

It's A
Great
Game . . .
(Isn't It?)

**A Guide to Understanding Problem
and Pathological Gambling**

by the Kentucky Council on Problem Gambling, Inc.

LETTER GOES HERE

IT'S A GREAT GAME . . .

**IT IS A GREAT GAME,
ISN'T IT?**

**YES, IT IS A GREAT
GAME ...**

**AS LONG AS IT IS A
GAME.**

But when it stops being a game, when the gambling becomes an addiction, that's when people need help. Pathological gambling—popularly known as compulsive gambling—is a disease, a very nasty illness. It is a disease that can consume its victims and their loved ones. Unchecked, it will devour fortunes, destroy careers, rip apart families, and cause such despair that a significant number of its victims report that they have had suicidal thoughts or have tried to end their lives.

It also is a disease without a cure. But there is help—a road back for those who admit that they are compulsive gamblers. The road leads toward recovery.

In the following pages, we explore the road to recovery for those who find that their gambling has become more than a game.

The Big Gamble

Look around you. On every side, we are surrounded by gambling. Television ads tout instant riches from playing the lottery. Billboards and other advertisements depict the glamorous surroundings of riverboat gambling on the rivers bordering Kentucky. “Let’s do something exciting today. Let’s go to the racetrack.” Newspapers report the point spreads of college or professional games, and most offices and shops have a betting pool on the Super Bowl, the Final Four, or even the latest NASCAR race. “Come on over tonight. We’re going to play some poker.” Or, “Let’s go play bingo. I’m feeling lucky.”

We are a gambling society, and we are becoming more so all the time. How much do we gamble? Total legal betting in 2000 was \$61.4 billion, up 5.4% in a year, and that does not include illegal bookmaking and sports betting, office pools, and private poker games. That’s a lot of money. Researchers Eugene M. Christiansen and Sebastian Sinclair noted that the \$61.4-billion is more than Americans spend on movie tickets, recorded music, theme parks, spectator sports, and video games—combined.

To be sure, Kentucky has a rich tradition of gambling. The horse race that annually attracts the most betting, the Kentucky Derby, is a rite of spring in the Bluegrass State, and riverboat gamblers once plied the rivers that now are home to riverboat casinos. The Kentucky Lottery is a significant contributor of revenue to the Commonwealth. Yes, we are a gambling state, which makes us no different from any other state.

For most people, a few lottery tickets a week or occasional trips to the racetrack or the riverboat casinos are completely harmless. It is recreation and good, clean fun.

For a segment of the population here in Kentucky and around the country, however, gambling is no longer a game. They are hooked on a dangerous addiction that has seized control of their lives.

How many of these addicted gamblers are there? More than you think. The best research indicates that at least 16 persons in every 1,000 is a pathological gambler, and considerably more—roughly 3% in the adult general population—fall into the category of problem gamblers. That is a lot of people.

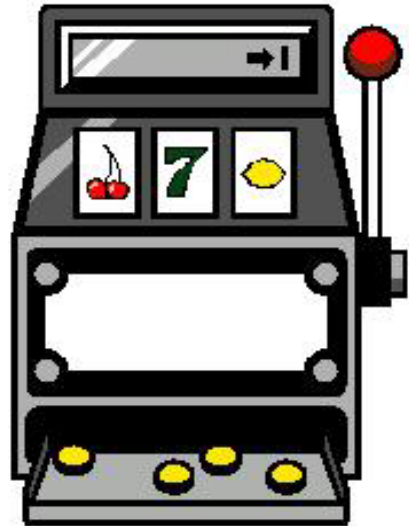
Who gambles?

Who are the gamblers? In short, just about everybody. Research conducted for the National Gambling Impact Study Commission in 1999 found that 86% of Americans had gambled at least one time in their lives. In the prior year, 68% of the adult population had placed a bet or bought a lottery ticket or engaged in some other gambling activity.

However, one bet or even occasional trips to the racetrack, the lottery vendor, the bingo center, or the riverboat casino does not make a person a serious gambler or a compulsive gambler. Research by Harvard University suggested that there are three types of gamblers.

The Social Gambler.

This gambler was described as “Level 1” in the 1997 Harvard metastudy of all previous surveys of gambling behavior, and most Americans fall into this category. These gamblers can go to the track and riverboat casino or buy a few lottery tickets without any ill effect. For these people, roughly 95% of the population, gambling is recreation—taking a chance with a few discretionary dollars for the fun of it. They are simply practicing one of America’s favorite pastimes.



The Problem Gambler. Described as “Level 2” in the Harvard report, this is a serious gambler. He or she is always at the racetrack, or plays a fistful of lottery numbers every day, or goes to the riverboat casino several times a week, or makes every bingo game. This person is experiencing problems of various kinds because of the gambling but is not out of control—at least not yet. The problem gambler is spending more than most people on the lottery or the horses, often more than that person can afford without affecting the personal or family budget. If confronted with his or her excessive gambling, the problem gambler often is able to quit or cut back to levels that are regarded as normal for social gamblers.



The Pathological Gambler. This “Level 3” gambler is totally, completely out of control. He or she cannot limit the gambling or the craving to gamble. Their lives are in chaos: The bills are unpaid, the credit cards are maxed out, the utilities are being turned off, and the family is breaking up. If still employed, the gambler’s job performance is poor, and in many cases the gambler is stealing from his or her employer or coworkers. The pathological or compulsive gambler will literally beg, borrow, and steal to stay in play.

Meet the Compulsive Gambler

So, what does a compulsive gambler look like? Like you or me; it is an equal-opportunity disease that can affect anyone. Pathological gamblers are men and women, young and old. No demographic group is immune from this devastating disease.

There are, however, some characteristics that are commonly found in compulsive gamblers, as determined by surveys of gamblers or calls to help lines. Here are some of the more common characteristics of the compulsive gamblers.

They're mostly men. Research indicates that men are roughly two of every three compulsive gamblers. Women who are pathological gamblers tend to be suffering from depression and gamble to escape from personal problems. Interestingly, roughly half of all calls to Kentucky's help line in 2001 came from women.

They're bright. The average compulsive gambler has an above-average I.Q. One survey found that more than eight of ten finished high school, and one-quarter attended college.

They're personable. Most compulsive gamblers struggle against low self-esteem, and they will try to compensate for these feelings by appearing to be outgoing with friends and coworkers. Often, they will be the most generous, most giving people that you know—but not with their “gambling money.” If they talk about their gambling, they will brag about their successes but rarely if ever mention their losses.

They're showy. In the early stages of the addiction, they will see themselves as winners and will want the trappings of success. They will want to have the most expensive car and to be seen at the most popular restaurants and nightspots.

They're employed. Research conducted for the National Gambling Impact Study Commission found that more than 80% of pathological gamblers had jobs at some time in the previous year. An earlier study concluded that slightly more had had white-collar jobs than blue-collar jobs, and 6.5% were professionals. The pathological gamblers change jobs relatively often, the research found, but they keep working because jobs are the most reliable way to raise cash to continue their gambling.

They're married. One survey found that 84% of compulsive gamblers are married, with a relatively high proportion of multiple marriages.

They're in play. A survey of 31,000 problem and pathological gamblers by the Council on Compulsive Gambling of New Jersey, Inc. found that the game of choice was casino gaming, followed by the lottery and sports betting.

Horse-race gambling, which for many years was the leading gambling option, ranked fourth. In states such as Kentucky where horse racing is a part of the state's culture, pari-mutuel wagering will be a favored form of gambling for a greater proportion of compulsive gamblers. Not all gambling is limited to games. Another survey found a significant number of financial gamblers—people who play the market—and that number undoubtedly increased with the advent of “day trading,” in which individuals may make multiple trades each day based on small changes in stock prices. It was a way to be “in action” all the time while engaging in a legal but financially risky activity.

They're in debt. One survey found that the average gambling debt when the person sought help was more than \$43,000. An expert in the field noted that compulsive gamblers use their intelligence to devise ingenious ways to be in action and equally ingenious ways to borrow money.

They're in legal trouble. When they are in debt and scrambling to come up with gambling money, normal day-to-day obligations fall by the wayside. The bank forecloses, the credit-card company sues, and the police get involved after checks bounce. Often, the compulsive gambler will break the law to feed his or her habit. In the survey by the Council on Compulsive Gambling on New Jersey, 78% of problem gamblers said they had had committed a felony to continue gambling. Most often, they are stealing from acquaintances or employers, but recent studies have found that compulsive gamblers will deal drugs or engage in sexual activities to obtain their “gambling money.”

They lie or stretch the truth. Pathological gambling is described as the “hidden disease” in part because the pathological gambler will do and say anything to keep his or her addiction a secret and to stay in action. They will lie about where they have been; they will lie about where the money has gone; they will lie about why they have lost yet another job; they will lie about why they need a loan from a relative; and they will lie about why they cannot repay the loan. And then there's the biggest lie of all: “I'll never gamble again if . . . ”

It's a Disease

Let's not forget one other characteristic of the compulsive gamblers. They have an illness. They have a disease that will be with them for the rest of their lives, not at all unlike people with a heart condition or emphysema.

Compulsive gambling is a malady whose characteristics mirror physical addictions such as alcoholism and drug dependence, and it has been recognized by the American Psychiatric Association as a psychological disorder since 1980. The standards for diagnosing pathological gambling were updated in 1994, and an interesting pattern emerged. Being addicted to gambling is a lot like being addicted to cocaine.

Compulsive gambling was not recognized as a pathological disorder for a long time, in part because no substance such as alcohol or drugs was involved. But compulsive gamblers often will have two of the most common characteristics of physical addiction: tolerance and withdrawal.



Tolerance means that an addict needs to have more and more of the addictive substance to achieve the same “high.” Compulsive gamblers will tend to increase the amount of their bets over time as they “chase,” or try to win back all the money that they have lost.

Withdrawal is the reaction that occurs when the addict is denied his or her “fix.” When compulsive gamblers are denied a chance to bet, they commonly will become restless, anxious, and irritable. One expert in the field said that people undergoing in-hospital treatment for compulsive gambling often will “climb the walls” for five to seven days.

Diagnostic criteria

The compulsive gambler will have many—but not necessarily all—the American Psychiatric Association diagnostic criteria described in its 1994 standards. Those criteria, in paraphrase are:

1. Is preoccupied with gambling, either in reliving past scores, planning future gambling, or obtaining money to continue gambling.

2. Must gamble larger and larger amounts of money to achieve the same “high.” That’s the tolerance effect.

3. Tries repeatedly and unsuccessfully to quit or reduce the gambling.

4. Becomes irritable or restless when trying to cut back or quit gambling. That’s withdrawal.

5. Gambles as a way of escaping from problems or feelings of helplessness, guilt, anxiety, or depression.

6. After losing, gambles again soon to try to recoup the loss. That’s chasing.

7. Lies to conceal the extent of the gambling.

8. Has committed crimes or other illegal actions to obtain gambling money.

9. Has put at risk or lost a relationship such as a marriage or has lost a job (or other opportunity) because of gambling.

10. Relies on others to provide money to bail the gambler out of dire financial straits, such as when the mortgage is about to be foreclosed or if a bookie is demanding payment.



Phases of the Disease

The pathological gambler does not reach the addicted, out-of-control stage all at once—although the progression of the disease can be very fast. With gambling addicts who concentrate on the lottery or racetrack wagering, the progression may be spread over many years or even decades.

In this fast-paced world, though, fast action is becoming the norm. At the casinos, the table games go quickly, and the money can go just as fast. Most racetracks now offer full-card simulcasting, with a race going off every few minutes. The bingo gambler can play many cards at once while simultaneously playing pull-tabs. As the disease has been defined over the past three decades, compulsive gambling has three distinct stages:

1. The winning phase. The gambler begins to move out of the social, recreational stage with a big score, usually worth about six months' salary.

2. The losing phase. After the big win, the gambler seeks another big win, but the odds catch up. During this stage, the compulsive gambler will think of himself or describe himself as a professional gambler. The thinking goes like this: "Sure, I'm losing substantial amounts of money, but I am good at this game, and I have a strategy for scoring a major win. That's why I have to keep playing."

3. The desperation stage. The major win never occurs, however, and the losses keep piling up. The compulsive gambler is "chasing," betting ever-larger amounts of money in an effort to make back everything that he or she has lost. Gamblers, an expert noted, have extraordinarily accurate memories for how much they're down. At some point in the descent to desperation, winning and losing become irrelevant. Being in play is the only thing that matters. They live for the action. Are they having fun at this point? Definitely not. But the compulsive gamblers continue to play because they have no control over their gambling.

Twenty Questions

Gamblers Anonymous, a fellowship of recovering compulsive gamblers similar to Alcoholics Anonymous, has developed a list of 20 questions for evaluating whether someone has a gambling addiction. Gamblers Anonymous states that most compulsive gamblers will answer “yes” to at least seven of the questions. What’s your score?

1. Did you ever lose time from work or school due to gambling?

2. Has gambling ever made your home life unhappy?

3. Did gambling affect your reputation?

4. Have you ever felt remorse after gambling?

5. Did you ever gamble to get money with which to pay debts or otherwise solve financial difficulties?

6. Did gambling cause a decrease in your ambition or efficiency?

7. After losing did you feel you must return as soon as possible and win back your losses?

8. After a win did you have a strong urge to return and win more?

9. Did you often gamble until your last dollar was gone?

10. Did you ever borrow to finance your gambling?



11. Have you ever sold anything to finance gambling?
12. Were you reluctant to use “gambling money” for normal expenditures?
13. Did gambling make you careless of the welfare of yourself and your family?
14. Did you ever gamble longer than you had planned?
15. Have you ever gambled to escape worry or trouble?
16. Have you ever committed, or considered committing, an illegal act to finance gambling?
17. Did gambling cause you to have difficulty in sleeping?
18. Do arguments, disappointments, or frustrations create within you an urge to gamble?
19. Did you ever have an urge to celebrate any good fortune by a few hours of gambling?
20. Have you ever considered self-destruction as a result of your gambling?



It's a Family Disease

Like any disease, compulsive gambling has wrenching consequences for the victim and for family members. Without treatment and recovery, the disease of compulsive gambling can rip apart its victims and the people closest to them. We sometimes have difficulty imagining the depth of despair that the compulsive gambler and his or her loved ones encounter, or the pain and humiliation they endure when the disease is untreated. Families live in poverty and squalor because of the disease. Loved ones spend their life savings bailing out a gambler who promises to quit gambling but never does. The anger, the guilt, the hurt feelings grow until normal family relationships are impossible. The disease has won.

Spouses and parents encounter enormous feelings of guilt because they are powerless to stop the gambler from destroying their lives. Marriages split apart, leaving husbands, wives, and children in poverty because the pathological gambler could not or would not kick the gambling habit.

Compulsive gambling has faces and names. They are the faces of loved ones, and the names belong to real people—either family members or friends. Read their stories and decide for yourself. Would you want to live like this, even for a day?

Peanut butter or toilet paper?

Mary, the wife of a compulsive gambler, had held off the creditors as long as she could, but now everything was gone or soon to be gone. Workers from the repossession company had already put the living-room furniture on their truck, and now they were taking the kitchen table through the doorway.

Mary sat on the kitchen floor and rocked her two-year-old in her arms. Because of her husband's compulsive gambling, everything she had was gone, except for one dollar. "How should I spend my last dollar?" she asked herself again and again. "Should I buy peanut butter for my child or should I get some toilet paper? I couldn't decide."

“Gambling Money”

Victor was a successful lawyer, but he also was a compulsive gambler. He had gone through all the phases of gambling addiction, and now he and his wife were deeply in debt — thousands of dollars behind on their payments. The house was not gone yet, but the telephone had been shut off and the utility company was ready to turn off the natural gas and electricity. Victor’s wife had dutifully dealt with all of the creditors, and now she was at the point of despair.

She then did something that she had never done before. Desperate to find a \$5 or \$10 bill to keep the heat on for a while longer, she went through the pockets of her husband’s clothes. In a pocket of Victor’s suit pants she found a wad of bills: in all, \$10,000. She was waiting for him at the door and, the humiliation of dealing with the endless line of creditors fresh in her mind, she lashed out at him. “You said there wasn’t any money for paying the bills,” she screamed at her husband.



“There isn’t any money for bills,” Victor replied calmly. “That’s my gambling money.”

Gasoline Money

Jane and Dwayne were down to their last \$20. Dwayne was a compulsive gambler, and all his earnings as a truck mechanic went into playing the lottery. Jane earned a little money at a part-time job but not enough to support them and their toddler. They fought often over Dwayne’s obsession with hitting the lottery, but Dwayne could not quit.

Finally, the utilities were all shut off, and their landlord was evicting them. Jane called her parents in tears, and they agreed to take her and her family in until they got back on their feet. A change of scene, they hoped, would keep Dwayne away from the lottery tickets.

Jane's parents lived in a neighboring state, and the \$20 would give them enough money to get to their home. Late at night, Jane and Dwayne loaded up the car and headed out. They stopped at a convenience store for gasoline. Dwayne took the \$20 bill, pumped the gas, and went into the shop to pay the cashier. When Dwayne did not return immediately, Jane checked the pump and found that her husband had put \$5, not \$20, into the tank. She rushed into the store and discovered him scratching off instant-winner tickets. "What are you doing?" she demanded. "I'm going to win enough money so we can stay here." Jane rushed at her husband and began beating him so violently that the store clerk called the police. Both Jane and Dwayne were taken into custody, and their child was put in foster care.

By the numbers

Gambling requires money, and it's difficult for the recovering compulsive gambler to stay away from money. We need money to live, and it's always in the recovering person's pocket. An alcoholic can stay away from liquor, and a drug addict can avoid cocaine or heroin, but there's no way to avoid money in our 21st-century society. Numbers of various kinds are also intimately intertwined with gambling—the winning number for the lotto game, the score, the odds, the point spread on the football or basketball games.

William, a recovering compulsive gambler, described the most difficult part of his early recovery. It was, he said, driving around town. Why that? he was asked. William said he scanned all the license-plate numbers. A recovering casino blackjack player, he was looking at the license-tag numbers and adding them up in his mind, trying to come up with combinations that totaled 21, the sure winner in blackjack.

Living with a Pathological Gambler

As the case histories graphically illustrated, compulsive gambling is a family disease. Perhaps the saddest reality is that the victim's family often contributes to the disease's progression. Family members will deny there's a problem, or they'll bail out the gambler this one last time—as long as he or she promises not to bet ever again, or play the lottery, or go to the casino, or stop by the track. Sure, they'll stop, for a while. The family is acting out of love, certainly, but they are killing the compulsive gambler with kindness. This process of “helping” the compulsive gambler is known as “enabling”: the family members enable the victim to continue his or her addiction. The compulsive gambler needs tough love, someone to just say no. Are you living with a compulsive gambler? Answer these questions and decide for yourself. If you answer “yes” to six or more questions, you probably are living with a compulsive gambler.

1. Do you find yourself constantly dealing with bill collectors?
2. Is your partner often away from home for long periods of time with no explanation?
3. Does your partner ever lose time from work because of gambling?
4. Do you feel your partner cannot be trusted with money?
5. Does your partner faithfully promise to stop gambling, begging you for another chance, and then continue gambling?
6. Does your partner gamble longer than he or she intended, until the last dollar is gone?
7. Does your partner ever return immediately to gambling to recoup losses or to win some more?
8. Does your partner gamble in an effort to win money to solve financial difficulties? Alternatively, does the person have unrealistic expectations that gambling will provide the family with material comfort and wealth?
9. Does your partner borrow money to gamble or to pay gambling debts?

A Childhood Disease

Compulsive gambling is obviously not child's play, but the sad fact is that many of our children are playing. They are gambling, often before they reach puberty. Compulsive gambling takes hold early in a person's life: one survey found that 96% of all compulsive gamblers began playing before their 14th birthday.

A 1997 Harvard analysis of gambling behavior found that the lifetime compulsive-gambling rate among youths was a stark 3.88%, and an even more distressing 4.67% for college students. In almost every case, the gambling is illegal—either by going through college bookies or gaining admission to facilities where they cannot legally place a bet.



In 1995, *Sports Illustrated* published a three-part series that documented the epidemic of sports gambling—all illegal—on our college campuses and vividly depicted how compulsive gambling can grab our best and brightest young adults. The persistence of college point-shaving scandals is one example of how gambling can corrupt and ruin young lives. Often, the student athletes initially meet the fixers when placing bets.

With so many gambling opportunities available, parents must be mindful of the warning signs of compulsive gambling, just as they are watchful for signs of alcohol or drug abuse. If parents suspect that their child is in danger of becoming a gambling addict, they should contact their school's student assistance counselor or chemical-dependency counselor.

What Parents Should Watch For

Is your child a problem or pathological gambler? Here are the warning signs that parents should watch for:

- ◆ The child has a need for money that he or she cannot or will not explain.
 - ◆ You are missing money or valuables from your home.
 - ◆ Your child conducts weekly or daily card games in his or her room.
 - ◆ The child plays hooky from school with no apparent explanation.
 - ◆ The child spends a large amount of time watching sports on television.
 - ◆ Your child develops an intense interest in publications dealing with sports or horse racing.
 - ◆ The child has large amounts of money at times.
 - ◆ Your child boasts about gambling winnings.
 - ◆ The child is intensely interested in gambling conversations.
 - ◆ Your child has new and valuable possessions, such as jewelry or clothing, and no explanation of how they were paid for.
 - ◆ You find calls to 900 number sports tip lines on your phone bill.
 - ◆ Your child's personality changes, with the youngster showing signs of irritability or impatience. Sometimes, the child will become overly critical of others and will be sarcastic in conversations with you.
 - ◆ Your child spends large amounts of time away from home, and he or she refuses to say where they were.

Tarnishing the Golden Years

While compulsive gambling often grabs people at an early age, the disease also can afflict our older citizens, too. Retired, widowed, or simply lonely, some of our older citizens often will find the lure of an afternoon or evening of gambling to be a pleasant diversion. An afternoon on the riverboat or a “voyage to nowhere” aboard a gambling ship often provides a chance to meet new people and have some fun.

And, it is a pleasant break from every day concerns for most people. But when the occasional trip to the bingo parlor becomes an every-day obsession, then a beloved parent or grandparent may be on the road to serious trouble. Consider the statement of this man to the Council on Compulsive Gambling of New Jersey: “When my wife died, I was very lonely. I never gambled much until I lost Margaret. Now, I gamble every day, and I couldn’t think of one day of life without gambling.”

The disease of addictive gambling—whether at the riverboat or the bingo tables or the track—can overwhelm an elderly person’s life and turn their golden years into a painful period of poverty and loss. Compulsive gambling can take away everything that they have saved in a lifetime.



Hope for Compulsive Gamblers

While compulsive gambling is a progressive, destructive disease with no cure, this stark reality does not mean that there is no help or hope. For compulsive gamblers, Gamblers Anonymous offers a proven, time-tested program for returning to normal lives while recognizing that they have a lifelong illness.

Gamblers Anonymous was founded by two men who by chance discovered that they had a common problem: gambling was ruining their lives. They also found that, by discussing their problem, they were able to abstain from gambling. They concluded that they had to change their lives and the way they lived, and they also determined that the best way to accomplish this goal was to adapt the principles of the world's most successful recovery program, Alcoholics Anonymous, to the special needs of the compulsive gambler. The first Gamblers Anonymous meeting was held in 1957 in Los Angeles.

Gamblers Anonymous is, like Alcoholics Anonymous, a 12-step recovery program. Its mission, as stated in a publication of the organization's International Service Office, is simple: "Gamblers Anonymous is a fellowship of men and women who share their experience, strength and hope with each other that they may solve their common problem and help others to recover from a gambling problem." In short, Gamblers Anonymous is people helping people. It has, at base, one membership requirement: a sincere desire to stop gambling.

The program's 12 steps lead the compulsive gambler toward self-knowledge, recognizing that they were powerless to stop gambling, and toward healing, by making amends to the people whom their gambling has hurt. At the last step, the recovering compulsive gambler is urged to carry the message of healing to other compulsive gamblers.

Although relapse may occur, Gamblers Anonymous maintains that abstinence is the road to recovery. Just as the alcoholic must avoid the first drink, so too must the compulsive gambler avoid the first bet.

Help Is A Phone Call Away

The Kentucky Council on Problem Gambling, Inc., chartered in April 1995, is committed to helping the people of Kentucky at a time when gambling activity is expanding in the Commonwealth and exploding on its borders. The Kentucky Council recognizes that, for most people, gambling is a recreational activity, and therefore it is committed to maintaining a neutral posture toward gambling.

At the same time, more than 1% of the population will become compulsive gamblers, and the Council also is committed to educating professionals and the citizens of Kentucky that this is an emotional illness and a public health concern. We know that, without help, lives will be ruined, and we also know that lives can be saved and rebuilt through a program of recovery. Thus, the Council seeks to reach out to compulsive gamblers and their family members and to serve as a referral service for them. The Council is another example of people helping other people to confront and deal with the hidden illness of the 21st century.

A nonprofit organization, the Kentucky Council on Problem Gambling, Inc. offers a wide range of services to the statewide community. Among its services, the Council:

- ◆ Offers free literature on pathological gambling and financial strategies for families of compulsive gamblers.
- ◆ Operates a helpline, 1-800-GAMBLER, through the River Valley Behavioral Health Crisis Line in Owensboro.
- ◆ Promotes public awareness of pathological and problem gambling with billboards throughout Kentucky.
- ◆ Conducts seminars and training sessions for health-care professions.
- ◆ Provides expertise to decision-makers in industry and legislators considering gambling legislation.
- ◆ Provides a unique curriculum for middle-school and high-school students on gambling issues.

**HAVE A QUESTION?
NEED HELP?**

**Your answer and help are
just a phone call away.**

1-800-GAMBLER

**When gambling becomes more
than a game, there is help.**

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