



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 and the Minnesota Lottery.

During the month of March, ads and messages about problem gambling will be communicated through radio and other outreach activities. The goal of this annual event is to encourage people to learn more about gambling addiction and to be open to discussing it with family, friends and colleagues.

ACCELERATED RESOLUTION THERAPY MAY HELP THOSE WITH GAMBLING DISORDER

Among the variety of therapies counselors can choose from to help their clients address gambling addiction, one that's received relatively little attention is known as accelerated resolution therapy (ART). While ART, deemed an evidence-based therapy in 2015, has historically been studied and used as an alternative to traditional PTSD treatments that use drugs or lengthy psychotherapy sessions, it also may help those who struggle with gambling.

ART is a form of psychotherapy that's rooted in existing evidence-based therapies and has been shown to achieve benefits much more rapidly (usually within one to five sessions). Clients with depression, anxiety, panic attacks, PTSD, substance abuse, sexual abuse and many other mental and physical conditions can experience benefits starting with the first session.

ART incorporates a combination of techniques used in many other traditional psychotherapies, including exposure therapy, gestalt therapy, cognitive behavior

therapy, eye movement desensitization and reprocessing (EMDR), imagery re-scripting, guided imagery and brief psychodynamic therapy. It works directly to reprogram the way in which distressing memories and images are stored in the brain so that they no longer trigger strong physical and emotional reactions. This is accomplished through the use of rapid eye movements similar to eye movements that occur during dreaming. ART is not hypnosis.

The use of this very specific and directive approach can achieve rapid recovery from symptoms and reactions that may have been present for many years. It combines long-respected, sound treatment practices with safe and effective methods validated by current scientific research studies conducted by the University of South Florida.

The connection between gambling addiction and trauma may not be immediately apparent but the relationship is clear. "Trauma is frequently overlooked as something that can precipitate gambling

Continued on page 7



Cathie Perrault
Executive Director
NPGA

FROM THE EXECUTIVE DIRECTOR

An Age-Old Question: What Constitutes Gambling?

At this point of the year, we're in the middle of sports betting primetime. The Super Bowl has concluded and March Madness is right around the corner. An estimated \$4.7 billion was to be wagered by Americans on Super Bowl LI according to a report from the American Gaming Association (AGA). That amount represents an 11 percent increase over last year's Super Bowl. March Madness is an even larger betting event. The AGA estimated that \$9.2 billion was wagered during last year's NCAA basketball tournament.

Of course this is only a portion of the total sports gambling that takes place throughout the year. And sports gambling itself is only a part of the gambling universe, which includes casinos, horse racing, bingo and the lottery. Indeed, these are activities the general public commonly thinks of when the topic of gambling is broached.

Defining what constitutes gambling is increasingly difficult with the advent of electronic online games and gaming. Daily fantasy sports, for example, is considered gambling in some jurisdictions but not in others. Yet many would argue that it fits the clinical definition of gambling and should be considered as such.

There are other types of games and activities that come with many of the behavioral impacts typically associated with traditional gambling, yet they're not considered gambling. For example, baseball card trading or coin collecting are activities that, when taken to an extreme, can cause significant psychological pain, financial loss and damaged family relationships not unlike what we see with official forms of gambling. In this issue of Northern Light, we take a look at some of those pursuits.

Just as the diagnosis of gambling disorder is not always cut and dry, neither is the determination of whether an activity constitutes gambling. As always, it's important to explore each situation individually and look at the specific effects it has on a person.

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.

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.

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PROVIDER

Profile



CLUB RECOVERY

ADDICTION TREATMENT FOR YOUR PATH TO RECOVERY

Club Recovery is a Minneapolis-based outpatient addiction treatment center specializing in alcohol and drug abuse and compulsive gambling. The center began operations in 1998 and has been providing treatment for gambling addiction since 2000.

The gambling treatment and rehab program is directed by Mary Everson, LICSW, LADC, who has more than 20 years experience in mental health and addiction. Mary has worked with clients recovering from a range of addictions and has insights about the commonalities that all addictions share.

Club Recovery provides both individual and group therapy for gamblers, as well as family therapy and interventions for family and friends to confront the gambler in their life. “Neither individual therapy nor group therapy is always enough,” says Mary. “We find that one begets the other, and therefore we encourage our clients to participate in both forms of therapy.”

Club Recovery emphasizes a cognitive behavioral approach where the focus is on raising awareness of one’s emotions, thoughts and behaviors. While the center can incorporate a traditional 12-step approach when appropriate, this is not the primary emphasis. Counselors are also expert in motivational interviewing and in health realization techniques, which are based on the idea that the nature of thought affects the experience of reality and that

individuals can change how they react to their circumstances by becoming aware that they create their own experiences through their thinking.

“We believe that a cognitive approach brings new self-awareness that helps individuals to recognize their triggers and urges to gamble, and helps them develop techniques to manage impulses and make positive changes in their lives,” says Mary. “We try to get our clients to understand their impulse to gamble so they learn the root of the problem. Abstinence from gambling alone is not enough.”

Mary recognizes that a problem gambler may use gambling as a Band-Aid for coping with other serious issues. “Issues with family and friends, relationship issues, financial problems, legal problems, and dysfunctional lifestyles may all be underlying causes or consequences of the addicted gambler’s behavior.”

Mary has seen some changes over her 16 years treating compulsive gamblers. “I think there’s more awareness about problem gambling now because there’s so much of it,” says Mary. “But problem gambling remains a very hard addiction for most people to understand. They just don’t understand a gambler’s mentality and how they got there.”

For more information about Club Recovery, call (952) 926-2526 or visit ClubRecoveryllc.com.



Mary Everson,
LICSW, LADC

“Mary recognizes that a problem gambler may use gambling as a Band-Aid for coping with other serious issues.”





OTHER FORMS OF RECREATION CAN BRING OUT GAMBLING ADDICTION-LIKE BEHAVIOR

When most people think of gambling activities that can cause addiction, they typically envision casino games, lotteries, betting on horses or professional sports, or even Bingo.

However, other recreational activities that are not technically considered gambling can create some of the same consequences when taken to the extreme.

John Von Eschen, MA, LMFT, gambling counselor at Pathways Counseling Center in St. Paul, has seen clients develop problem behaviors from activities that might seem benign at first blush. “Whether these activities are considered gambling

from a legal definition or not doesn’t really matter,” says John. “They can still create the type of behavior we associate with gambling addiction, including disruption of family life, loss of finances and emotional problems.”

Here are some lesser-known activities that have the potential to create behavioral problems similar to gambling addiction:

Baseball Card Collecting. Some baseball card collectors engage in what is called box betting. In box betting, collectors purchase boxes or large collections of baseball cards in hopes of finding a few select valuable cards that can be sold for big money.

This activity can actually produce two “highs.” The first is the bidding process that a collector goes through to determine what to purchase and for how much. This can involve a considerable investment of time, particularly if one is bidding on numerous boxes at one time. The second reward is the thrill of poring through the box to determine if any valuable cards exist.

Coin Collecting. Coin collecting can also result in unhealthy behavior. Collectors may not be satisfied until their collection is complete and may often be in pursuit of “one more coin” to bring a collection to fruition. After that, they make seek to upgrade their array by finding new coins to hunt. In other cases, collectors who become obsessive in their pursuit of coins may switch to collecting stamps, guns or other collectibles.

Online Shopping. Shopping has always been an activity susceptible to becoming addiction-like for some people. However, the ability to make purchases online through a bidding process that requires constant checking has created

more opportunity for obsessive behavior. This pursuit can become an unhealthy compulsion, monopolizing many hours and taking time away from job and family.

Online Games. There are many online games where the purchase of credits is required to keep the game going or to increase chances of winning. These games are considered nontraditional forms of gambling because participants can’t actually win money and prizes, but they become addicted to the thrill of winning.

Stock Trading. When it comes to stock trading, the line between “hobby” and “addiction” is a thin one. An addiction to investing can be hard to diagnose at first, as many adults either make investments or own a portfolio or securities at some point. The ease and convenience of online brokerages has made it easier for people to invest at will. Compulsive trading can ratchet up transaction costs and stress levels, and the exorbitant amount of time following individual stocks can mean time spent away from the important things in life.

“These are not activities that clients expect will cause the type of problem behaviors we see with gambling addiction,” says John. “They tell me things like, ‘I never thought of baseball card collecting as gambling. How can this be gambling?’”

The potential for these types of activities to cause behaviors and consequences similar to a gambling problem is not widely recognized nor understood by the counseling community and the general public. As with other activities, it becomes a problem when participation becomes all-consuming and extreme. Therefore, moderation is key.



BEHIND THE NUMBERS

80

Nearly 80 percent of Americans report that they have gambled in the past year. (Source: NCPG PGAM info)

6

The number of people, in millions, that will experience serious problems with their gambling. (Source: NCPG PGAM info)

10.9

Percent of elderly (over 65) patients in a primary care facility who were at risk gamblers (Levens et al., 2005)

\$4.7 billion

The estimated amount of money wagered on Super Bowl LI (Source: American Gaming Association)

800-333-HOPE

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

FINANCIAL COUNSELORS CAN PROVIDE VALUABLE SERVICES TO GAMBLERS AND THEIR FAMILIES



In addition to the social and emotional devastation of gambling addiction, which may include loss of relationships, residence, physical health and career opportunities, the damage exacted to one's finances is significant. While therapists and groups such as Gamblers Anonymous can help address the mental and psychological challenges from a gambling disorder, other experts can help gamblers rebuild their financial house.

Financial counselors can provide a variety of services to both the gambler and their family. By taking appropriate measures, counselors can help gamblers rebuild their credit and safeguard the assets of “affected others,” whose money the gambler may have accessed during their addiction.

Many compulsive gamblers have accumulated a seemingly insurmountable level of debt by the time they seek help. Financial counselors can work on their behalf to obtain special, lower interest rates from creditors to satisfy existing debt. Financial counselors can also consolidate debt so that the recovering gambler pays a single monthly payment, an option known as a debt management plan. While debt consolidation is a tool that's available for anyone — gamblers and non-gamblers alike — it can be especially helpful for someone who has incurred debt from gambling addiction and requires structure to start on a new path.

Recovering gamblers seeking financial relief should be wary of debt settlements, which

are fundamentally different than debt management plans and which have been the subject of scrutiny from the Minnesota Attorney General. Debt settlement is a form of debt relief that is considered to be extremely dangerous by financial experts. The process, which involves the paying off of debt to a creditor after mutually agreeing to a sum less than what is owed, often leaves consumers with damaged credit scores and can sometimes lead to even deeper debt.

In addition to credit card assistance, financial counselors can also help with management of student loans and mortgages. HUD-certified financial counselors specialize in foreclosure prevention and can potentially help those who have lost much of their money from gambling by working with mortgage companies to make mortgage modifications. According to Cate Rysavy, senior director of Financial Services at Lutheran Social Service of Minnesota, people are able to avoid foreclosure 64 percent of the time when working with a housing counselor.

Financial counseling can also come to the aid of family members whose monies may have been stolen by the gambler or who may have unknowingly enabled the gambler by providing financial support. Counselors can provide protection to spouses by offering separate accounts for spouses and others to prevent access by the gambler.

A recovering gambler might also wish to engage a Power of Attorney (POA) to help control the disbursement of funds.

By setting up a POA, a gambler can ensure there's controlled access to monies and specify exactly how the funds are to be used. A POA is a formal contract that must be given great consideration. It can be cancelled by revocation by the individual or a resignation by the POA.

In addition to helping those in financial distress, financial counselors may also be the first to identify someone's gambling problem. They may note frequent cash withdrawals from a casino or determine that something's amiss with a client's expenditures given their budget and income.

Ideally, financial counseling, when necessary, takes place at the same time as treatment for gambling addiction. “If someone's not acknowledging their addiction and seeking treatment, financial counselors are not in a good position to help,” says Cate, who says the biggest concern when working with gamblers is the possibility of relapse. At Lutheran Social Service, counselors are encouraged to make the call for treatment or to GA while they're still meeting with the problem gambler.

Gamblers seeking a debt management plan should work through a nonprofit member agency of the National Foundation for Credit Counseling. There are three such credit counseling centers in Minnesota: LSS Financial Counseling (1-888-577-2227), The Village Financial Resource Center (1-800-627-8220) and Family Means (1-800-780-2890).



Dick's STORY



"If this story, or even parts of it, sounds familiar, don't wait. Seek help from the many good people out there willing to give you the help and support you need!"



Visiting the High Stakes Room turned out to be a large mistake in my compulsive gambling path. My arrow was becoming bent as I ignored family calls while I was at the casinos.

I was a real straight arrow for a long time. Until 2013, I was a good family man, went to work at a fairly well paying management job, attended church and played some golf. Before 2012, you could count the number of times I had been at a casino on one hand. I had gone to the casino only if some friends or relatives invited me, and I played on the quarter slot machines only. But after some pressures at work in 2012-2013 came to a head, I went from a social gambler to a compulsive one. Soon thereafter I was going to the casinos myself to get my dopamine fix, escape various pressures, and get the recognition and attention of the "hand pay." [A hand pay occurs when a slot machine cannot pay the patron in the typical manner, requiring

the casino staff (such as the floor attendant or cashier) to pay the customer manually.]

I started my betting at the slot machines used by the general population. But on several occasions I used the slot machines outside the High Stakes Room. Many, many times I would see the casino cashiers go into the High Stakes Room to give someone a hand pay. So, one day I dropped into the High Stakes Room and played some slot machines. And, sure enough, I won a hand pay. The dopamine had control of my brain as I won another hand pay. Visiting the High Stakes Room turned out to be a large mistake in my compulsive gambling path. My arrow was becoming bent as I ignored family calls while I was at the casinos.

In 2014, I retired from my management

ACCELERATED RESOLUTION THERAPY MAY HELP THOSE WITH GAMBLING DISORDER *continued from page 1*

behavior,” says Wade Lang, LPCC, LADC, NCGC-II, a counselor in southwestern Minnesota and one of only two certified ART therapy trainers in the state.

“Trauma comes in many forms — from the soldier with wartime trauma to the person who was always made to feel ‘lesser-than’ or ‘insignificant’ compared to others. Gambling becomes the solution for these people and ends in a maladaptive pattern of chasing or escape.”

When working with clients that have a gambling disorder, Wade asks a client to mentally relive their first gambling experience and has them create new scenarios for a different reality. For example, Wade may plant a suggestion to a client that they never went to the casino and experienced their first big win, or he may have them think that they never went to the casino at all. “It’s that recollection of their first big win and the associated socioeconomic consequences that followed that we’re trying to change,” says Wade.

By using eye movement, ART is able to process hurt and pain that clients may never touch in conventional “talk-therapy” or when completing CBT worksheets. “Science tells us that when a strong memory is recalled it is rendered unstable, and through a process called the reconsolidation window new images can be laid down on the same dendritic spines as the original images, like a film or overlay.” Wade says this science prevents new episodes where the old pain or trauma can be triggered.

Jennifer Briest, MSW, CGC-MN, LADC, LICSW, who has worked with several clients with gambling addiction in her role as a counselor for Western Mental Health

Wade Lang, LPCC,
LADC, NCGC-II



Center, has similarly been impressed by the therapy. “I have found ART to be an amazing and effective form of bilateral brain stimulation and positive image overlay,” says Jennifer. “The results are immediate and long lasting.”

While there are no studies focused specifically on using ART for patients with gambling addiction, it’s commonly recognized that individuals with trauma may have a gambling disorder. Several studies have been conducted that demonstrate the effectiveness of ART for patients with psychological trauma. Practice comparisons between ART, EMDR and cognitive processing therapy have also shown that ART offers several advantages. These studies can be viewed at NorthstarProblemGambling.org/for-professional/.

For additional information about ART, visit AcceleratedResolutionTherapy.com or contact Wade Lang at wade@wadelang.com.



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.

I played on the quarter slot machines only. But after some pressures at work in 2012-2013 came to a head, I went from a social gambler to a compulsive one.

job, but not from my compulsive gambling. In 2015, I lost and won hundreds of thousands of dollars at three different casinos, but guess who came out ahead? Not me! I ended up with large credit card debts and owing the government thousands of dollars in taxes! Along with a family meeting with my wife and children, this is where I hit bottom and decided to get help. My arrow was definitely crooked as I wondered what to do.

First, I sought financial help from a local Christian organization. Next, I found a GA meeting near my home. Then I found a private counseling organization and counselor who did not know much about gambling. But at one of the GA meetings an attendee told me about a great counselor he was seeing at Pathways Counseling. The counseling sessions are free and the counselor is a godsend. He is able to talk about gambling and all things related.

If this story, or even parts of it, sounds familiar, don’t wait. Seek help from the many good people out there willing to give you the help and support you need! As a side note, my arrow is not fixed yet, but it is straighter and my family is happy about that.





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Recovery From Gambling Addiction is Possible

The Northstar website includes first-hand accounts of compulsive gamblers who have found recovery. These stories are both informative and inspiring.

*NorthstarProblemGambling.org/
resources-for-gambling-help/treatment-works*



scan to visit
www.NorthstarProblemGambling.org

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IN THIS ISSUE

- Accelerated Resolution Therapy May Help Those with Gambling Disorder, p. 1
- Provider Profile: Club Recovery, p. 3
- Other Forms of Recreation Can Bring Out Gambling Addiction-Like Behavior, p. 4
- Financial Counselors Can Provide Valuable Services to Gamblers and Their Families, p. 5
- Dick's Story, pp. 6-7

Changing Problem Gambling Behavior through:
AWARENESS • EDUCATION • RESEARCH • ADVOCACY

