



# Crypto Trading — Is it Gambling?

**While it's not there yet, cryptocurrency trading is gradually approaching mainstream adoption.** It's a phenomenon in the investing world, but its safety is questionable. While some people have made millions buying cryptocurrency, others have lost everything.

Is cryptocurrency trading a form of gambling and, if it is, can one become addicted? There's a strong argument to be made that the answers to both questions are yes.

According to Kevin Davis, a leading financial expert in Australia, when one buys a cryptocurrency like Bitcoin, chances are they're doing it not to make a payment but because they believe someone will be willing to pay more for the Bitcoin in the future (Sydney Morning Herald, July 1, 2022). While Davis says that it's different from other forms of gambling, where the outcome of a horse race or a sports contest determines the gain or loss, he still sees it as gambling.

With excessive cryptocurrency trading, an individual risks money on a highly volatile commodity in hopes of making a substantial return. It is similar to gambling on high-risk stocks like margins and options.

Surging prices of cryptocurrency can bring a rush of dopamine. Regular "hits" of dopamine stemming from the volatility of cryptocurrency – as well as the fact that it can be traded at any time – can produce addiction more easily than stock trading, which has a market that's less volatile and has limited trading hours.

Indeed, there are specific signs of cryptocurrency addiction according to Family Addiction Specialist (familyaddictionspecialist.com). These include, but are not limited to, the following:

1. Taking on increased risk without much strategy or needing to make bigger wagers in order to receive satisfaction or excitement.
2. Obsession with researching and trading cryptocurrencies or having a preoccupation or compulsion to constantly check prices.
3. Losing interest in social and leisure activities once found pleasurable at the expense of engaging in trading.
4. Trading for an adrenaline rush or to induce pleasure.
5. Unsuccessful attempts at reducing time spent on trading and trading-related

activities, or unsuccessful attempts from taking a break or abstaining from trading-related activities.

6. Trading compulsively or experiencing strong urges and cravings to engage in trading-related activities.
7. Experiencing stress, anxiety, a low mood, irritability, insomnia, anger or other unwanted and unhealthy mental health symptoms when trading or when unable to trade.
8. Lying or hiding trading or trading-related activities from loved ones.
9. Stealing, taking loans, selling assets or using money that should be spent on bills or necessities in order to make trades.
10. Continuing to trade despite adverse consequences to financial stability, relationships, physical and mental wellbeing, or other important life areas.

*If you or a loved one is struggling with cryptocurrency addiction, call the Minnesota Problem Gambling Helpline at 1-800-333-4673 (HOPE) for free confidential help.*

## Action Required: Reserve Your Issue

In an effort to reduce printing and mailing costs, we will greatly reduce the number of hard copy newsletters we print going forward. If you'd like to continue receiving a print copy of this newsletter, please send an email with your name/ address and preference to [info@mnapg.org](mailto:info@mnapg.org).

If you would like to be added to a list for receiving an electronic version, please sign up online: [www.mnapg.org/sign-up-for-mnapg-emails](http://www.mnapg.org/sign-up-for-mnapg-emails).





Susan Sheridan Tucker  
Executive Director  
MNAPG

FROM THE EXECUTIVE DIRECTOR

# Gaming Industry Data Can Unlock Responsible Gaming Tools

This September was the first time the gaming industry dedicated a whole month to responsible gambling. Certainly, a trend in the right direction. The industry has a role in calling attention to the risks involved in gambling whether a gambler exhibits problem gambling behavior or not. All customers need to be aware of the potential harms that can come, especially given the growing sophistication of online gaming. Complex algorithms are acquiring a lot of player data, providing the gaming industry with a better understanding of their customers' preferences and how much time and money they've spent and lost. KYC (Know Your Customer) has been a longstanding principle for the gaming industry and, with more sophisticated data, will be helpful in their marketing and business growth strategies. In particular, information about time and money spent can help identify whether or not someone may be displaying problem gambling behavior.

The movement to embed responsible gambling tools within the apps and game programs is growing. This could be promising if the data could be analyzed by researchers outside of the industry. There's still much to learn about this addiction. Increased research on player behaviors and activities would enable some measurement of the impact of responsible gambling tools. Similar tools should also be designed and regulated for brick-and-mortar facilities.

However, advanced technology presents a double-edged sword. If the gaming industry is truly sincere in its desire to minimize harm, lobbying against legislation that calls for sharing data should be set aside. The gaming industry, regulators and the general public should be in accord in seeking answers through research, yet we continue to see no commitment by the federal government, and many states aren't particularly interested in funding research. Our hope is that increased lobbying efforts at the national level by NCPG with support from its affiliates will encourage a change in thinking.

The silver lining we need to exploit is the opportunity presented to us during the largest expansion of gambling this nation has experienced in decades. No matter what you think about sports betting, it may be the very thing that tips the scales to federal recognition and stronger consumer protections throughout the industry.

Keep an eye out for more legislative updates. We'll need everyone's support when called upon.

Susan Sheridan Tucker

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## 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.MNAPG.org](http://www.MNAPG.org) to join us.

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Minnesota Alliance on Problem Gambling 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 of 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: Evans-Stark Design. Writer: Bill Stein*

# Helpline Adds Motivational Texting



**Needless to say, we live in a world where texting seems the preeminent form of communication.** So why shouldn't it play an important role in helping someone with a gambling problem.

Now, in Minnesota, it does. LifeWorks, which manages the Minnesota Problem Gambling Helpline, now offers a service called *Encourage Me* that consists of motivational text messaging.

*Encourage Me* motivational text messaging is offered to both gamblers and affected others in both English and Spanish. Messages are sent twice each week for three months and are tailored to fit into the client's stage of change, as clients require a different type of information and support in each stage. The messages provide information about gambling and problem gambling, encouragement to change, and tips and suggestions on how to make the changes they want to make.

"We realize that some people may just be thinking about changing, while others need maintenance during the recovery period," says Ashley Trantham, Manager of Customer Success at LifeWorks. Motivational messaging is offered as a supplemental treatment tool and isn't meant to be a substitute for counseling.

Here are some questions and answers about

*Encourage Me:*

## Why texting?

- The program was developed using research from successful healthcare-related texting programs such as smoking cessation, weight loss and medication management.
- Text messages have a 98% open rate vs. a 20% open rate for emails.
- Text messages can be opened at any time that is most convenient to the user:
- Available on almost every model of mobile phone.
- Provides a reminder that someone cares.
- Reminds the user that help is available.

## Is it effective?

Yes! Outcome surveys are conducted at the conclusion of the texts and in the first year, 86% of survey responses indicated that receiving a text message every week helped keep them focused and working on their goals about gambling. Example comment: "I have not gambled since calling the helpline and found the text messages helpful for reinforcement, reminding me to focus on my goal of not gambling."

## Examples of texts

**Contemplation:** Consider changing your thoughts from "I have to stop gambling" to "I want to stop gambling"

## Preparation:

You have made significant progress by just acknowledging that gambling is no longer fun. You're on the right path.

**Action:** Today is the day to be good to yourself. Take a walk, enjoy the warmth of the sun, or give yourself the gift of feeling good about managing your gambling.

**Maintenance:** Take the time to review and modify your goals and plans for recovering from problem gambling. Stay active in your recovery!

## Can a person enroll more than once?

Yes

## How do I enroll a client?

Clients are offered *Encourage Me* messages as a standard part of their call to the Problem Gambling Helpline. If your client has not yet enrolled, you can enroll them by calling the helpline together or recommending that they contact the helpline themselves. Curious? You can call and sign yourself up, too!

## The Gaming Industry's Thoughts on Responsible Gaming

Here are some common themes we noted from the gaming industry during Responsible Gaming Education Month, led by the American Gaming Association.

1. There is a widening consensus within the gaming industry acknowledging their role in minimizing gambling harms. Increasingly advanced technology is providing opportunities to create tools that could help better inform players of the risks they are taking in real time. If operators wish to sustain their business, adopting effective responsible gambling tools will be necessary. Customers will be expecting it.
2. The current thinking is that collecting a wide swath of information from every player will provide greater insights into their behavior

and suggest how tools can be designed to minimize harms. Most commonly cited tools are money and time limits. Giving the player tools to set before play begins will offer a line of defense to prevent an individual from taking too many risks. As technology advances, tools are available that learn how players use the machines. The information helps the operator better understand their customers' behavior. Software already exists that allows an operator to provide a personalized message to each player based on their patterns of play.

3. Responsible gambling must also be raised for those who design games. If the gambling industry wants to continue being categorized as entertainment, games

cannot be designed to be predatory. Stricter regulations must be developed to ensure the games that arrive on the floor of a casino or in an app are not designed to create harm.

4. Some in the gaming industry see the embracing of responsible gambling as a threat. It will take more time to convince certain operators that adopting effective responsible gambling tools will lead to greater sustainability of their operations. Partnerships between advocates of problem gambling, regulators, game developers and operators will be key to ensuring effective ways to minimize harm.

# A Booth's Eye View

Minnesota Alliance on Problem Gambling community educator Sonja Mertz provides a glimpse into what it's like fielding a range of conversations when she exhibits around the state.



**When I work an exhibit table, I never know what to expect when people approach me. I receive a variety of comments.** Some people will tell me, "Life is a gamble." Others just want to make conversation. "I don't have a problem with gambling," they'll tell me, or "I only take \$100 to the casino and when it's gone, I leave." Some people might think I am taking an informal inventory on gambling habits. "I'm worried about my mom's gambling." Some people are looking for resources... something to encourage a conversation with a loved one. Still others are close, but not quite ready to get the help they need, saying, "I know I have a problem, but I'm having too much fun right now." Some people need someone to be real with... someone who knows the language. And sometimes I purposely walk away from the table to give the hesitant person a chance to pick up a brochure without having to say anything to the smiling

lady who might look too eager to speak with them.

My recent opportunities to host exhibit tables have included some diverse events — a celebration of fathers and families in North Minneapolis, a resource fair for senior citizens in St. Cloud, a conference on adverse childhood experiences for mental health professionals and educators, a resource-sharing celebration for people in recovery from substance misuse, and the Fiesta Latina in St. Paul. The attendees at these events might look different from each other, but their needs are the same. They are all interested in strengthening their communities and keeping their families and loved ones healthy. The conversations that I have at these events assist my work at MNAPG by helping me to understand what types of resources are needed in various communities and by helping our organization to shape future messaging about the harms of gambling and

what should be done to reduce that harm.

I also had the opportunity in August to travel to some casinos in central Minnesota and meet with some Human Resources staff members. MNAPG provided boxes of our new brochures and new hotline stickers. Our hope is to build relationships with each casino in Minnesota to work toward maintaining healthy customers and provide resources for their patrons who need help with their gambling behavior.

September, October and November are the busiest conference months for MNAPG. Susan and I will be presenting and/or exhibiting at least twelve different events, not including stand-alone presentations and our own MNAPG conference in November.

As varied as all these interactions may be, we look forward to having those conversations.

## Reflections from Minnesota NCPG Conference Goers

*The annual conference of the National Council on Problem Gambling took place in July. Here are reflections from two Minnesotans who attended:*

### Jeff Hudson, MNAPG Board President, Person with Lived Experience

I am extremely grateful to have had the opportunity to attend. Ever since I made the commitment to ease gambling harm, I have thought the answer lies in all stakeholders being involved. Here are some of my observations:

- **Networking.** I had a list of specific people I wanted to meet in person, having either talked to them or followed them on social media, and it was a great networking experience.
- **Critiquing research.** I saw two panels where I had doubts about the

thoroughness and accuracy of the research. Hearing the presenters talk about their methodologies helped me think critically about what they were measuring and the results they were claiming.

- **Agility grants.** I really enjoyed hearing the stories and seeing the videos that were created by participants.
- **Veteran programs.** The sheer number of veteran-related programs was telling, as was the convincing evidence. It is clear this is a very underserved community, and we have the potential to make some great strides in Minnesota.
- **School boards.** Someone said they are having more success reaching out to local school boards about gambling education than by going to individual schools. It makes sense, since the school board can influence many schools.

### Katie Richards, MNAPG Board Vice President, Problem Gambling Counselor

One of my biggest takeaways from the conference is that sports betting will change a lot of things on many levels, not just on a state level but a national and individual level. There was a lot of education on what sports betting is, who is doing it, the companies that are promoting it, etc. However, one thing that could be done better is, once given that information (the multiple massive studies done), what should the person in the audience do with it? Example, I know the profile of a sports bettor, but what therapy techniques can I use with them? Or how do I advocate to the state of Minnesota to change the current legislative bills to make sure clients are being protected? On a federal level is there anything I can do?

# Minnesota Conference on Problem Gambling: Nov. 15



**Connecting.  
Reflecting.  
Moving Forward.**

Assessing the state of problem gambling – 2022

**Free Registration  
for Virtual Attendance  
Still Available**



*We have an excellent slate of programs and speakers this year as detailed below.  
For more information on the presentations, visit [mnapg.org/conference2022](http://mnapg.org/conference2022).*



**Problem Gambling and Alexithymia: Implications For Interviewing, Screening and Intervention**

*Presented by Jerrod Brown, Ph.D.*



**How Can We Move Forward With Cultural Humility and Diversity, Equity and Inclusion without a Strategic Plan?**

**What's Your Navigation System?**

*Presented by Deborah G. Haskins, Ph.D., LCPC, MAC, ICGC-II, CCGSO, BACC, CGT*



**Women and Gambling Panel Discussion**

*With  
Cassandra Belton,  
Terra Carbert,  
Dorothy A (not pictured) and  
Latosha Cox*



**Gambling Disorders in a New Era of Gambling**

*Presented by Jody Bechtold, LCSW, ICGC-II, BACC, CGT*



**Emergence of Problem Gambling From Childhood to Emerging Adulthood: A Systematic Review**

*Presented by Serena King, L.P.*



**Caring for Our Military and Veterans: Ethical Considerations for Culturally Informed Care**

*Presented by Heather Chapman, Ph.D., ICGC-II, BACCBACC, CGT*



**Responding to Acquired Brain Injury in Problem Gambling Treatment**

*Presented by Katie Richard, B.S., LADC, CPGC and Thomas Beckers, LADC, CBIS*



**How Do We Talk About Risk So it Sticks with Folks Under the Age of 35? A Conversation About Personal Finance**

*Presented by Chris Farrell and Dan Trolaro*



**Sports Betting Integrity and Today's Student Athlete**

*Presented by Daniel Trolaro*



# In Their Own Words

## Dianne's Story



The road has been long and not without challenges. "It was particularly tough to quit at the beginning," says Don.

**Although Dianne is not a big football fan, she'll never forget the Monday Night Football game between the Minnesota Vikings and Dallas Cowboys on January 3, 1983.** It was the first major bet her husband, Don, placed on a football game. He bet a whopping \$1,500 – an amount to cover accumulated gambling losses to date – and lost.

More than 35 years later, Dianne shudders at the memory of that night. She looks back on it as the beginning of a 14-year period in which her husband's gambling took the family on a roller coaster ride it never wanted.

Shortly after that Vikings game, Don's gambling losses began to mount. It soon led to another early memory that haunted the family: his young children watched in dismay as a stranger came into their house to remove a Betamax machine, the sales proceeds of which would be used to settle gambling debt. In the first of many gambling-related lies to his children, Don explained that the machine was broken.

In time, Don's betting advanced from football to all other sports, and he soon had his own bookie. "I bet every day of the year except the Monday and Wednesday before and after the baseball all-star game, the only two days of the year when there was no sports betting," says Don.

After Don's bookie was the subject of a police raid, federal agents dressed in suits and badges came to the house. That development sent shock waves through the family. "That really scared the kids and I felt we couldn't have that," says Dianne. She subsequently packed up the kids and moved in hopes of finding a more stable home environment.

The sight of an empty house served as the first wakeup call for Don. He began attending Gambler's Anonymous in 1986 and convinced Dianne he was ready to quit. Only he really wasn't.

Shortly thereafter, Dianne came across a piece of paper with a list of football games while the couple was away at a cabin. "I was assured by Don that they were old games because he'd quit gambling." She later confirmed the list was for current football games.

As a result, Don became increasingly sneaky in his dealings. He cancelled handball games with friends and rearranged work shifts so he could find more time for gambling at the casino. Don learned to kite checks from three checking accounts he created, and found himself visiting a banker every day. "I could at least relax on the weekends when the banks were closed," recalls Don some 30 years later. He was working one job and half of another "to keep all the balls in the air."

Don forged his wife's signature a few times to take out loans to pay gambling debts. With a flexible work schedule, Don, who controlled the family's finances, arranged to be home when he knew the mailman would arrive, meeting him several houses in advance. "The joke was that I was having an affair with the mailman," says Don.

The cycle of lies and deceit – as well as a general absence from the family – continued through 1994, about eight years after Don first attended GA. On Tuesday, December 27, 1994, he called in sick to work and cancelled a handball match with a friend so that he could stay at a casino. When Don, who called his wife every afternoon like clockwork, didn't call at the usual time, Dianne suspected the worst. Late that afternoon, a call finally came. "Would you mind if I cashed another \$100 check?" Don asked. "Do whatever you want, stay as long as you want, I don't care," said his defeated wife of 16 years.

Don came home in the wee hours of the morning on Wednesday, but to a bedroom that was locked. He knew he'd hit rock bottom and had to stop gambling. He went to GA that night and has been attending religiously every since. That Tuesday night was

the last time he's ever gambled.

Today, Don is well into his recovery and is a thriving member of society. He considers himself fortunate in that GA has helped him, and helped him at age where he can still repay his debts and hopefully accumulate something of a nest egg. Other gambling addicts require individual treatment and counseling to help in their recovery.

The road has been long and not without challenges. "It was particularly tough to quit at the beginning," says Don. "Even several years into it, I remember seeing a list of football games and asking myself if the Packers would cover the spread, etc." For her part, all these years later, Dianne's stomach still turns when she sees her husband turn the channel from one football game to another, conditioned for so many years to think he's checking on games he bet on.

Forgiveness, after so many years of deception, is difficult to grant. In Don and Dianne's case, a more complete healing didn't occur until well after Don had quit gambling and the couple had engaged in Retrouvaille, a type of marriage counseling that's not unlike a 12-step program.

Thankfully, much of the damage caused by Don's gambling has gradually healed. His daughter, who wouldn't allow him to attend her high school graduation nor be part of her wedding, has reconciled with Don. "Our kids carried around a ton of hurt from what their father did," says Dianne. "It seemed like every time we wanted to do something as a family, all the sudden he was gone. For the kids, it was one broken promise after another."

Today, 27 years into his recovery, Don's promises are as good as gold.

# Study Looks at the Impact of Online Gambling on a Gambler's Experience

## How structural changes in online gambling are shaping the contemporary experiences and behaviors of online gamblers: an interview study

Nerilee Hing, Michele Smith, Matthew Rockloff, Hannah Thorne, Alex MT Russell, Nicki A Dowling, Helen Breen

In a recent Australian study these researchers sought to determine if gamblers noticed significant changes in their interaction with gambling and how it may have altered their experiences. Acknowledging that online gambling access has increased with the growth of smartphones, along with the enhancement of betting markets with broader product range and prolific marketing, what have gamblers noticed? Did these changes influence their online gambling experiences

for players seeking treatment help or those not seeking help?

The group studied 19 Australian adults who had been gambling online for more than a decade and had no history of seeking treatment and 10 adults who recently sought professional help for their online gambling. Both groups noted the increased speed and ease of online gambling, which enables 24/7 access. Both also highlighted the continued proliferation of advertising and player inducements, particularly during televised sporting events, in social media and targeted push marketing. Most in both groups were aware of the increased range of bet types. Those seeking treatment reported negative effects from these changes and described how and why they contributed to increased

gambling, impulsive gambling and loss chasing. They reported limited effectiveness of current responsible gambling tools. The study concluded that, despite the industry's policies and objectives to minimize gambling harm, the changes made to online gambling – making it easier, faster and more heavily incentivized, including more complex bets with poorer odds – unduly affect addicted and harmed individuals. The research team called for further consideration to ensure gambling policy, industry practices and public health measures more effectively reduce gambling harm in today's environment. Inducements, poor pricing of multi-bets and increased attraction to players with problems should be a key focus.

## Lower-Risk Gambling Guidelines

A low-risk approach to gambling means choosing to gamble on a limited basis and because it's a fun recreational activity. By following these three guidelines, you can ensure you gamble responsibly (all guidelines should be observed to maximize safety).

1

HOW MUCH

Gamble no more than **1%** of household income before tax per month

and

4

HOW OFTEN

Gamble no more than **4 days** per month

and

2

HOW MANY

Avoid regularly gambling at more than **2 types** of games

Note: these limits may not be suitable for those experiencing problems from alcohol, cannabis or other drug use, problems with anxiety or depression, or have a family history of addiction or problem gambling.

## ORGANIZATIONAL MEMBERS

Why belong to the Alliance?

You can make MNAPG's voice stronger and affirm the value of our work. Gambling disorder is a real and destructive addiction. Our work is not about prohibition, but to ensure those negatively impacted have available resources for recovery and to minimize the risks for all. Better informed consumers make better choices. More members equal greater credibility with decision makers. Visit our membership page at [MNAPG.org/membership](http://MNAPG.org/membership).

GOLD	<p style="font-size: 0.7em; margin: 0;">Minnesota Indian Gaming Association 25 Years of Shared Success</p>	<p style="font-size: 0.7em; margin: 0;">Shakopee Mdewakanton Sioux Community</p>	<p style="font-size: 0.7em; margin: 0;">Running Aces CASINO • HOTEL • RACE TRACK</p>	<p style="font-size: 0.7em; margin: 0;">Canterbury Park</p>	<p style="font-size: 0.7em; margin: 0;">Minnesota State Lottery</p>	<p style="font-size: 0.7em; margin: 0;">Mille Lacs Band of Ojibwe</p>
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### PLATINUM

Draft Kings

### SILVER

Treasure Island Casino



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on Problem Gambling

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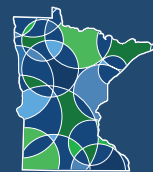


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Minnesota Alliance  
on Problem Gambling

# Northern Light



Fall 2022  
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