

# A Chance for Change

Book One



Do You Have a  
Gambling Problem?

For Compulsive Gamblers

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

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# A Chance for Change

Do you have  
a **Gambling**  
Problem ?

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



Florida Council on  
Compulsive Gambling, Inc.

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

- Operating the State's 24-hour confidential toll-free Problem Gambling HelpLine, which provides supportive intervention, information and referrals to self-help and professional treatment
- Designing, implementing and overseeing prevention, education and outreach programs
- Training medical and health care professionals to assess and treat
- Sponsoring and performing research
- Conducting training programs for government agencies, gaming operators, law enforcement authorities, academic and employee assistance organizations plus others
- Implementing and overseeing gambling-specific outreach programs for impaired professionals, adolescents and seniors
- Offering a Speaker's Bureau

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



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# Do you have a Gambling Problem ?

*Take a moment to ask yourself a few questions to begin the process*

- ☐ Do you constantly think about gambling?
- ☐ Do you increase bets to maintain the excitement of gambling?
- ☐ Do you experience mood swings if you try to cut back on gambling?
- ☐ Do you gamble to escape from problems or feelings?
- ☐ Do you chase your losses – that is, do you keep returning to gambling in an effort to try to recover losses?
- ☐ Do you lie about how much or how often you gamble?
- ☐ Have you ever done anything illegal to place a bet or to pay off a gambling debt?
- ☐ Has gambling ever jeopardized your relationships at home, on the job, at school or elsewhere?
- ☐ Have you ever had to be bailed out financially because of gambling?
- ☐ Have you ever tried to control or stop gambling, but have been unable to do so?

If you answered “yes” to even one of the previous questions, then it is likely that you have a gambling problem. In fact, because you’re reading this book, it appears you already suspect that you have a problem, maybe even a serious one.

You might be feeling scared or even panicked at the effects of gambling in your life. Maybe your finances are unmanageable, your relationships are in trouble, and you are having problems at work. Quite possibly you are even in legal trouble.

No matter how serious your problems are, you are in the best place right now to begin to turn your life around. This book is designed to help you recognize, address, and deal with all of the problems you might be experiencing because of gambling. By picking up this book you have already taken the most important and critical step to changing your life—the first step. Take a deep breath, calm down, and slow your thinking. By reading this book, you can begin walking into your new life. If you

**If you wonder if you have a problem with gambling, keep reading.**

are determined to move yourself in the direction of a better life, then reading and working through this book and the others in the series is exactly the right place for you to be.

You and only you can make change. This book will help, but you have to be willing to slow down,

focus, and invest a little time in yourself. No matter how bad things are, you can discipline yourself to institute positive change. While you may be unable to control gambling, you can take steps to change your own life and your future. You can learn through time, and with support, that although you may be unable to stop the thoughts from coming, you can learn to recognize and change your destructive thoughts and actions around gambling. No matter what kind of trouble you are in, there is always something you can do to begin the process of change. Taking the first step toward change can often be the hardest, but if you stay on course you will eventually reach your destination.

**Are You Ready?**  
*If so, continue to page 5*

# Introduction

**G**ood. You've just done something that takes a lot of strength. By turning the page, you are turning a page in your life. You are demonstrating that you're committed to taking charge of your life and making it better. This is probably the time to mention that it won't be easy and it won't happen overnight, but don't forget—you didn't get into your present circumstances overnight either. It took a while for things to get bad, and it will take a while to make them better.

The most important thing to remember is that you have two choices:

- You can choose right now to take positive action—and watch your life get better.
- You can choose right now to do nothing—and watch your life get worse.

*It's that simple.*

If you choose to take positive action, say the following sentence out loud to yourself:

***"I choose to take charge of my life right now. I commit to doing the hard work necessary to make my life better."***

**If you invest some time and effort, you can begin to **change** your life.**

## What This Book Can Do

This book is the first in a series of seven books designed around the issues of compulsive gambling. This first book is an introduction to the series and will help you begin the process of thinking about your gambling problem. When you see a word in **green boldface**, this means that a definition of the word can be found in the glossary. Also, there is a section in the back that will give you additional resources for help and support.

As you work through the other six books, you will have an opportunity to address in greater depth financial and legal issues, your emotional and spiritual needs, physical health, personal relationships, relapse and **triggers**, starting a new life, and much more.

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

These books are designed to help you learn new information, think about your behavior, and engage in activities to move you forward in the process of change. The examples in the books may use the word “he” to make them easier to read. In reality, anyone can have a gambling problem. Compulsive gambling affects men, women, seniors, teens, all races and all levels of society. This book offers opportunities to customize your program of change to fit your situation and your unique problems.

## Focus of this Book

1. Help you to learn about and understand your gambling problem.
2. Serve as a safe place to be absolutely honest with yourself.
3. Guide you in making positive life-changing decisions about your life.
4. Give you information on what to do about various problems in your life that may be a result of your gambling.

## What You Can Do

As previously mentioned, this book, and the others that follow in the series, can be helpful to you if you apply yourself to reading and completing the exercises. By working through the exercises in this series and trying to concentrate on the work you are doing, you will be able to obtain relief from some of the pressures you are feeling and experience peace of mind. This book is a private place for you to read, reflect and record your thoughts and plans. You'll have to invest some time and effort, but if you do so sincerely and are honest with yourself, you can begin to change your life.

At this point you may be experiencing feelings of being totally overwhelmed by your situation. Throughout this series you need to try to be patient with yourself and with your progress through the information and exercises. Although you may be anxious to relieve any stress and pressure you are feeling, you need to continue to remind yourself that it took time for you to get to this point. Creating change in your life doesn't happen overnight. It happens through commitment, focus and an ongoing honest effort.

Even the simple step of thinking about change can make a big difference. Why? Because thoughts become words, words become actions, and actions can change your life. The first step is to begin to think about your life and how you want it to be different. Remember the statement that you just said out loud to yourself?

***“I choose to take charge of my life right now. I commit to doing the hard work necessary to make my life better.”***

You need to say this to yourself every day, memorize it, and let its power sink into your thoughts. You can't control gambling, but you can take charge of your own life—today. You can make the choices now that will determine the paths you travel and the future you build. You can begin the process that can ultimately free you from the devastating effects of compulsive gambling.

If your distress is so severe that you absolutely cannot concentrate at all and need immediate assistance, contact the Florida Council on Compulsive Gambling at 888-ADMIT-IT. The Council operates a statewide, confidential toll-free 24-hour HelpLine and referral service for compulsive gamblers and loved ones, and can help you with any problems or questions surrounding this issue.

It is also important that you continue working through this book, and the ones that follow, even if you are only able to complete one section at a time. It is the continuation of progress that will result in ultimate success in any effort, including learning to recover from compulsive gambling.

## Book Topics

1. *Do You Have a Gambling Problem?*
2. *Beginning the Process of Change*
3. *Staying the Course*
4. *Managing Your Finances*
5. *Understanding Legal Issues*
6. *Rebuilding Your Life*
7. *Healing Your Way to a New Beginning*

**You can't control gambling, but you can take charge of your own life—today.**

## How to Read This Book

The topics covered in this book include information and exercises that are designed to help you learn more about yourself and problem gambling.

You may be motivated to read this book right now because you feel desperate about your financial situation. Your spouse or partner may have threatened separation or divorce if you don't stop gambling. You may be afraid that you are about to lose your job or may have already lost your job and wonder what you are going to do now. You may fear you will be arrested for illegal acts you have committed to cover gambling debts. Your gambling losses may have backed you into a corner where you see no escape. All of this can result in feelings and fears that can make it difficult for you to read and concentrate on the information.

Rest assured, you are in the right place. This book will empower you with the tools necessary to process your thoughts, to put your thoughts into action, and to begin positive change.





# Healing Yourself

**I**t's already been mentioned that while you can't control gambling, you are responsible for making personal changes. You are the one who will be in charge of healing yourself. Don't worry, you're going to get help, but a lot of what happens depends upon you. You are the one who got yourself to this point and you will be the key to your success in bringing about positive change in your life.

Very likely, you will find that a combination of resources can help the most. You may choose to work through this series of self-help workbooks and at the same time participate in self-help groups and/or professional therapy. At some point, you may feel you want to share your responses with a support group, **sponsor** or professional therapist. Whatever you choose to do, these workbooks can be an anonymous place to sort out your thoughts and focus on your plan for change.

## Your Life Without Gambling

The last activity you responded to was the question asking you to imagine your life without gambling, and to write down what your life would be like.

*Look back at your answer and then check the areas below that you addressed:*

- |  |   |
|--|---|
| <input type="checkbox"/> Family              | <input type="checkbox"/> Happiness        |
| <input type="checkbox"/> Employment          | <input type="checkbox"/> Physical Health  |
| <input type="checkbox"/> Peace of Mind       | <input type="checkbox"/> Mental Health    |
| <input type="checkbox"/> Financial Situation | <input type="checkbox"/> Other (specify): |

## Additional Sources to Access Help

### *The Florida Council on Compulsive Gambling (FCCG)*

The FCCG is a non-profit organization dedicated to providing help and resources for compulsive gamblers and their loved ones. It maintains a 24-hour toll-free HelpLine (888-ADMIT-IT), a referral service for information about sources for additional help, references to qualified therapists, and self-help materials. More information about the FCCG may be found at the end of this book.

### *Gambler's Anonymous (GA)*

GA is a self-help group of men and women, of all ages, social and economic backgrounds, races and religions, who meet regularly to share their experience, strength and hope to recover from problem gambling. There are no dues or fees for membership. As you become more comfortable with the GA program, you may want to request help from a sponsor. A sponsor is an active participant in a self-help program who has experience and understanding about the recovery process and wishes to help a newcomer to the program. Sponsors may provide additional information, encouragement, fellowship and guidance to newcomers on a voluntary basis. They may also furnish assistance and offer suggestions to newcomers on a case-by-case basis.

### *Professional Therapy*

Professional therapists trained in helping individuals with gambling problems can be an important part of a self-help program. Through individual or group counseling, they can help you to identify your problem and follow through with positive behavioral change. Professional treatment differs from self-help groups in that it allows you the opportunity to share very personal information in a one-on-one dialogue with a trained specialist. Both professional treatment and self-help groups require honesty and commitment to change.

Because you chose to write about them, they are at the forefront of your mind and are therefore very important to you. These are the areas you need to focus on as you move forward.

A major aspect of healing yourself comes through understanding what you can and cannot control. It has been said in this book that you can't control your gambling problem, but you can take charge of your own life. There is a famous saying that has helped many people who are on the path to self-change and it is related to this thought. It is called the Serenity Prayer and is actually a soldier's prayer from the 14<sup>th</sup> Century. This prayer has become a foundation of many self-help programs for addicts,

## Serenity Prayer

***“God grant me the serenity to accept the things I cannot change, courage to change the things I can, and wisdom to know the difference.”***

including compulsive gamblers.

*The Serenity Prayer focuses on three main ideas:*

1. Some things in your life cannot be changed.
2. Some things in your life can be changed.
3. You can learn to know the difference between the two.

People have found this prayer to be helpful regardless of their religious affiliation or beliefs. It can be a powerful tool to help you think clearly and rationally. It can be said aloud or to yourself throughout the day and whenever you feel you cannot manage.

## Right Now!

### Stop Reading.

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

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

*What are some things in your life that you can take charge of?  
What are some things you can't control?*

*I can take charge of* \_\_\_\_\_

\_\_\_\_\_

*I can't control* \_\_\_\_\_

\_\_\_\_\_

# What Is Compulsive Gambling?

**T**hrough this series of books, the term **compulsive gambler** will be used to refer to all individuals with gambling problems. Sometimes you might hear the term **problem gambler**, but essentially, the difference between a problem and a compulsive gambler is simply a matter of degree. Gambling problems encompass a gray area, different for each person, and there is considerable overlap between problem and compulsive gambling in the spectrum of possible gambling difficulties. Whether you are a problem gambler or compulsive gambler, the treatment is the same.

Gamblers usually progress through different phases, from a period when gambling seems to provide opportunities and when winnings take place, followed by a downward spiral of increasing

losses, all the way to complete hopelessness about the dire situation the gambler finds himself in. No matter whether you are just beginning to question how gambling is affecting your life, or you recognize your problem is severe, this book can help you now.

Gambling is a widespread activity in almost every human society. Thousands of people in the United States engage in gambling as an occasional and even regularly scheduled social activity. Gambling activities vary from lottery ticket purchases, church bingo nights, horse racing, stock market, and casino games to sports betting and Internet gambling sites. Gambling becomes a problem, however, when it begins to interfere in a person's life and is continued despite adverse consequences.

This is an example of the **powerlessness** that compulsive gamblers experience—an overwhelming feeling of being out of control. When gamblers' lives become unmanageable and they are unable to control their actions, it is because they are powerless over the addiction. At the same time, it is important to recognize that while compulsive gamblers may not be able to “control” their gambling, there are other aspects of their lives where positive change can be made and where control can be exercised with proper guidance.

## Think about it!

With hard work, support and a willingness to learn new skills and behaviors, change is definitely possible. How important is it to you to make positive change in your life?



*Some of the actions of problem gamblers include:*

- ☐ Lying to others to hide the extent of gambling
- ☐ Constantly thinking about and planning for the next gambling episode or activity
- ☐ Increasing amounts of money gambled, despite losing
- ☐ Continuing to gamble in order to “win back” money lost gambling
- ☐ Neglecting family, other relationships and obligations
- ☐ Missing work, school or other responsibilities because of gambling
- ☐ Spending more time gambling than any other activity
- ☐ Ignoring problems by filling up time with gambling
- ☐ Borrowing money from others to continue gambling and/or to cover gambling debts
- ☐ Committing fraud, theft, forgery or embezzlement to hide or to continue gambling
- ☐ Feeling agitated when trying to stop gambling

*Some of the feelings of problem gamblers include:*

- ☐ Euphoria or excitement only when gambling
- ☐ Despair over the inability to pay off gambling debts or to quit gambling
- ☐ Depression, anxiety or guilt about gambling
- ☐ Anger when forced to stop gambling
- ☐ Helplessness over being unable to stop gambling

Read through these actions and feelings again, this time putting a checkmark next to any of them you have experienced. If you have checked one of the actions or feelings, you most likely are experiencing a gambling problem. If you have experienced several of the actions and activities, your gambling is likely out of control. Most compulsive gamblers have had every important aspect of their lives affected by gambling in some way.

Unlike drug or alcohol addiction, compulsive gambling is called a “hidden disorder” because there are no telltale signs of addiction such as those usually obvious in alcoholics and drug addicts. Some compulsive gamblers are addicted to excitement and the anticipated outcome of gambling activities. Other compulsive gamblers are addicted to feelings of escape that accompany their gambling. Many of the stress-related disorders

and symptoms of depression associated with compulsive gamblers are difficult to detect, especially since gamblers go to great lengths to conceal their gambling, as well as related problems they may encounter.

Compulsive gamblers are also at risk for **cross-addiction**. This means that for some problem gamblers, chemical dependency on drugs or alcohol may also

be issues or could become areas of concern in the future. Sometimes for compulsive gamblers, their gambling problem occurred after they attempted to give up another addiction. In other cases, attempts

Compulsive gambling is classified as a mental health disorder of impulse control that is typically viewed and treated as an addiction. Like drug and alcohol addiction, compulsive gamblers often feel a physical “rush” when engaged in or thinking about gambling. Additional similarities to other addictions include being preoccupied with the activity, a decrease in tolerance that feeds the need to increase time and money spent gambling, engaging in illegal activities as a result of gambling and experiencing withdrawal-like symptoms when forced to stop gambling.

to stop gambling have resulted in developing other addictions. While not all gamblers have addictions to drugs or alcohol, it is important that you are sensitive to the possibility of this happening to you.

**Right  
Now!**

**S**top Reading.

Take a break—think about the following question and write down your answer.

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

*From reading the section above, do you believe you are a compulsive gambler?*

☐ Yes ☐ No

# Compulsive Gambling: Considering Your Behavior

In the previous section, you put checkmarks next to a series of statements indicative of compulsive gambling behavior. If you put a checkmark next to even one of these statements, you have a problem with gambling. You also answered the question at the end of the section about whether you believed you were a compulsive gambler.

In this next section you will take a closer look at these questions and others, and at your own behavior to see how serious your problem might be. Remember, honesty is the only approach that will help you to change your life. This book is for you alone and only by being very truthful with yourself can you begin to make positive change.

☐ Yes ☐ No Do you spend more time gambling than in other hobbies or activities?

If yes, describe the number of hours you spend gambling in a typical week.

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☐ Yes ☐ No Have you ever lied about the amount of time and money you have spent gambling?

If yes, describe an incident when you have lied about the money or time you spent gambling.

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☐ Yes ☐ No Have you missed work, school or family events because of gambling?

If yes, describe a time when you missed work, school or a family event because of gambling.

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☐ Yes ☐ No When you have experienced losses gambling, do you plan ways to win back your losses by gambling again or with higher stakes?

If yes, describe a time when you have gambled in order to make up previous losses.

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☐ Yes ☐ No Have you thought about or engaged in an illegal activity to recoup gambling losses? If yes, describe what activity you did or thought about doing.

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☐ Yes ☐ No Have you ever thought you might have a gambling problem? If yes, describe why you think you might be a problem or compulsive gambler.

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☐ Yes ☐ No Have you ever tried to stop gambling, but were unable to do so on an ongoing basis? If yes, describe what you did to attempt to stop gambling and why you were unable to do so.

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☐ Yes ☐ No Has anyone ever accused you of having a gambling problem? If yes, identify who accused you and what caused him/her to accuse you of being a problem or compulsive gambler.

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*Continued on next page*

☐ Yes ☐ No Do you use gambling to escape from stress and everyday problems or responsibilities?  
If yes, describe a problem or responsibility you have ignored by gambling.

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☐ Yes ☐ No Have you ever experienced problems in a personal or professional relationship that resulted from gambling?  
If yes, describe a problem in a personal or professional relationship that resulted from your gambling.

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Looking at your responses provides you with additional information and understanding associated with your gambling problems. This information is valuable to you, especially if you are working on a program of recovery.

Humans are masters at rationalizing their actions to make almost any behavior seem typical. It is also human nature to avoid confronting problems. Add to the fact that a common characteristic of compulsive gamblers is the tendency to go out of their way to avoid the truth or to rationalize their behavior. Obviously there are many obstacles to recognizing on your own that you are a compulsive gambler.

Denying you have experienced the problems discussed in this book is a huge obstacle to your

ability to be treated and helped with your gambling difficulties. Telling yourself that your gambling is a harmless hobby when the signs point out otherwise stops all progress toward changing your life.

**Humans are masters  
at rationalizing  
their actions to make  
almost any behavior  
seem typical.**



Thinking that gambling can't be an addiction because sometimes you do win the sports bet, the poker game or the jackpot, continues the **denial** that you have a serious problem. And when you fail to admit and recognize you have a problem despite evidence to the contrary, you continue to

escape the truth and along with it, the assistance and guidance that can help you to recover. Now is the time to face reality. This is your opportunity to admit you are experiencing difficulty. The truth is that the first step to getting help for a gambling problem is admitting that you have one.

## Right Now!

### Stop Reading.

Take a break—think about the following question and write down your answer.

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

*Review the answers to your questions from the previous exercise.  
What do you think are the three most serious aspects of your gambling problem?*

1. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# Perception vs. Fact

This first book has provided you with some information about gambling and specific aspects of your life that may be affected by your gambling problem or your compulsive gambling. Throughout the series, new information will be introduced to build on the foundation of knowledge you are learning.

Everyone has a way of taking **information** in and putting it into some kind of order, **emotionally** and **intellectually**.

Every human being has a special way of taking in information from the world and putting it into some kind of order, emotionally and intellectually. Each of us perceives events slightly differently based on our own personality and history. This is called the **affective filter** and it determines the way we come to view and believe nearly

One of the difficulties for problem gamblers is learning to distinguish **perception** from fact. Perception is how a person views and organizes information to develop an opinion. This topic will also appear throughout the series as it pertains to various situations and because it is an ongoing issue with compulsive gamblers.

Some things in life are absolute facts, in which 100% of people will agree on the information. Other things in life are based upon individual perceptions or opinions. For instance, it is a fact that all persons have needs. However, we do not satisfy all needs in the same way. Here is another example: If two people watch the same movie, while the fact is that they both viewed the same movie, their individual opinions or perceptions of the movie can be very different.

everything that happens in our lives. Because of the affective filter, perception of the same circumstance can differ from person to person.

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

Problem and compulsive gamblers often experience misperception and irrational thinking about gambling and about their lives. Why is this the case? Primarily because in order to avoid facing the truth about their problem, they create elaborate rationalizations about what is really going on in

their lives. Instead of putting the responsibility where it belongs, on themselves, compulsive gamblers frequently blame others for their circumstances. Problem gamblers often stick firmly to illogical thinking. It can be very challenging to give up old ways of thinking, particularly when to do so may result in your having to take responsibility. Listed below are a few examples of how irrational thinking can exist in the mind of the gambler:

- Blaming others for your problems
- Telling yourself and others that your gambling is a good thing
- Claiming that everyone gambles and you are no different from other people


## What Will You Do?

*You have always bet on every major sporting event connected with collegiate sports. It's time for the NCAA finals in basketball, your favorite sport of all. You have promised your sponsor and best friend that you will not participate in any form of gambling.*

*What's your plan?*

**It can be very challenging to give up old ways of thinking, particularly when to do so may result in having to take responsibility.**

- Believing that you have a right to gamble even when it hurts others
- Refusing to believe that you have a problem with gambling
- Believing that other people somehow owe you something in life—success, happiness, material goods, etc.
- Believing that if you just keep playing, you will eventually hit it big
- Claiming that you are not responsible for your circumstances
- Telling yourself that you will stop after the next win or when you get your finances in order
- Believing that you can handle your problem on your own
- Viewing your gambling difficulties as a financial problem

Take a look at the following two examples of how irrational thinking can exist in everyday situations in the mind of a gambler 

## Judith

*Judith is a loan officer at a bank. She has been with this bank for 15 years and is in a position of trust and responsibility. Her gambling debts have been increasing over the past few years. She has taken a home equity loan on her house, spent her savings, borrowed against her retirement, maxed out all her credit cards, and borrowed money from her parents—all of which she has spent and lost on gambling with stocks on the Internet. She still manages to get by and hold everything together, but she is beginning to feel the pressure of her financial situation. She has just received a hot new stock tip and feels certain that it will pay off big, but she has no money. She decides to take some money from the bank where she is employed, telling herself she is just giving herself a loan and that when the stock goes up, she will pay it all back. She thinks that she really isn't doing anything wrong and no one will be hurt.*

### Judith's Perceptions

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

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

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

*Judith most likely did not always think like this. Her line of irrational thinking progressed right along with her need to rationalize her gambling problem.*

### Actual Facts

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

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

If she is unable to pay back the money and/or others within the bank are made aware of her actions, the bank will terminate employment, conduct an investigation and pursue legal action. She will be prosecuted and most likely sent to jail. The bank will be damaged by its financial loss and by a loss of credibility. Colleagues can also be affected, ranging from increased internal pressures to personal and professional impacts.

If she is not caught, the likelihood that she will repeat this crime is high. She is hurting herself and destroying her integrity and her future. Whether she wins tonight or not, she will continue to gamble and return to "borrow" again.

*Let's take a look at another, slightly different example* ➡

## Rafael

*When Rafael gets his paycheck of \$700 per week, he cashes it and takes \$150 per week to gamble. The money remaining is never enough to run the household and his wife has begged him to stop gambling and give the additional \$600 per month to pay bills. With that money, they could live within a reasonable budget, eventually catch up, and pay their bills. Rafael refuses on the grounds that he “deserves” some money for recreation and that any money he takes from the family budget is really an investment in winning more. He claims that, by gambling, he is not really taking a risk, but is doing something good for his family’s future.*

*Rafael is engaging in irrational thinking. He refuses to recognize the objective fact that he is depriving his family members of money needed to live within their means. He is digging his family deeper and deeper into a hole of debt. Let’s take a look at his thinking patterns.*

### Rafael’s Perceptions

He claims that he deserves money to gamble.

He claims that by gambling part of the family’s money, he is doing something good for their future.

He claims that his gambling is an investment designed to win more.

Rafael claims that he is a good husband and father because he is always thinking about how he can make life better for his family. He does this by gambling because he believes that he will win big and their lives will change forever.

### Actual Facts

No matter what he may deserve, Rafael’s first responsibility as a husband and father, is to his family. The money Rafael gambles with is needed to pay bills, feed his children, etc.

By gambling away money that the family needs now, he is putting them in jeopardy by increasing their level of debt.

Because Rafael is a compulsive gambler, he is not truly concerned with winning, but with the feeling that gambling gives him. He always loses his winnings eventually.

Because of his compulsive gambling, Rafael is making his family’s lives more difficult. Rather than make their lives better every day by providing more money, he gambles it away in the vain hope of winning. He does this for himself, but rationalizes that it is for his family.

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

For both Judith and Rafael, as long as the gambling continues, so will their irrational thinking. This thinking is protecting them from having to face the truth about their problems. Understanding how you think and how to change both your thinking and

your behavior is an important skill to develop right now for your future. Learning about the issues that have created and continued your gambling problem is critical to your recovery. Taking the time to think about these issues is an important step.

## Right Now!

### Stop Reading.

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

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

*Think about how this information about perception relates to your gambling problem.  
Do you think you have engaged in irrational thinking surrounding your gambling?  
Describe two examples of a time when you thought irrationally.*

1. \_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

*What might help you to think more rationally in the situations you described above?*

\_\_\_\_\_

\_\_\_\_\_

Again, learning about the issues that have created and continued your gambling problem is critical to your recovery. Taking the time to think about these issues as they relate to you is an important step. Understanding how you think and how to change both your thinking and your behavior is an important skill to develop right now for your future.



# Abstinence vs. Controlled Gambling

According to Gamblers Anonymous and most compulsive gambling counselors and therapists, complete **abstinence** from gambling is essential to treatment and positive change.

**Controlled gambling** is the belief that a compulsive gambler can engage in gambling behavior at the level of a **social gambler** and stop after a certain point. In fact, for most compulsive gamblers this is almost never possible.

The idea of spending only a limited amount of money in a gambling outing is one of the **rationalizations** or **justifications** that compulsive gamblers engage in to allow themselves to continue to gamble. Having developed a seemingly reasonable explanation for gambling, they find that, as always, they are simply unable to control the behavior and again end up spending and losing all their available resources. In fact, many times compulsive gamblers will insist they have a “system” for gambling, but never wind up ahead since they will return to gamble, win or lose. So, whether their “system” actually works is irrelevant because in the end, win or lose, compulsive gamblers will always return to gamble until all is lost.

While abstinence is not a requirement for recovery, it is the recommended treatment option for the compulsive gambler. Many gamblers will try to reduce the amount of time or money they spend gambling or will switch to a different form of gambling than their favored activity. For example, some gamblers may agree to quit playing slot

machines, but do not want to stop playing cards. However, in most instances, gamblers will ultimately find that they cannot limit themselves and that attempts to control their gambling activity are not successful. For some people, completely stopping all forms of gambling is impossible for them to imagine, let alone to do. However, abstinence is a process that starts with understanding what it means, thinking about how it can influence your life and planning for ways to be successful at implementing it. The concept of abstinence is discussed throughout this series as it relates to all aspects of recovery.

**One of the most difficult and important aspects of abstinence is for the gambler to substitute the gambling behavior with new routines. Gambling has probably become a huge part of your life and to stop it abruptly can leave you with no enjoyable comparable activity and no other way to get the feeling that you get while gambling.**

This is one of the greatest challenges you will face in your change program. That is, learning to enjoy life in new ways. This might mean coming to understand your feelings, fears, and needs so that you no longer feel as if you must hide or escape by gambling. As you progress through this series of books, this area will be addressed in greater detail.

# Right Now!

## Stop Reading.

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

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

*How much time do you now devote to gambling, including thinking about gambling, planning your next gambling outing, devising ways to pay back gambling debts, securing money to gamble with, or actually engaging in gambling activities? Consider your time gambling along with other activities and areas of your life. Realistically estimate the hours you spend at each activity in a week. Now, put a percentage of time beside each item listed below:*

- \_\_\_\_\_ Time spent with family
- \_\_\_\_\_ Time spent with friends
- \_\_\_\_\_ Time spent at work
- \_\_\_\_\_ Time spent at school
- \_\_\_\_\_ Time spent exercising
- \_\_\_\_\_ Time spent in recreation, other than gambling
- \_\_\_\_\_ Time spent doing household chores
- \_\_\_\_\_ Time spent seeking spiritual pursuits
- \_\_\_\_\_ Time spent thinking about gambling
- \_\_\_\_\_ Time spent planning gambling outings
- \_\_\_\_\_ Time spent actually gambling
- \_\_\_\_\_ Time spent contemplating ways to get money to gamble with or to pay back gambling debts
- \_\_\_\_\_ **TOTAL** (100% maximum)

*Did the amounts of time you spend in different areas surprise you?  
Do you think that you could balance your life better? If so, how?*

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Again, more information, including suggestions for balancing your life and adding new activities for enjoyment and fulfillment, is included in the books that follow this introduction.



# Summary

In this book you have considered the situation you find yourself in and what options you have at this point if you want to make positive change in your life. You have also considered whether you are a compulsive gambler, how your perceptions may result in irrational thinking, and how you spend your time. Hopefully, you feel a sense of commitment to taking the challenging, but rewarding path to changing your life. You understand that being completely honest with yourself is the only way to truly make positive change. Any change is possible if you put your heart and mind to it. Only *you* can change *your* life.

Most importantly, now that you've taken this first critical step, keep walking forward, and keep thinking positive thoughts about change. Your thoughts become words, your words become actions, and your actions can change your life.

Again, this is the first book in a series of seven workbooks designed to help you make thoughtful and real positive change in your life, and to begin the process of overcoming your gambling problem. Other books in the series will help you to deal

with financial and legal issues, your physical and emotional health, personal relationships, relapse and a new beginning. In addition, there is a resource section at the end of each book designed to provide you with places to turn for help and support. You may find it beneficial to read this book more than once and to review your responses to the questions and exercises

over time. When you are ready, move on to *Book Two: The Process of Change*.

**Congratulations** on having the courage to confront your problems and build a better life!

**Any change is possible if you put your heart and mind to it. Only you can change your life. Congratulations on having the courage to confront your problems and build a better life.**

# Glossary

**Abstinence:** Abstinence is the practice of self-denial by depriving one's self of certain kinds of food, drink or activity.

**Affective Filter:** The affective filter is the way in which each person perceives events slightly differently based on his own personality and history.

**Compulsive Gambler:** A compulsive gambler is a person who suffers from a chronic and progressive psychological disease that is exhibited by out-of-control gambling. For compulsive gamblers, gambling interferes with almost every function of life, including relationships, finances, employment, and life satisfaction.

**Controlled Gambling:** Controlled gambling is the belief that a compulsive gambler can engage in gambling behavior at the level of a social gambler and stop after a certain point.

**Cross-addiction.** Cross-addiction is a term to describe people who may have more than one addiction. For example, people who are addicted to gambling may also have problems with drug or alcohol dependency.

**Denial:** Denial involves choosing to ignore a behavior or circumstance because it may have unpleasant consequences if directly addressed. It may involve complex roles in which everyone involved pretends that nothing is wrong. People often engage in denial out of fear of conflict or when they are not ready to face a problem or deal with it.

**Justification:** To give a reason or explanation why something was done—to serve as an acceptable reason or excuse for something is called justification.

**Irrational Thinking:** Experiencing an enormous degree of difference in thinking about relatively common events is known as irrational thinking.

**Perception:** Perception is an attitude or understanding based on what is observed or thought.

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

**Problem Gambler:** A problem gambler spends considerable time gambling and may lose more than he can afford. Problem gamblers experience many of the same problems as do compulsive gamblers. If efforts to cut back or stop are not undertaken, the gambling can progress to the compulsive stage.

**Rationalization:** Rationalization is the act of providing reasonable or self-justifying explanations for irrational or unacceptable behavior.

**Social Gambler:** A social gambler is a person who gambles for a predetermined amount of time, with a preset amount of money, and their betting does not interfere with any aspect of their life.

## ***Glossary (cont'd)***

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

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

# Additional Resources

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

## Statewide Assistance

The Florida Council on Compulsive Gambling (FCCG) offers a toll-free confidential 24-hour HelpLine and referral service that provides supportive intervention, information about problem and compulsive gambling, self-help and professional treatment referrals. The FCCG trains medical and healthcare professionals to assess and treat compulsive gamblers and loved ones. The agency also certifies professionals to provide treatment supports. For additional information about the programs and services of the FCCG, refer to the inside front cover.

Florida Council on Compulsive Gambling, Inc.  
901 Douglas Avenue, Suite 200  
Altamonte Springs, FL 32714  
Toll-Free 24-Hour Confidential HelpLine:  
888-ADMIT-IT  
Office: (407) 865-6200  
Website: [www.gamblinghelp.org](http://www.gamblinghelp.org)  
E-mail: [fccg@gamblinghelp.org](mailto:fccg@gamblinghelp.org)

## National Assistance

The Florida Council on Compulsive Gambling, like other state affiliates, is a member of the National Council on Problem Gambling (NCPG). The NCPG's primary mission is to increase public awareness about problem and compulsive gambling,

to ensure the widespread availability of treatment for problem gamblers and their families, and to encourage research and programs for prevention and education. The organization maintains a database of nationally certified gambling counselors, sponsors National Problem Gambling Awareness Week and hosts conferences regarding problem gambling and its treatment.

National Council on Problem Gambling, Inc.  
730 11<sup>th</sup> Street, NW, Suite 601  
Washington, D.C. 20001  
Office: (202) 547-9204  
National HelpLine: 800-522-4700  
(If dialing this number in Florida, it will be automatically routed to the Florida Council on Compulsive Gambling HelpLine)  
E-mail: [ncpg@ncpgambling.org](mailto:ncpg@ncpgambling.org)  
Website: [www.ncpgambling.org](http://www.ncpgambling.org)

## Self-Help Groups

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

**Gamblers Anonymous (GA)** is a support group for compulsive gamblers—a fellowship of men

and women of all ages, social and economic backgrounds, races and religions, who meet regularly to share their experience, strength and hope. The only requirement for membership in GA is the desire to stop gambling. There are no dues or fees for membership.

Gamblers Anonymous offers a Pressure Relief Group that assists the gambler and family members in addressing financial, legal and other problems. Pressure Relief is typically performed after a gambler has participated in GA for a specified period, at which time a budget is devised and repayment plan is recommended. Pressure Relief requires special training and as such, not all GA fellowships within the State of Florida offer this service. In instances where it is unavailable, persons can receive financial guidance via the Florida Council on Compulsive Gambling and its network of providers.

Gamblers Anonymous  
International Service Office  
P.O. Box 17173  
Los Angeles, CA 90017  
Office: (213) 386-8789  
Email: [isomain@gamblersanonymous.org](mailto:isomain@gamblersanonymous.org)  
Website: [www.gamblersanonymous.org](http://www.gamblersanonymous.org)

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

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

Gam-Anon  
International Service Office, Inc.  
P.O. Box 157  
Whitestone, NY 11357  
Office: (718) 352-1671  
Email: [info3@gam-anon.org](mailto:info3@gam-anon.org)  
Website: [www.gam-anon.org](http://www.gam-anon.org)

## Professional Treatment

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

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



## Print Resources

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

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

**Gamblers Anonymous** (1999). *Fourth Step Inventory Moral Book*. Los Angeles: Gamblers Anonymous Publishing.

**Gamblers Anonymous** (1984). *Sharing Recovery Through Gamblers Anonymous*. (The GA Big Book). Los Angeles: Gamblers Anonymous Publishing.

**Estes, K., Brubaker, M.** (1990). *Deadly Odds*. Newport, RI: Edgehill Publications.

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

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

**Shaffer, H., Stein, S., Gambino, B., Cummings, T.** (1989). *Compulsive Gambling, Theory, Research and Practice*. NY, NY: Simon and Schuster.

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**Beck, J.S.** (1995). *Cognitive Therapy: Basics and Beyond*. NY, NY: Guilford Press.

**Berman, L. & Siegel, M.** (1998). *Behind the 8-Ball*. Lincoln, NE: Universe, Inc.

**Esterley, R. & Neely, W.** (1997). *Chemical Dependency and Compulsive Behavior*. Mahwah, NJ: Lawrence Erlbaum Associates.

**Gardner, H.** (2004). *Changing Minds: The Art and Science of Changing Our Own and Other People's Minds*. Cambridge, MA: Harvard Business School Press.

**Keller, J.M.** (1983). *Motivational Design of Instruction*. In C.M. Reigeluth (Ed.). *Instructional design theories and models: An overview of their current status*. Hillsdale, NJ: Lawrence Erlbaum Associates.

**Kramlinger, K.** (2002). *Mayo Clinic on Depression*. Rochester, MN.

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

**LeDoux, J.** (1996). *The Emotional Brain*. NY, NY: Touchstone Publishing.

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Perkinson, R. & Jongsma, A. (2001). *The Addiction Treatment and Planner*, Second Edition, NY, NY: John Wiley & Sons, Inc.

Saltz, G. (2004). *Becoming Real*. NY, NY: Riverhead Books.

Seligman, M.E.P. (1993). *What You Can Change and What You Can't*. NY, NY: Ballantine Books.





*The Change Book: A Blueprint for Technology Transfer*. Kansas City, MO: Addiction Technology Transfer Centers. June 2000.

# Notes





	
	
	
	



# Notes

# Notes



## **Florida Council on Compulsive Gambling, Inc.**

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

[www.gamblinghelp.org](http://www.gamblinghelp.org)