “have the conversation” with loved ones to talk about the impact gambling can have on families and the risks involved in gambling activities. Addiction, mental health and primary care providers can screen for gambling problems, which would lead them to “*have the conversation*” with their clients. Community advocates can “have the conversation” at health fairs, community and school outreach events.

For additional information or if you have any questions on the resources listed in this guide, please contact The Center at 667-214-2120.

Note: This guide includes information and resources for awareness, prevention and treatment.

To print: this guide was designed to be printed double sided, long edge.

ACKNOWLEDGMENTS

This Guide is a compilation of information provided by various sources, including the National Council on Problem Gambling (NCPG); The Center; various State Affiliate Councils and other documents related to having a positive and productive conversation about gambling and gambling disorder.

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Have the Conversation...Guidelines for Someone You Think May Have a Gambling Problem

Problem gambling isn't always easy to recognize. It may be easier to hide signs of gambling than other addictive behaviors. There are no dilated pupils, slurring of speech, or other physical signs. But you may begin to see some negative indicators: change in personality, increased credit card bills, money or valuables that mysteriously disappear, and lying about the amount of time and money they are spending on gambling.

How to Start a Conversation about Gambling

Talking with someone you know about a potential gambling problem can be difficult. Remember, you can't stop the person from gambling, wagering or betting; only he or she can make the decision to change their gambling behavior. Choose the right moment, speak in a caring and understanding tone, and hear what he or she is saying.

To start the conversation:

- Tell the person (him/her) you care about that you're concerned about how they are acting
- Tell the person exactly what they have done that concerns you
- Tell the person how their behavior is affecting you and others. Be specific
- Be clear about what you expect from them ("I want you to talk to someone about your gambling") and what they can expect from you ("I won't cover for you anymore.").
- After you've told the person what you've seen and how you feel, allow them to respond. Listen with a non-judgmental attitude.
- Let the person know you are willing to help, but don't try to counsel them yourself.
- Give the person information, not advice
- Encourage them to call the toll-free helpline.

Additional Tips to Start a Conversation

Ask open ended questions such as:

- What do you like about gambling?
- Tell me about the first time you gambled or bet and won something.
- How do you balance gambling and other forms of entertainment?
- What part of your entertainment budget do you allocate to gambling?
- What limits do you set in time and money spent gambling?
- How would you know if you're gambling is getting out of control?

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How to Help

Remember it can be painful and frustrating to see someone you love and care for suffer from a gambling problem. Even worse, you may be suffering the negative impacts of their gambling behaviors even though you don't have the gambling problem. It's not your fault. You did not create the problem. You cannot make the gambler stop. The following Do's and Don'ts may help you in having a positive conversation with the person that you are trying to help

DO

- Learn as much as you can about problem gambling including the warning signs, negative impact and options for help and recovery.
- Stay calm and be supportive. Tell the person how the gambling affects you.
- Recognize their good qualities and any positive steps they have made.
- Learn to say "No" to the gambler. This will encourage the gambler to face the problem head on. Try to unify friends and family in saying NO as well.
- Seek support from other friends and family members, problem gambling counselors, or faith based professionals who can help.
- Protect yourself and your family, financially, emotionally and physically.

DON'T

- Accept blame for the situation that the gambler has caused. Placing blame is how the gambler often reacts.
- Lecture-accuse-get into an argument with the person. This will often result in the person being defensive.
- Lend money or pay for gambling debts. Bailing out a person who gambles problematically will contribute to making the problem worse.
- Try to hide the problem by making excuses or covering up the problem gamblers behaviors.
- Allow yourself or someone else to be manipulated by the gambler or to be put into an abusive, physically, emotionally, psychologically situation.



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Have the Conversation...Gambling and the Family

You may suspect that a family member (such as spouse/partner, parent and/or children) gambles problematically. Problem Gambling, now identified as a Gambling Disorder (DSM-V), adversely affects the family of someone with a gambling problem in a number of ways. A family member who gambles problematically can be of any age, gender, ethnicity, religion or socio-economic status. National data indicates that for every person with a gambling disorder there are at least 8 to 10 other people who are **directly** affected by their gambling including family, friends, and employers

Gambling problems can remain hidden for a long time so many family members are shocked when they learn how much money has been lost. Some family relationships do not survive and other family members struggle through the difficulties and work to grow stronger. Individuals and families can and do recover from a gambling disorder but it is a process that takes time and patience.

What can be lost or damaged in a family of a gambler

- **Trust** is often the first casualty in the family of someone who gambles problematically.
- **Positive Regard** for the family member whose gambling is problematic may be damaged once the problem and its impact on each family member is identified. The loss of both trust and positive regard weaken or destroy family relationships
- **Financial security** is compromised by the person with a gambling problem seeking resources with which to gamble, e.g., life savings, home equity, retirement accounts, college savings and valuable property and assets.
- **Employment** responsibilities and productivity will often be neglected and jobs may be lost.

What does a family member say if someone's gambling is of concern. Remember that you can't stop someone from gambling; only the person him/her-self can make that decision

1. Let the person know that you care about them and tell them you're concerned about how they are behaving when they gamble.
2. Tell them and give them a specific example of what they have done: e.g., *"I am upset because I see you doing things that are hurting our family."*
3. Tell them how their behavior is affecting other members of the family: e.g., *"I am and our children are feeling ignored, isolated and worried about you."*
4. After you have calmly communicated your concerns, what you have seen and what you feel, pause/stop – allow the person time to respond and listen with a non-judgmental attitude and posture.
5. Rarely will the gambler respond positively or without minimizing or denying there is a problem. The family member who gambles problematically usually will need time to consider what they have heard. You may need to have more than one conversation with the person.

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6. Let the person know what you would like them to do.
7. Let the person know what you are willing to do to help.

Some possible signs or behaviors that there may be a problem with a family member

- Is the family member secretive about where they have been and unaccountable for time away from the family?
- Is the family member secretive about the amount of money they are spending?
- Is the family member anxious to get the mail or prevent you from seeing any bills or statements from the bank or have bank account passwords been changed without your knowledge?
- Are there monies missing or unaccountable for in shared accounts, credit cards or are there new credit cards being opened?
- Is the family member borrowing money, selling personal items or are there items missing from the house?
- Are there times when the family member has “significant amounts” of money or property which can’t be easily explained or on the other hand are there times when these things disappear or there is very limited available cash to get through the week?
- Is the family member exhibiting periods of Highs and Lows to the point it is hard to predict how they will behave in any given day?
- Is the family member more often easily agitated, impatient with others, angry for no apparent reason or over minor issues?
- Is the family member withdrawing from family and friends, avoiding family meals or gatherings?
- Is the family member increasing the use of tobacco, alcohol or drug consumption?
- Is the family member impacting how the rest of the family is living or acting around the person, e.g., feeling on edge when they are around or uncertain and worried that “the person just doesn’t seem right?”

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Have the Conversation...with a Spouse/Partner

Living with someone who may be gambling excessively can create stress, anxiety and disruption within the family. For some people, gambling can get out of control and even become an addiction resulting in financial problems, legal issues, relationship conflict and even suicide attempts. As a spouse/partner, it is important to understand that out of control gambling is a recognized behavioral health problem and that it is possible for you and your loved one to begin a path of recovery and return to a healthy way of thinking and living. There is hope and help available for the whole family so that you can begin to sort out problems, reduce family stress and make recovery oriented decisions.

A first step can be to recognize that the gambling behavior is not your fault or your responsibility. You can acknowledge the impact that gambling has had on you and your family (see box *Impact of Gambling on the Spouse/Partner*) and find ways to non-critically talk about these issues.

Below are guidelines to help you begin a conversation in a calm and caring manner.

Conversation steps for Spouses/Partners:

- Take the time to learn more about problematic gambling and gambling addiction. Begin at www.helpmygamblingproblem.org.
- Always try to approach the subject in a calm, caring and non-judgmental manner. Reinforce that you care and are concerned about the individual. What they are doing, how they are behaving, is different from who they are as a person.
- Reach out to family, friends, professional counselors, clergy and Gam-A-Non for emotional support. You are not alone, and can get help in finding the words to have the conversation with those you love. Have information available on resources for help.
- Be patient! If your loved one isn't yet ready to acknowledge they have a problem with gambling either to you or themselves, forcing them to talk is unlikely to get them to talk. This is a process that can take time before a meaningful conversation might result about how the individual's gambling is problematic for him/her-self as well as how it is impacting all of the family.
- Safety comes first. Appreciate that these conversations can be difficult. If you do not feel comfortable, confident or safe having this conversation on your own, you should involve an objective third party (i.e., counselor, clergy, "neutral" family member, etc.)

Impact of Gambling on the Spouse/Partner:

- Increased stress, depression, anxiety
- Increased isolation
- Increased medical problems
- Decreased closeness
- Financial pressures
- Increased anger and conflict
- Taking on increased responsibilities and/or overcompensating
- Feelings of guilt and shame
- Keeping secrets, making excuses

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- Acknowledge appreciation of your family member's suffering and pain.
- Communicate clearly on ways you are willing to help and support your family member (i.e., go together to self-help meetings, go to financial counseling together, go to counseling, etc.).
- Communicate clearly about actions that aren't helpful such as lying to cover up gambling, making excuses, increasing family debt to cover gambling losses, etc.
- Seek professional counseling as well.

Resources:

We would like to acknowledge the following that helped in the development of this section:

- www.helpmygamblingproblem.org
- *Hope and Help: A Guide for Family and Friends Affected by a Loved One's Problem Gambling*; Project Turnabout Addiction Recovery Center - www.projectturnabout.org
- *Gambling Help* - www.gamblinghelp.nsw.gov.au

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Have the Conversation...Parents with their Children

Parents understanding the topic of youth gambling

As a parent, you know how essential it is to be knowledgeable about and understand the risks your children are facing in ***Their*** worlds. It is more than likely that you have information about all the “conversations” you need to have with your children about a wide range of risky behaviors and situations including alcohol, drug and tobacco use; risky sexual behaviors; stranger danger; bullying; etc. It is important for parents to recognize the importance of “having the conversation” with their children about the risk of gambling as well. The younger someone begins to gamble, the higher the likelihood that they will develop a gambling problem. As with other risky behaviors (alcohol, tobacco and drugs), parents can and do have a critical impact on their children’s gambling behaviors. Parental modeling of and attitudes toward gambling have been linked to the likelihood that a child will gamble. It is important as a parent for you to have the conversation with your child about gambling, the risks involved in excessive gambling and the fact gambling can be an addictive, just like alcohol or drugs. This guide will present you guidelines to start that conversation.

According to the American Psychiatric Association, 10% to 15% of adolescents (age 12-17) are At-Risk for developing a gambling problem and 6% of adolescents have a gambling problem. It may be hard to grasp what that implies for parents in Maryland. In Maryland, data indicates that between 48,000 and 50,000 adolescents (age 12-17) have a gambling problem. What that means is that they regularly exceed the time and resources (money or other valuables) that they intend to spend on gambling and that gambling activities are having a negative impact on important areas of their lives such as school performance, friendships, emotional wellbeing, etc. In our society, gambling has increasingly been normalized and is generally perceived (by adults/parents) as a harmless or low-risk social activity. It is not unusual for parents/relatives/friends to give lottery tickets or scratch tickets to their adolescent as a reward for good grades or as a present. National research, related to adult problem gamblers, indicates that their gambling behaviors began around 10 years of age.

The adolescent brain offers a perfect environment for supporting adolescent gambling. The preference for High Activity (related to excitement/stimulation) and Low Effort (coping or decision making) makes the immediate reward response to gambling potentially very addictive. National research indicates that cognitive decision making skills and brain connectivity is not fully developed until around age 22-24. There is a difference between an adolescent who may be mature and their physical capacity to make reasoned and responsible decisions.

How or where to start the conversation on gambling

This is not a once and done conversation, e.g., the “birds and bees type conversation.”

- Begin the conversation openly, in a casual, caring and non-judgmental way.
- Your child is constantly changing, developing and being exposed to gambling every day. Look for opportunities from things you see, hear or read about the topic of gambling. Are you aware how many times in the course of ***your day*** that you hear or see gambling related information – for example:

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- Gambling related information you hear in one day, such as radio ads for gambling, lottery and casinos;
- TV ads about the lottery, casinos and nightly or daily drawings;
- Billboards advertising gambling – how many do you see and pass while walking or driving around Maryland;
- Grocery stores, gas stations and convenience stores – lottery machines and scratch offs;
- School raffles, bingo parlors, athletic clubs and VFWs;
- Fantasy sports and the upcoming March Madness College basketball playoffs;
- And Keno in bars and restaurants.

The reason for the question is simple: if you see and hear them, so do your children!

Note: The difference between adult gambling and adolescent gambling is the legal age that is required. For adolescents ages 12-17 there is no legal gambling. It might help in understanding how to answer the frequently asked question or statement from adolescents: “well, you gamble right?”

Some examples of open ended questions that you might be ready to ask your child to get the conversation started

1. What is the most fun game that you and your friends like to play?
2. How much do you think your friends bet/wager on sporting events like the upcoming March Madness Basketball Tournament or Super Bowl?
3. Why do you think adults like to go to the casino or bingo parlor or buy lottery tickets?
4. Some people say that gambling could be addictive like drinking alcohol, or smoking or doing drugs: what would you say gambling is? (Note the definition that is most frequently used is: ***Gambling is any game or activity where you risk money or things of value (e.g. cell phones, clothes, jewelry and video games) on an outcome that is not guaranteed.***)
5. What does the commercial you are hearing or seeing on radio or TV NOT tell you? E.g. if a casino/lottery makes a million dollars in one month – ***from whom*** does the casino or lottery get their money? Example: How much money do people also lose?

Possible indicators that your child might be gambling

- Drop in grades; change in friends and groups whom they associate; disinterest in extra-curriculum activities; getting into fights; and detentions.
- Spending significant amounts of time on gambling related activities: video gaming (many video games have links to on-line gambling); engaging in fantasy sports and sports pools; card games; lottery or scratch tickets; and dice playing.
- Need to borrow money from family, friends and peers.
- Changes in personality, mood or relationships resulting in agitation, angry out bursts, increased anxiety, stress or isolation from others.
- Lying about time spent alone or on social media sites.

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In other words, gambling becomes problematic when a person keeps playing despite experiencing negative consequences from their gambling behavior. Individuals are preoccupied with their gambling activities and lose control over the amount of time or money (including property, clothing, jewelry, video games, and cell phones) that they are spending. Gambling problems can affect: social life, academic, personality, physical and their emotional health.

Resources:

We would like to acknowledge the following that helped in the development of this section:

- *Hope and Help: A Guide for Family and Friends Affected by a Loved One's Problem Gambling*; Project Turnabout Addiction Recovery Center - www.projectturnabout.org
- www.helpmygamblingproblem.org
- *International Center for Youth Gambling Problems & High-Risk Behaviors*
www.youthgambling.com/

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Have the Conversation...Family Finances and Gambling

These days, gambling opportunities in Maryland abound. Record breaking lottery jackpots are commonplace and going to one of the now six casinos in Maryland is an easy drive. For those who gamble, a trip to the casino, betting on a big game (Super Bowl and March Madness College Basketball) or buying a Mega Millions or Powerball ticket when the jackpot is high can be viewed as a “quick fix” for all financial problems. It might be seen as a way to “get even” or a way to erase past losses and begin anew. For those families who continually strive to make ends meet, gambling may seem like the only way to get out of debt and financial struggle.

A financial crisis caused by a family member who gambles problematically is often the motivation for confronting the gambling problem. Unfortunately, this crisis often is the first revelation to the family that they have serious financial problems. The financial crisis affects every member of the family and everyone in the family will have their own reactions. The solutions that will be necessary to follow in order to regain the families financial health will need to include input from all members of the family. This is a family problem and expecting the family member with the gambling problem to “go it alone” without the involvement and support of family and/or counseling or other self-help resources is unrealistic. If there is a serious gambling problem in the family, the path to recovery involves all family members, including the individual with the gambling problem, coming together to develop a plan to protect the family’s resources from the gambling and develop a budget and debt payment plan that is realistic, clear and transparent.

It is often more difficult for families to recognize the impact of gambling on their finances when they feel they never have enough money to begin with. The family may see gambling as the only hope out of financial difficulties. They may think, “It doesn’t matter if I spend a few dollars on lottery tickets each week.” However, they don’t see that those “few dollars” can actually end up being hundreds of dollars a month and thousands of dollars a year. All families need to make fully informed decisions about the role of gambling in their family. Each family can decide if they want gambling to be part of their recreation and entertainment budget and how much of their “fun money” goes to gambling. Remember gambling responsibly is about viewing gambling as a form of entertainment, not as a way to make money or solve financial problems

Guidelines to start the conversation

- Have a conversation with the whole family about the risks of gambling and how it affects the family finances. Continue the conversation one-on-one with a family member whose gambling may put the family’s finances at risk.
- When a family member’s gambling has created serious financial problems, it’s perfectly normal to be angry, depressed and feel hopeless. Often immobilizing shock is the first emotion: “how could this happen;” “how did I not know.” The non-gambling family members may need time, support and counseling to find their stability. From the start, it is important to take the steps that you and the other family members need to follow to deal with the financial and emotional fall out. There are many resources and supports available to the family members.

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- Develop realistic short term and long term financial strategies to address the debts, loans and other ways that the gambler has used to support their problematic gambling. Remember, a financial plan should be realistic and sustainable.
- Uncovering and revealing the complete financial picture may be very painful but it is a crucial step. Take a financial inventory including the status of: all credit cards held jointly and separately; home mortgage(s); car loans, personal loans; and outstanding bills. All sources of income must be shared. A gambling counselor is often the best person to give guidance about how this can be successfully accomplished.
- Do not seek out or pursue ways to “bail out” the person whose gambling has been problematic. The person with the gambling problem won’t experience the consequences of the financial crisis if they are bailed out. There is a greater chance that they will even use the “bail-out” money to keep gambling.
- There may be a need to enlist a family member or financial specialist to help in the short term to stabilize and help protect the finances of the family. The impact on family members in needing to cut back to what is essential for the family often can be the source of anger, resentment and hostility. Again, utilizing professional support for the needs of the family can be helpful in the short term.
- One resource for the person who has been gambling problematically is to pursue Voluntary Self-Exclusion from both casinos and lottery play.
- Another resource for managing family finances is offered through Gamblers Anonymous (GA) Groups. For example: In GA, a pressure relief group meeting is a great way to be totally honest about your financial obligations. The member and spouse both meet together with a GA committee and list all of the family debts, all monthly expenses and income sources. The GA group works to create a financial plan including repayment of debts, how to contact creditors, and negotiate payment schedules. The result of the pressure relief process is an essential step in stopping gambling and working on the steps to recovery.

Resources:

For resources on financial guidance and GA meetings visit -
<http://www.helpmygamblingproblem.org/>

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Have the Conversation....with Older Adults

Gambling can be a fun, social activity for many senior citizens. Many senior citizens find the right balance between gambling and other aspects of their lives, like playing golf, reading, and spending time with family and friends. Some seniors, however, are challenged with how they are using their disposable income and free time.

Signs for Older Adult Gambling

- Start to spend more of their leisure time gambling.
- Lie about or don't acknowledge how much money they're gambling.
- Neglect other responsibilities or their health needs.
- Miss important family events such as birthday or holiday celebrations.
- Ask to borrow money.
- Begin complaining about not having enough money.

How to Have the Conversation

- If you notice that an older adult is going to the bingo parlor, casino or lottery more often let them know you are glad they are going out and having fun, and express any concerns about the risks involved in gambling.
- Ask them what fun activities they engage.
- Many older adults are not aware of the resources available to them, including other non-gambling activities.
- Ask them if they are having trouble sorting out their finances and would like help.
- Discuss the excitement they feel when gambling. How do they feel after they have gambled and lost?
- How they can prevent gambling from becoming a problem: limit what they take or spend at the gambling event; go with a friend; have stopping time to eat and walk around (exercise) while gambling; and have a specific time set they will stop and leave.

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