

NORTHSTAR WORKS TO INCREASE ACCESS TO GAMBLING COUNSELORS IN NORTHERN MINNESOTA

MARCH IS PROBLEM GAMBLING AWARENESS MONTH



PROBLEM GAMBLING
AWARENESS MONTH
HAVE THE CONVERSATION

Problem Gambling Awareness Month (PGAM), sponsored by the National Council on Problem Gambling (NCPG), is a time of national focus on the problem of

addictive gambling. In Minnesota, PGAM is jointly sponsored by Northstar, the Minnesota Lottery and the Minnesota Indian Gaming Association.

During the month of March, ads and messages about problem gambling will run on radio, television, online and billboards informing people how and where to get help. The theme is *Have the Conversation*, and the hope is to encourage people to have the difficult conversation about gambling with those closest to them, including spouses, coworkers, children or friends.

Northern Minnesota is a place of uncommon beauty. Its pristine lakes and seemingly endless wilderness provide a peaceful escape from an ever-busier world. But for those with a gambling addiction, northern Minnesota can be a difficult place to find help and engage with others facing the same challenge.

People struggling with a gambling addiction already live in self-imposed isolation. Unfortunately, living with a gambling problem in the hinterlands can often reinforce that isolation.

Connecting to others who can help and listen is vital. "One of the twelve steps discusses how important it is to reach out to a power greater than ourselves," says John Von Eschen, outreach coordinator at Northstar. "The purpose of that step is to help break the feeling of isolation and to remind people that there's help out there if one needs it."

According to John there are many good programs for people to attend if they have a problem with alcohol or drugs in northern Minnesota, but there are few resources available to those with gambling problems. Therefore, Northstar is leading an effort to increase problem gambling resources in that part of the state.

"Our 'Northern Minnesota Awareness' project is an effort to recruit new counselors to treat gambling addiction," says John. He has met with numerous therapists in northern Minnesota – including the cities of Hibbing, Bemidji and Princeton – to help address the shortage of gambling counselors.

"The counselors that I've talked to in northern Minnesota know that gambling is a problem for many of their clients and their clients' families," says John. "They say it's just a matter of getting help to those who need it. Fortunately, there are counselors who want to become trained to be state providers."

To encourage more counselors to become certified in gambling treatment, Northstar, in conjunction with the state, is offering scholarship money for those interested in receiving training. Northstar is also working to create more awareness about gambling addiction to the professional community in general. The ultimate goal is to improve the lives of problem gamblers and their families in a part of the state where access to gambling counseling is limited.





Cathie Perrault
Executive Director
NPGA

WE NEED YOUR SUPPORT!

We thank all our members, donors, volunteers and affiliates who have contributed to our mission.

Become a member today. Visit www.NorthstarProblemGambling.org to join us.

FROM THE EXECUTIVE DIRECTOR

Looking Back, Looking Forward

Several months ago, we moved our offices to a different building in Roseville. As most of you can attest, moving is never fun. However, in the process of reviewing old papers, files and articles, I found myself reflecting on Northstar's beginnings, what it's accomplished and where it's going.

Northstar marks its fifteenth anniversary in 2016. From humbling beginnings – the idea for the alliance gelled when three individuals met for breakfast at Key's Café and Bakery in Roseville – Northstar has evolved over the years to assume expanded responsibilities and to become a greater advocate for those with gambling addiction.

In 2001, we had a board of directors and executive director with the drive and passion to launch the organization. Fifteen years later, we have an active board of directors, two full-time employees, four contractors who regularly work on various projects, and a half dozen professionals who conduct speaker presentations and professional training.

Our budget has grown annually from both state grants as well as memberships from individuals and organizations. This has allowed us to continually expand programs that have helped Minnesotans understand more about the issue of compulsive gambling and how to gamble safely, recognize when gambling is getting out of control, and how to find help for themselves or someone they know who has a gambling problem.

As we turn 15, I want to recognize all those who have been involved with Northstar in one manner or another. Their efforts have allowed us to be where we are today and their passion and spirit will carry forward for years to come.

Northstar Problem Gambling Alliance is a nonprofit agency whose mission is to help those affected by problem gambling in Minnesota. We do this by promoting awareness and understanding of the issue via our website, newsletter, community education programs, sponsorship of the Minnesota State Conference on Problem Gambling, and training of professionals in preventing and treating problem gambling.

Northern Light is funded by a grant from the state of Minnesota. Designer: ESD Graphics. Writer: Bill Stein

Technology Provides Better Training Access

FOR STATE'S PROBATION OFFICERS

The state of Minnesota requires that a person convicted of certain offenses be screened to determine whether or not compulsive gambling contributed to the offense. The screens are performed by probation officers trained to understand the basics about gambling. The requirement that probation officers perform screenings is known as Rule 82.

Northstar, working in conjunction with the Minnesota Department of Human Services (DHS) and the Minnesota Department of Corrections, helps to make sure that appropriate Rule 82 training is provided to probation officers. Since the early 1990s, this training has been performed through in-person visits throughout the state. But thanks to a grant from DHS, training is being brought online to increase both accessibility and quality of training.

"It's valuable for probation officers to receive this training because of the pervasiveness of gambling in Minnesota," says Mike Downey, training consultant for Northstar and a retired probation officer who's working to create an online version of Rule 82 training. The more that probation officers understand about gambling addiction, the better they'll be able to recognize the behavior. "Ultimately, the hope is to reduce rates of recidivism for offenders whose gambling played a role in their behavior," says Susan Campion, a state-certified gambling counselor and Northstar consultant who is also helping with the training project.

The training for probation officers covers a range of topics, starting with an overview of gambling and problem gambling in Minnesota. It includes discussion about problem gambling warning signs, the various phases of gambling addiction, how compulsive gambling compares with chemical dependency, and provides examples of how compulsive gambling leads to crime.



The South Oaks Gambling Screen (SOGS) is introduced to probation officers during the training. Through case studies they are also given the opportunity to score individuals based on their responses to the screen.

The probation officer's role and responsibility with regard to the screening is also discussed. They're reminded that if the offender scores five or higher on SOGS, the probation officer is required to make an appointment for a gambling assessment from a state-certified gambling counselor.

The training will be set up so that prior to the completion of each module, a probation officer is required to pass a test to demonstrate mastery of the material.

The project is being produced in partnership with Rivertown Communications, which has developed other online training modules for the State of Minnesota. It's expected to be rolled out this spring.

Northstar will continue to provide in-person training on Rule 82 for those who

"Ultimately, the hope is to reduce rates of recidivism for offenders whose gambling played a role in their behavior."

request it. The online course will make the training more accessible around the state.

If you are interested in bringing a Rule 82 training to your department, or if you would simply like a presentation on gambling addiction, contact Mike Downey at (507) 363-0885 or mdowney515@gmail.com.



Michelle's STORY



I'm grateful that I can remember everything that I put people through because I never want to go through that again.



I couldn't bare to share my long-held gambling secrets to all those I'd lied to or stolen from.

I was emotionally and physically sick from all this. . . I knew this was coming to an end.

I'd moved myself to a hotel and was going to end my life. I couldn't bare to share my long-held gambling secrets to all those I'd lied to or stolen from. Doing it this way was going to be a lot easier than telling everybody.

My mother had left a message on my phone, addressing me with my middle name to show that she really cared and had a feeling something was wrong. Of course I felt obligated to call her back as I didn't want to hurt my mother. She asked what was wrong – and then I broke down.

That was six years ago. And from that point on I've been clean from gambling and sober from alcohol.

I'd always been addicted to something, whether it was alcohol or drugs. But I'd never been addicted to gambling.

It started on a visit to Grand Casino about 15 years ago. I wasn't going to waste \$25 on a machine, so instead I put in a dollar. I won \$250. It was easy money!

We didn't live far from the casino, so we'd occasionally go back there. At first, it wasn't that often, but eventually I went more and more. I found that with drinking and drugs, you're putting something into your body, but the casino provided what seemed a more natural high.

I begin to lie about my activities, like telling my employer I had to go home

Looking back, I was fortunate to have the support of my husband and to have a sister that forgave me for all the things I did at her organization.

to be with sick kids. Eventually, I developed financial problems because of my gambling. I started to hock things, including my husband's beautiful camera and my own wedding ring.

I went for outpatient alcohol treatment at Miller-Dwan. For three months, I found peace, neither drinking nor gambling.

But I went back to the casino and the lying and deceit continued. I stole money from my husband, and said I'd paid the rent when I actually hadn't.

In 2007, I was offered a job with a Christian company that my sister managed. I figured being around Christians would help me, though in the back of my head I wondered if a job as a financial manager wasn't the best thing.

A month into the job, I started embezzling. I would pay it back and then take more money. This would repeat itself often. Eventually, I couldn't keep it up. I was living two separate lives. I pretended I was a Christian in the Christian community and would then go out gambling at night with their money. I did this for two years.

Then the organization I worked for required financial reports. But I couldn't

do it. By this time, I'd taking thousands of dollars, not hundreds. I'd rearranged the books and falsified everything. My sister said they really needed the information but I wasn't about to do it. I was emotionally and physically sick from all this. I came home late, couldn't sleep and then became paranoid. I knew this was coming to an end.

And that's when I packed my things up and went to the hotel.

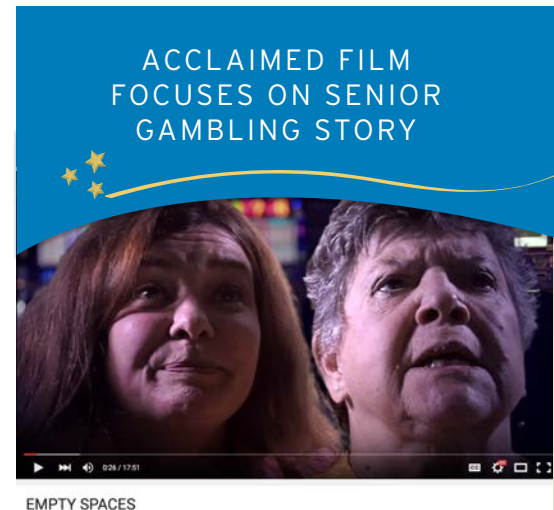
I subsequently received treatment for my alcohol addiction (first) and then my gambling addiction. While receiving treatment at Liberalis (Carlton, MN), I started going to church. The things I heard clicked with me and I decided to follow the Lord. My faith has been an important part of my recovery. If it weren't for that, I wouldn't be here.

Looking back, I was fortunate to have the support of my husband and to have a sister that forgave me for all the things I did at her organization. I'm grateful that I can remember everything that I put people through because I never want to go through that again. I'm able to share my story with others, and hopefully help them in the process.



Share a Recovery Story

Stories of recovery from compulsive gambling provide hope to those currently struggling with the addiction and their families. If you or someone you know would like to share your story, please contact Linda at linda@NorthstarProblemGambling.org or (651) 424-8595. Your identity will not be disclosed.



EMPTY SPACES

The New York Council on Problem Gambling is bringing awareness to the issue of senior gambling with a short award-winning film called *Empty Spaces*. The mini drama, created by OutreachArts, takes a hard look at the issue of seniors suffering from gambling addiction and the impact it has on their family and friends.

The video, as well as other videos about problem gambling, can be viewed on Northstar's YouTube channel, which is linked at the upper left section of NorthstarProblemGambling.org.

COUNSELOR'S *Corner*

HELPING A GAMBLER TO FINANCIAL RECOVERY



Restricting or severely limiting the problem gambler's access and custody of household finances and assets is a common recommendation

that can benefit both the gambler and the family. Money is the fuel for a gambling habit, and the ability of a spouse, partner, parent, trusted friend or relative to create a roadblock to access can be helpful. The blocking of access to financial resources can range from simply giving the problem gambler an allowance, to more extensive measures, such as transferring legal control of all assets to a spouse, partner, loved one or even a trust. However, these are rather extreme steps, and it's best for those involved to seek professional help from financial, tax and legal experts before they become necessary.

Establishing Controls to Ensure Household Bills Are Paid

A good starting point in the effort to control a problem gambler's spending is for someone else, such as a spouse or parent, to manage household expenditures. The gambler can be part of this process but should be included only with supervision.

The gambler's loved ones should be encouraged to handle financial transactions automatically through a bank or other financial institution whenever possible. This includes payments into savings and investment accounts as well as income from paychecks, Social Security and pension payments. When income checks cannot be deposited automatically, the gambler should be encouraged to give them to a trusted non-gambler who can make the deposit.

It's important that credit cards are closed for the accounts on which the problem gambler is a signer. This includes personal credit cards, jointly owned cards and those

used for work. To make sure this happens, advise the gambler or loved one to obtain written confirmation of closed accounts. If a credit card is deemed necessary, the non-gambling individual should open the account.

The problem gambler may be best served by living on a set cash amount each week that's sufficient for common out-of-pocket expenses such as food. The non-gambler can supervise the distribution of this money and ask the gambler to account for expenses before additional cash is provided.

Legal Transfer of Assets

The transfer of legal ownership of assets from a gambler to a non-gambler is something that should be not taken without consideration of ramifications. Transfer of assets can create problems in the event of divorce, separation, physical or mental incapacity, or death. Still, it may become necessary.

There are a variety of ways to transfer ownership or otherwise restrict a gambler's access to household finances. The exact strategy to employ varies based on the gambler, their financial situation and their obligations to the family. The gambler should be encouraged to discuss the best tactic with a lawyer or financial planner before transferring legal ownership.

Use of Trusts

A trust is a legal arrangement that allows a third party, or trustee, to control assets on behalf of a beneficiary or beneficiaries. For example, a gambler might place assets, such as stocks or cash, into an irrevocable trust, meaning the gambler permanently relinquishes control of the assets. A spouse, partner, trusted friend or relative might serve as trustee, who would manage the

assets for the beneficiary, such as the gambler's family. This arrangement could be used in the case of a child who is a problem gambler when parents want to ensure an inheritance won't be gambled away all at once.

For gamblers who have been isolated from family and friends, third-party trustees, such as a trust department, attorney or financial planner, can be used.

Using trusts to protect assets from problem gamblers should be seen as an advanced solution. They can be complicated and costly; however, in some situations they may be appropriate.

Problems and Risks of Shifting Ownership

Transferring ownership and control of assets is not a simple process that should be done without much deliberation. There are risks for both parties as situations can change. A gambler's spouse may file for divorce or die, putting into question whether the gambler will have a right to property put into the spouse's name. Other unanticipated problems can arise. For these reasons, it's important to encourage the gambler to discuss transfers with all involved, including legal counsel. A knowledgeable lawyer will understand the risks of shifting ownership of assets and address them with appropriate strategies.

It's important that the gambler and their loved ones understand property ownership laws in their state. The gambler should also learn more about ownership transfers, power of attorney and similar strategies from banks, brokerage firms, mortgage companies, financial institutions and others.

Information provided by the California Council on Problem Gambling



PROVIDER

Profile

DAWN EISENACH, LADC



If anyone knows about gambling addiction, it's Dawn Eisenach, LADC, certified gambling provider for the Center for Alcohol and Drug Treatment (CADT) in Duluth. Dawn is a recovering compulsive gambler and alcoholic whose life was turned around by treatment and group therapy.

"Realizing I wasn't the only person with the thoughts I had was a great relief," says Dawn. "The feeling I received at my own assessment is the feeling I want to give others. I want to offer compassion and help to those who get in trouble with their gambling as well as their families."

"The most important thing is to remind clients that they've made bad choices, but are not bad people," says Dawn. "I want to give them hope."

Dawn has been a gambling counselor for 10 years. She's a provider in the only outpatient center serving an area that spans from Hibbing to the Iron Range to Sturgeon Lake.

Motivational interviewing is one of Dawn's favored approaches to treating clients with gambling addiction. "It's important to meet them where they're at and for them to create their own individualized treatment plan," says Dawn.

Dawn believes that several new trends – some favorable, some not – are impinging on the plight of those attempting to recover from problem gambling. "I think the ability to self-exclude from gambling

establishments is a huge deterrent since it's a voluntary step they can put in place," explains Dawn. "It makes it easier for them to go into treatment."

However, Dawn feels the advent and growth of virtual gambling, where participants purchase coins in online casinos but don't actually win cash, poses a large risk. "The appeal is to win a substantial amount of coins against others in the 'room,'" says Dawn. She says that online virtual gaming, such as World of Warcraft, is also tempting to problem gamblers.

Nothing is more rewarding to Dawn than to see her clients graduate. The average length of stay in the CADT compulsive gambling program is six months or longer, meaning that there's adequate time for participants to practice new behaviors while they have support. She appreciates that DHS provides assistance so that there are no out-of-pocket expenses for compulsive gamblers, who typically have no money.

Dawn believes that raising public awareness and acceptance about compulsive gambling is the key to helping more people. "I think that many people are not even aware that counseling for gambling addiction is available."



BEHIND THE NUMBERS

\$4.2 Billion

The amount of money expected to be wagered by Americans on Super Bowl 50¹

\$9 Billion

The approximate amount of money wagered for March Madness in 2015¹

8

The percent increase in money placed in the 2016 Super Bowl compared to the 2015 Super Bowl.¹

\$149 Billion

Estimated amount wagered by Americans on sports in 2015, up from \$145 billion the year before.¹

800-333-HOPE

The phone number for the Minnesota Problem Gambling Helpline, available 24 hours a day, seven days a week

¹ Source: American Gaming Association



1935 West County Road B-2
Suite 420
Roseville, MN 55113-2795

New Office Location

The Northstar Problem Gambling Alliance office has moved. The new location is 1935 West County Road B-2, Suite 420, Roseville, MN 55113. Our phone numbers remain the same.



scan to visit
www.NorthstarProblemGambling.org

Northern Light

NORTHSTAR PROBLEM GAMBLING ALLIANCE

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Changing Problem Gambling Behavior through:

AWARENESS • EDUCATION • RESEARCH • ADVOCACY