

Mail or email Comments to Senate Committee on Gaming

Comments submitted by mail or email between September 27 and December 6, 2013

Webpage: <http://www.flsenate.gov/Media/Topics/gaming>

In addition to the 1,686 public comments submitted to the Committee on Gaming using an online form, comments were delivered by mail or email between September 27 and December 6, 2013.

Correspondence received by the Committee was compiled into this report.

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September 27, 2013

Senator Don Gaetz
212 Senate Office Building
404 South Monroe Street
Tallahassee, Florida 32399

Re: Gambling Study

Dear Senator Gaetz,

The Florida gambling debate is gaining steam and will definitely intensify in the coming weeks.

Senator Richter's gambling committee is again holding meetings and all interested parties are jockeying for position to state their case.

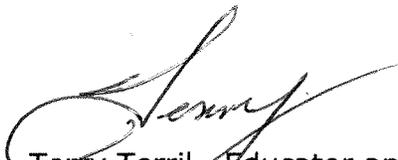
The "It's About Gambling" group has completed its "mini" report for the citizens and is in the process of distributing it to the public.

Enclosed is a copy for your office.

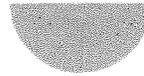
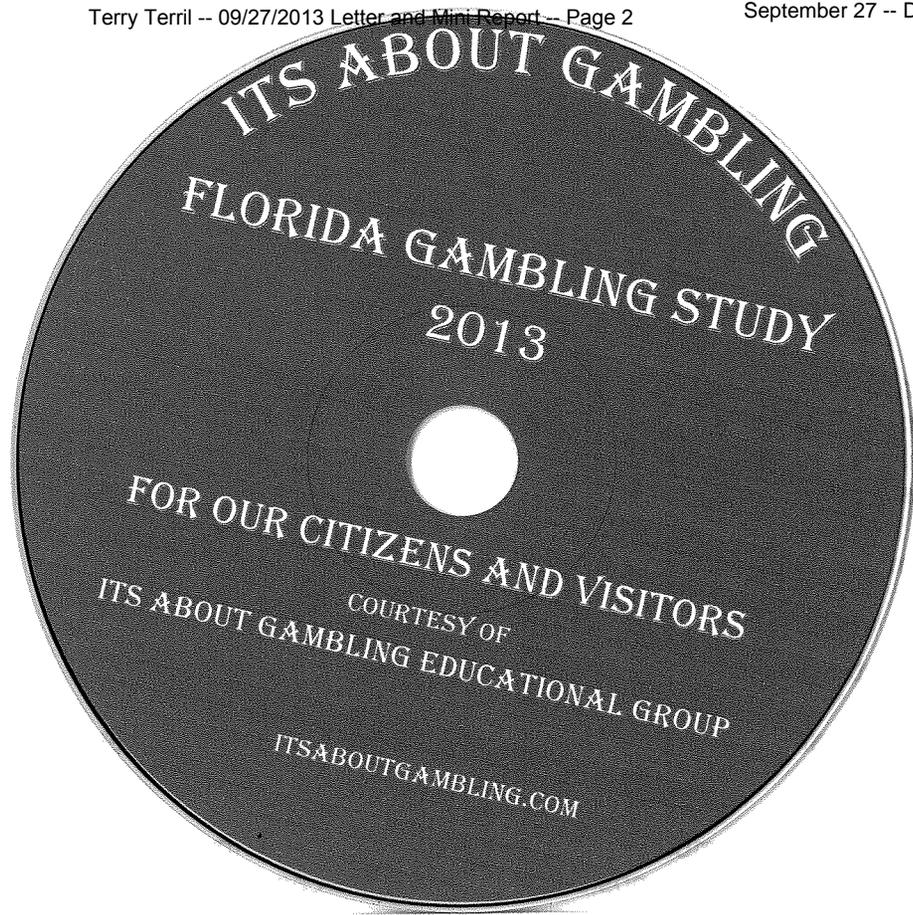
As always I stand ready to assist you or your office staff with insight into the gambling arena as the process unfolds.

As they say, I have no horse in the race. My position is about educating people about gambling. Not for and not against.

The coming session is looking to be quite a gamble in more ways than one.



Terry Terril, Educator and Gambling Theorist
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ITSABOUTGAMBLING.COM

**A FLORIDA GAMBLING STUDY
2013
TAXPAYER COST \$0**



THE CITIZENS REPORT
Courtesy of
ITSABOUTGAMBLING.COM

A study; an examination; to gain knowledge or understanding of a subject. To inquire; to investigate; to examine closely; to scrutinize.

This report is FREE

This study has been researched and published as a courtesy to and for the citizen gamblers and the thousands of visitors who come to Florida each year; they are the real stake holders in this controversy.

*Terry Terril, Educator and Gambling Theorist
itsaboutgambling@gmail.com*

About Terry Terril

Terry is a former school teacher, coach, school principal and administrator. He has a Masters Degree in Education from the University of Florida and did his undergraduate work at Illinois State University.

Along the way he has accumulated over fifty five years of gambling experience. He has participated in gambling games and contest, legal and illegal, in most of the current venues.

Beginning at an early age Terry played poker and black jack at home with his family. Later he graduated to sports betting and soon thereafter he was gambling at the mega resorts in Vegas.

When Atlantic City opened their casinos' in 1978 Terry was soon there checking out the action. He's visited most of the gambling boats in the mid-west and the south; from historic Chicago to the heart of New Orleans. He's spent time on gambling excursions on the high seas in the Caribbean and along the coast of Florida.

Terry has played the games, bet with the bookies, and wagered at the horse tracks from Santa Anita in California to Keenland in Kentucky. He has wagered at dog tracks in Florida, and Jai alai frontons across the country. He once played in a high stakes bingo game offering over \$200,000 to the winner at the Seminole Bingo Hall in Tampa. He has enjoyed all the gambling activities at several native American destinations across the country.

Terry played in a Texas hold em qualifying tournament at the Rio Hotel and Casino in Las Vegas, going head to head with the 2004 reigning world Texas hold'em champion, "the Fossilman," Mr. Greg Raymor. He shot craps at the legionary Binions Horse Shoe casino in down town Vegas with Three Finger Sal, and at the new Horse Shoe casino in Tunica Mississippi.

He sparred with a boxing champion, golfed with world champions, has been to the Olympics, the Super Bowl, and the Indy 500.

In 1982 Terry teamed up with "Nickel" Bill Green, and won the Florida Bar horse shoe tournament, collecting the \$50 winner's pot, and several side bets.

Terry has held in his hands the Heisman Trophy, the World Series Trophy, and recorded six hole-in-one's on the golf courses in the Tampa Bay area.

Terry sailed in the Bermuda Triangle, had an encounter with the great Iguana sales lady of Mexico City, invested and worked in a gold mine in the Serra Nevada Mountains of Northern California; risking it all in each adventure.

While on a hot streak he and his wife were married by the Captain of the ship during a gambling cruise in Florida.

In 2005 after writing and publishing a book about golf and gambling, "The Blue Collar Rules of Golf," Terry began researching the gambling activity from an educational perspective. Somewhat surprised by the lack of gambling information possessed by the general public he began to focus on developing an academic program for the average citizen.

After reading a couple of books written by Mr. John Scarne, 1903-1985, who is today still recognized as the world's foremost authority on games and gambling, Terry focused on the following Scarne quote: "most players lose more often than they should because they know little or nothing about gambling."

Scarne also mentioned that of over 200 million gamblers, 175 million, (87%), are men and women who are making fools of themselves indulging in gambling games, contest, and ventures, because they know so little about the basic facts of gambling.

But where could anyone go to learn the facts?

Since that time Terry has written four beginner gambling text books covering some basic facts about gambling. He has maintained a gambling web site, itsaboutgambling.com, and he developed a 100 hour plus school curriculum about gambling.

This Florida Gambling Study is a document completed for the citizens and the visitors, who come to Florida, giving them an opportunity to understand some of the basic facts about gambling in this state.

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[WHY THIS STUDY]

AFTER SEVERAL YEARS OF UNSUCCESSFULLY PRODDING THE FLORIDA LEGISLATURE AND THE FLORIDA DEPARTMENT OF EDUCATION ABOUT THE NEED FOR DEVELOPING RATIONAL GAMBLING LEGISLATION AND EDUCATION, THIS UNIQUE OPPORTUNITY SURFACED.

THE FLORIDA LEGISLATURE DECIDED TO FUND A "GAMBLING STUDY" SCHEDULED TO BE COMPLETED THIS YEAR 2013, WITH THE INTENT OF GATHERING INFORMATION ABOUT GAMBLING IN FLORIDA AND ITS IMPACT ON THE STATES BUDGET.

A CONTRACT WITH SPECTRUM GAMING, A NEW JERSEY FIRM, WAS SIGNED FOR \$390,000 AND THE STUDY IS NOW UNDERWAY.

THE PROMISE OF RATIONAL, FAIR, NON BIAS LEGISLATION COMING TO THE FLOOR OF THE FLORIDA LEGISLATURE IN 2014 IS A TITILLATING PROPOSITION. BUT THE ODDS REMAIN 75 TO 1 AGAINST ANY MEANINGFUL GAMBLING LEGISLATION BEING ENACTED. THE OLD "WAYS AND CUSTOMS" ARE HARD TO DISCARD.

FROM PAST EXPERIENCE IT HAS BEEN DEMONSTRATED THAT THE FLORIDA LEGISLATURE AND THE PRIVATE GAMBLING BUSINESSES HAVE COLLECTIVELY DECIDED HOW, WHERE, AND WHO WILL PROVIDE THE GAMBLING OPPORTUNITIES TO THE PUBLIC.

ALTHOUGH PARTICIPATION IN GAMBLING GAMES AND ACTIVITIES IS A CHOICE MADE BY A LARGE MAJORITY OF THE CITIZENS, THE LEGISLATURE RARELY PAYS ATTENTION TO THE CONCERNS AND WISHES OF THE INDIVIDUAL GAMBLERS.

THE HEARINGS OF THE RECENTLY FORMED STATE GAMBLING COMMITTEES FOCUSED ON HOW THE EXISTING GAMBLING INDUSTRY WILL BE ALLOWED TO TAKE THE GAMBLERS MONEY, AND HOW MUCH OF THAT MONEY WILL BE SHARED WITH THE STATE.

THE LEGISLATURE FELT THE NEED TO HIRE A PROFESSIONAL SERVICE TO STUDY THE CURRENT GAMBLING SITUATION IN FLORIDA AND REPORT THE FINDINGS TO THE LEGISLATURE FOR THEIR CONSIDERATION, DURING NEXT YEARS SESSION.

THEY WILL RECEIVE THEIR GAMBLING STUDY FROM SPECTRUM COURTESY OF THE TAXPAYERS.

BUT WHAT ABOUT THE PEOPLE; ALL OF THOSE CITIZENS WHO GAMBLE, AND ALL OF THOSE WHO DON'T? SHOULDN'T THEY HAVE AN OPPORTUNITY TO BE EDUCATED AND INFORMED ABOUT THE ISSUES IN THE DEBATE?

THE DESPERATELY NEEDED REVISIONS IN FLORIDA GAMBLING LAW SHOULD TAKE INTO ACCOUNT THE CITIZEN GAMBLER AND NOT JUST THE INVITED GAMBLING BUSINESSES. BUT THIS CONCEPT DIDN'T SEEM TO BE IN THE CARDS WHEN THEY WERE DEALT. THE CITIZEN PLAYERS, WHO HAD ALREADY ANTED UP, WERE SKIPPED OVER.

FOR THIS REASON THE EDUCATIONAL STAFF OF IAG TOOK UP THE CHALLENGE OF PROVIDING THE PEOPLE A SIMPLE, EASY TO UNDERSTAND, STRAIGHT FORWARD REPORT, ABOUT THE STATUS OF GAMBLING IN FLORIDA AND WHAT MIGHT BE DONE ABOUT IT NEXT YEAR.

Terry Terril

[INTRODUCTION]

The Florida legislature is looking for ways to deal with the constant gambling quandary that continues to plague the fourth largest gambling state.

During the past six months the house and senate formed separate gambling committees. Several meetings were held and testimony was given mostly by people and organizations who had an interest in providing gambling to the public, and those who were against public gambling in one form or another.

As the committee meetings were winding down and the 2013 legislative session was coming to a close, a bit of a gambling scandal broke loose. As a result of some investigations involving the Allied Veterans Sweepstakes Cafe's, it was brought to light that a little hanky-panky had been taking place. Suddenly a few political resignations were accepted, a lot of official denials were offered, some arrest were pending, and a large amount of money that had been given to political campaigns by the Allied Vets Cafe's, was scheduled to be returned.

Then as a face saving effort, a short sighted last minute desperate piece of legislation was passed. Shortly after this debacle of the committees stated goals, lawsuits were filed, hundreds of workers were laid off, and people took to the streets protesting the new legislation and the endless ineffective actions of their elected officials when it comes to legal gambling. The gambling repair effort was back to square one.

The legislature decided to hire a research firm, "Spectrum Gaming Group," located in New Jersey, to study the dilemma further and help pull them out of this quandary. The Spectrum report should be completed this year, and the legislature is promising action will be taken in the 2014 legislative session to reform the archaic Florida gambling regulations and laws which most agree is the cause of much of this disgrace.

The business of Gambling has gotten so big and has so much money changing hands; the well worn old time politics of taking care of your friends, cronies, and contributors is running into problems. Too many promises have been made to too many people. The gambling habits of the players have changed, the games are different, and the opportunities to gamble are plentiful. Having an independent look into the gambling issues is important but almost impossible.

All this gambling means big money for some people. Make no mistake about it. Currently the state legislature has a lot to say

about who get's a share of that money. Now the question is; can the politicians, unlike those of the past; re-write the Florida gambling laws without favoritism, cronyism, back scratching and sweeteners?

Time will soon record the answer. The current betting line is 75 to 1 against.

Spectrum's report is designed to help the legislature understand the possible economic, fiscal, and social impacts from having more gambling, the same amount of gambling, or having less gambling.

Part of the study calls for gathering market information and examining gambling issues.

Current speculation predicts the study will be a reflection of the gambling proprietor's needs, and the revenue's that can be generated for the state. There will be statistical analysis, economic breakdowns and predictions, growth projections, grafts and pie charts showing a lot of information based on past history, contained in this report. It has been stated that Spectrum was not asked, and will not offer, recommendations for fixing any of the gaming problems.

Little if any attention will be given to dealing with the gamblers or the gambling games and activities. Yet this is where most of the real issues exist.

The "Its About Gambling" research department has prepared a brief, "cutting to the chase," study for the citizens of Florida. This study is a common sense, non bias presentation. It's an effort to educate interested parties about the issues and conflicts that need to be addressed as Florida moves forward as a major player in the gambling arena. Remember, this report is free!

This is not an effort to overshadow the official Spectrum Study. Their report will reflect the possible effects of increased gambling opportunities on current gambling businesses, on how the government will share in the spoils, and other outside spin-off effects on communities and local non gambling businesses. This is good information to have, but it's not a complete composite of the gambling picture. But it will certainly give the legislature plenty to think about as they prepare to divvy up the gambling spoils.

The IAG report is more about the Gamblers. So far, in the gambling debate of both the House and Senate committees, no attention has been given to the gamblers. Grandma and Grandpa, mom and dad and the kids seem to be the forgotten piece of the puzzle, even though they're the people bringing the money to the table.

Part of the problem for today's gamblers is the accepted historical perspective that gambling is evil and those participating in this enterprise are themselves considered as evil. Throughout history this supposition received a lot of support from unruly gamblers, cheats, con-men and unscrupulous proprietors. The truth is there have always been fair, honest, and legit games, and people, participating in gambling.

Gambling today has become more sophisticated; although the bad element is still present, it remains on a much smaller scale. But attitudes are difficult to change. Many people still feel that any bad things that happen to the gamblers are pretty much their own fault. No sympathy needed and none given. This is one reason why the gamblers get very little consideration when they lobby for their right to have a fair deal when gambling.

Gambling today has become more accepted as a legitimate form of recreation, and in some cases a respected profession. Yet the present day gamblers are still looked on by some as "undesirables" participating in an undesirable activity.

I. Nelson Rose, a leading gambling law professor tells us; "licensed gaming is slowly becoming just another legal business."

Still some individuals just can't bring themselves to accept others gambling. They don't understand why people want to gamble. They consider gambling an evil, a vice, or at best a personal weakness. They see the activity as an affront to their own moral or personal code. Others see gambling as competition for the recreational dollar, and are opposed to it on an financial basis.

A recent study by Ellison Research showed that 70% of Americans do not consider gambling to be a sin. Amherst College moral philosopher Hadley Arkes notes; "gambling is most often seen as a "contingent wrong" –that is, acceptable in moderation, wrong in excess." Felicia Campbell, PhD, Gambling Behavior and Risk Taking, said: "Gambling is a fundamental human activity. Gambling is ubiquitous in human history." The political theorist and philosopher Edmund Burk said: "Gambling is a principal inherent in human nature."

Science supports the idea that the desire to gamble is part of the chemical make-up of the human body. Scientist believe there is a risk taking gene in our DNA.

In a little known slice of gambling history it is recorded that the churches helped lead the countries gambling revival in the 1930's. With the use of bingo, raffles and Monte Carlo casino nights

churches had an important source of fundraising. In 1938 a Gallup poll showed that more people gambled at church games than at any other form of legal or illegal gambling.

It seems that the notion of the devil having a hand in making people gamble has little factual support.

So what do the gamblers want when it comes to gambling games and activities? How should these opportunities be provided to them and by whom?

A large majority of the people participate in gambling. People have been gambling for thousands of years and every indication is they will be gambling for thousands of years to come. The difficult part here is that the government has taken control of the gambling venues trying to contain, moderate, and fix the limits of gambling, while maximizing their profits. This has very little to do with any perceived moral codes and a lot to do with financial windfalls. Gambling has become big business.

What should the gamblers be expecting from their government? Should they accept the "take it or leave it" proposition they currently have or should they strive for a better offer? Today the gamblers are an unorganized voting block; but it looks as if that might be changing. They can have a political impact at some point. Currently the providers and their lobbyist have all the influence but changes are in the air. Why isn't the government trying to provide the best gaming environment for its citizens, and not that of big business?

The Florida legislature has handed over part of the gambling business to a selected few individuals who they have partnered with for a cut of the action. They have assumed ownership of the largest operation, the Florida Lottery.

Many gamblers have asked the question; "why doesn't the government partner with us and provide a fair and reasonable process where we can enjoy our chosen recreational activity." "Why have they handed us over to others to be fleeced of our recreational dollar?"

A lot of Gamblers feel they should be free to play the games they like, in places that are convenient, and with a reasonable set of rules established for play. The question has been asked; "If it's legal for me to play a slot machine or poker games at the local pari-mutuel, why can't I play the same slot or poker game over at the mall?"

DEFINING GAMBLING

It's hard to begin the discussion about gambling without having a general agreement about its meaning. But defining the term gambling/gaming is no easy task. Many so called authorities in the gambling debate disagree on specific definitions of the activity. The term Gambling has very different meanings from individual to individual.

Playing in a small stakes poker game with friends, buying a square in the office pool for the Super Bowl, buying a lotto ticket, playing a card or two in the church bingo game, or betting a few bucks on a political election, is by most considered as a "harmless fun" type of gambling. When the presidents of the Universities wager with each other on the outcome of the big game; a crate of oranges vs. a basket of peaches; it's all for fun and the spirit of the game. A large majority of the population participate in these types of gambling activities. Still, technically it's gambling.

What some consider as "serious" gambling is another story. When someone loses the rent money or their car in a crap game, or at the black jack table, the evils of gambling are preached from the mountain tops.

In a close examination of the activity it looks as if the act of gambling is not really the issue. It's the frequency of participation, the amount of the wagers, the types of games and activities, and winning or losing, that makes the difference. "Mom lost five dollars at church bingo: dad lost two thousand dollars at the casino black jack table, while junior won two bucks playing golf with his friends." Was it the person, the place, the amount, or the winning or losing that caused the family ruckus? Technically it's all gambling.

John Scarne, the world's foremost authority on gambling said; "gambling consists in risking something one possesses in the hope of obtaining something better. No one can avoid gambling, because life itself forces us to make bets on Dame Fortune. In all the affairs of life we must make decisions which are gambles because risk is involved."

"Insurance, commodities trading, and state lotteries were all originally outlawed as forms of gambling. Insurance is, of course,

gambling. Looking at just the required three elements, insurance has prize, chance and consideration." I. Nelson Rose, Law Professor

One dictionary definition of gambling states; "to bet on the outcome of a game, contest, or other event, to play a game of chance, to take a risk; to speculate."

Come to find out people have been gambling since the beginning of written history. All cultures and all religions have shown some form of the activity. Hundreds of gambling games have been developed, many gone with the times, others still played today. Gambling instruments have been made over time using every resource available to man. Great works of art have been created; books by the thousands have been written; and dozens of movies have been made.

Gambling has been an activity enjoyed by thousands of people in Florida for over a hundred years. Countless gambling places have come and gone, dozens of gambling games have been played, tons of money has changed hands, tax money from gambling has poured into the state coffers, mountains of fun and good memories have been stored by the citizens; along with plenty of trouble and heart ache. Gambling has been legal and illegal, there has been a tacit approach and a fire and brimstone approach; but the gamblers keep on gambling.

In its entirety gambling is not illegal. It is a fact of life.

"Gambling is a fundamental human activity-- that is, people have always gambled, they are gambling now, and will continue to gamble, in the future. Gambling has been ubiquitous in human history, and the gambling impulse has served us well. It is part of "the adventurer within us"-- that part of ourselves which lusts for change, the wooing of the unknown, chance, danger, all that is new. It sends us to both, the gaming tables and the moon, the laboratory and the numbers man. It is part of what makes us human."

Felicia Campbell, PhD., UNLV, Gambling
Behavior and Risk Taking

"Gambling is inevitable. No matter what is said or done by advocates or opponent of gambling in all its various forms, it is an activity that is practiced, or tacitly endorsed, by a substantial majority of Americans."

The Commission on the Review of our
National Policy toward Gambling, 1976

What has happened over time to the activity called gambling is a result of a lack of understanding of this part of human nature. Based on whim more than reality, some types of gambling, in some places, and by some people, have for many reasons, from time to time, been declared as legal or illegal. This is where the problem lies. No rhyme and no reason.

WHY THE CONFUSION

It's a consensus that the current Florida gambling laws need revision. "They consist of a band-aid, patchwork, bailing wire, and chewing gum approach," said Florida Senate President Don Gaetz.

Over a long period of time, dating back to the 1800's, the politics of gambling set the tone for early legislation. As gambling grew the political favoritism system ran into trouble. Many of the chosen few started to step on each other's toes.

Today gambling has become universally accepted and the business of gambling has gotten so big the "good old boy" system of controls does not work. This outmoded structure has been exposed; and reforms are being demanded by the citizens.

The detractors of gambling, those calling for total abstinence, have also had to take a back seat.

"It's not acceptable in today's society to present arguments based solely on religion or morals." I. Nelson Rose, Law Professor.

"The moral argument that gambling is a sin is to easily swept aside as impeding the personal freedom of others." Rev Tom Grey, National Coalition Against Legalized Gambling.

But why has all this happened?

It's money, plain and simple. The thing that gets peoples shorts in a knot doesn't have much to do with games or machines; it's about the money. Who's going to get the gamblers money.

How many people would go to a horse or a dog race just to watch them run around the track? Would anybody go to a Jai alia game for an evening out on the town just to see Burko play Santeenie in a best of seven series? When a person pays the \$2 admission fee at the track or fronton, its for the privilege of wagering on the races or games. These businesses would disappear in a week if betting was not allowed.

If you ventured down to the local park and invited a few strangers to

sit down with you and enjoy a game of Draw Poker; with the winner receiving a hardy handshake and cheers from the losing players; nobody is really going to care. Bring a roulette wheel to the park and spin it; anyone guessing the right number gets a pat on the head and a bank calendar; again, you'd hardly be noticed.

But bring a few people over for a \$2-4 game of 7-stud in the secret room in your garage, charge a fee to get in, and cut the pot for expenses, and there's a good chance everyone will need to lawyer up in no time.

By simple definition gambling is legal everywhere in Florida. That has been established by the Florida Lottery.

The confusion that has corrupted the gambling venue is the result of the law makers trying to have it both ways. Their position is; "gambling is illegal except for...." The current legal system has determined certain kinds of gambling, in certain places, by certain people, will sometimes be allowed. When this conflicting philosophy is examined it is clear to see; "no rhyme and no reason."

You can bet on a horse race, but you can't play blackjack. You can play poker, but you can't play roulette. You can buy lottery tickets but you can't play a slot machine. Bingo is an accepted form of gambling, but betting on a football game is not.

It has also been put into law that certain citizens can gamble in certain places, playing specified games and activities, while other citizens cannot. At age 18 you can gamble in some games and activities, but in others you must wait until you reach your 21st birthday. Some people can play slot machines in South Florida, but not in central or north Florida.

These are not laws about gambling; these are laws favoring the individual likes and dislikes of lawmakers.

The fact that these discrepancies have been allowed is one source of the disdain for the current laws. When the law favors certain citizens over others, it's not unreasonable to expect disharmony. In this case both the proprietors of the gambling businesses and the gamblers are dissatisfied.

One part of gambling consists of exchanging money while settling things by chance. Put up or shut up. I bet I can, I bet you can't. I bet he will or I bet he won't. These are sometimes referred to as proposition bets. People have been making these types of wagers to settle differences of opinion for centuries. Another common part of gambling involves the playing of games, using cards, wheels, and dice. Then there is the old favorite of betting on events. Sports, racing, skill games, and dozens of other activities, including the "blood sports."

Problems with all of these forms of wagering first surfaced when cheating was invented. This happened around the time the first bet was made several thousand years ago, and continues today.

**Andrew Jackson, who later became president, shot and killed Charles Dickinson in a dispute over the results of a horse race. Dickinson accused Jackson of cheating.

In the 1800's a new technique for gambling began to emerge. The gambling entrepreneur's stepped forward. They soon became known as the "house." This system brought some organization to the gambling games and events. One of the first to do this was a man named John Davis. In 1822 he opened the first American gambling casino in New Orleans.

"If you want to gamble come on over to my place. Let me run the games; I'll hold the money, officiate the bet, declare the winner, and I'll guarantee the payoff." All of this was done for a fee. The house has no concern about who wins or loses; they collect their fee either way.

In a further development of this system, it was found that by adjusting the rules of the games, the house could give itself a mathematical edge. Now the house began banking the games. The fees and mathematical edge made the business of gambling a very lucrative endeavor.

Now the entrepreneur's are happy for the few winners, and ecstatic about the many losers. The gambling business was forced to team up with the state government, and soon the gamblers were forced to participate within this system or face prosecution.

The protection system given by the gambling business to the

gambler, guaranteeing the action for a fee, was now extended to the business of gambling by the government; for a fee. They guaranteed that the gamblers could only go to certain "approved" gambling dens.

It's easy to understand why existing gambling establishments do not support new gambling businesses. It's also easy to see why non gambling businesses are reluctant in supporting gambling activities. And it's not hard to grasp the political conflict of interest that has permeated the industries going after the recreational dollars.

The free enterprise system, the spirit of competition, and the citizen's right to the pursuit of happiness often gets mugged when it comes to the gambling enterprise.

CLARIFICATION

Clarify: to make or become clear

There are a number of peculiar words and phrases used by the gamblers who regularly participate in the various games and activities. Many of these quirky sayings and gambling jargon are particular to individual games or activities.

Horse racing is notorious for having a unique language of its own, and the crap shooters are often mystifying with some of their talk around the table. The argot of the seasoned gamblers can easily lead to confusion among the non-gamblers and beginners.

A Boat Race: no water here, it's a crooked horse race. Big Nickel: term used for a \$500 bet. Flat Passers: crooked dice. Little Joe: the point of 4 in craps. Paint: a face card in poker. Shimmy: the game of Chemin de Fer. There are hundreds of sayings used in the gambling arena and new expressions appear on a regular basis. "As Little Mully walked away from the crap table he was complaining to his buddy, I was pressed up across the back line, all I needed was two points to get even; but the 7 out line away, killed me."

Discussing the gambling activities and how they work with most people is difficult because of their limited understanding of the industry. This is not a criticism just a fact, and it holds true for most gamblers and non gamblers alike. Few horse betters know how the Pari mutual system works. Most Black Jack players don't know the rules of the game or the odds in play. Collusion in poker is a foreign concept to most players. Most slot players have no clue what the machines are all about.

The gambling business is a difficult concept to grasp. Is it gambling or gaming? Is it legal, illegal or tacit gaming? The term Casino does not always mean a gambling facility. How is the business of gambling different from private gambling? Games of chance, games of skill, risk taking, the money line or the point spread, the theory of probability, or the gamblers fallacy; most of this is beyond the general knowledge of the citizens.

Two issues, among many that work themselves into the gambling debate, add to the confusion here; "expansion of gambling" and "Las Vegas Style Gambling." Understanding these simple phrases and what they mean is difficult at best.

LAS VEGAS STYLE GAMBLING

Here is another misused phrase that has no definable meaning. We often here people speaking against "Vegas" style gambling and "Vegas" type slot machines. What does this mean? Most often this phrase is used as a negative connotation referring to a bad type of gambling. This makes no sense.

Las Vegas has many types of legal gambling games and activities. Las Vegas was not the first city to allow legal gambling. None of their gambling games are specific only to Vegas. No special decks of cards are made just for Vegas use. No slot machines are designed only for Vegas. The Crap table layout and the roulette wheels are generally the same as those that are used around the world. Sports Books can be found all over Nevada. The game of Black Jack is the same as in other gambling towns. Other cities have Hotels with casinos, swimming pools, spas, golf courses, and eating joints. Other gambling towns are located in the arid climate of the desert. Just what is meant by Vegas style gambling remains a mystery.

I know of people who have a unique style of playing certain games. Craps being the leader in this category. But a Vegas style of gambling is indefinable.

"Reno" style gambling would make more sense. but still not definable. Reno was the first and the biggest gambling center in Nevada in 1931 when gambling was legalized. At one time the Bank Club Casino in Reno was the largest in the World. The Mapes Hotel in Reno was the first high rise to combine a hotel and casino. Reno has all the same gambling games and activities as most other gambling towns in Nevada and they were first to have most of them. Still Reno style gambling is not a specific type of gambling.

How about the Gold Dust West Carson City Casino? It's Carson Cities only true casino resort. The property includes an RV Park, meeting facilities, and a bowling center and arcade, along with Keno, table games, slots, video poker and a race and sports book. Why not Carson City style gambling? They include a RV park. Still there's nothing specific about their gambling games and activities.

Maybe what people are really referring to is NEVADA style gambling and **related activities.**

The establishment of legalized gambling and lenient marriage and divorce proceedings in the 20th century is what transformed Nevada into a major tourist destination. That style is unique to Nevada which is the only state in the U.S. where prostitution is legal

(prostitution is **illegal** in Clark County which contains Las Vegas), and getting married and divorced in the same week can happen.

The tourism industry remains Nevada's largest employer with mining continuing to be a substantial sector of the economy as Nevada is the fourth largest producer of gold in the world. And don't forget that 85% of Nevada is owned by the Federal Government.

It can't be the gambling activities that people are concerned about; Florida has had legal gambling since 1931. It can be the hotels, golf courses, swimming pools, or eating joints that are causing the Vegas style concern. It can't be traffic. Florida doesn't have a large gold mining industry, and the majority of the land is privately held. Tourism is number one in Florida also. Florida has over two thousand miles of shore line along the ocean, gulf, streams and rivers, and lakes. This is way more popular than a hike in the sands of Nevada with triple digit heat.

So what's left? Marriage and divorce along with prostitution.

EXPANSION OF GAMBLING

"Expansion of gambling" is a phrase often used by the detractors of gambling, as they lobby to end or limit gambling games and activities in a state, a county, or other local areas. It's often quoted as a goal they're promoting and striving for; "we're against any expansion of gambling."

The problem in this debate is finding an agreeable definition of the phrase; "expansion of gambling." Currently when the phrase, expansion of gambling, is put under the scrutiny of clear definition; the whole concept falls apart.

The elements of expansion of gambling include, but are not limited to, Space, Opportunity, and Frequency.

Space. If "no expansion" means no additional buildings can be used for gambling activities or the use of any additional space within an existing building, or the construction of any new buildings for gambling, then the concept of a law limiting the square footage used for gambling anywhere in the state would need to be passed by the legislature. This could never happen in a free society.

Opportunity. If "no expansion" means limiting the gambling games and events, then an approved list of current games and events would have to be agreed on and published. This list of activities and games would be decided by some state entity. A task attempted by a state

that cannot define a legal horse race!

If 18 to 20 year old citizens win their Supreme Court case, and are allowed to play slot machines, would that be considered an expansion?

If a gambling facility has approval for 1,000 slot machines and wanted to add an additional 50 slot machines, would that constitute an expansion? Would the addition of a new poker game at an approved card room be an expansion?

Does "no expansion" mean no additional people would be allowed to gamble? Clearly this would be unconstitutional. And if more people wanted to gamble, then additional games and machines would have to be offered. And more than likely additional space would be required. This alone crushes the no expansion concept.

Would "no expansion" mean no additional money could be spent by the gamblers? This would be impossible on many levels.

When internet gambling comes, will individuals be restricted on the time they can spend on their personal devices gambling. Good luck on that legislation.

Frequency. Some gambling opportunities are currently regulated by months, weeks, days, and hours. Most racing is seasonal, some gambling is limited to certain days; many places are required to adhere to hours per day of operation. If one of the businesses added a day, or a couple of extra hours of operation, would that be an expansion?

If gambling games are allowed in the state, the restricting of those games seems very difficult to do in a fair and equitable way. Trying to create legislation to cover this concept would add to the existing legal disaster that currently permeates Florida gambling law.

If "no expansion of gambling" means no new or larger buildings, and no upgrading of current facilities; if it means current businesses are restricted to a predetermined list of games and hours of operation; then the tracks could not add races, offer special wagers, or create additional space. Gambling facilities could only have a predetermined number of gambling stations, card games, or table games. It might require gamblers to limit their spending, and only a set number of individuals would be allowed to gamble in the state each year. It's easy to see why this concept will not work.

But maybe "no expansion" really means don't let anybody else in on this gold mine I'm working. It's plain to see the current owners of

gambling operations want to increase their offerings, but not allow anyone else to open shop. The diehard detractors want all gambling to cease. The current political approach is to let certain businesses expand while limiting or closing others.

The sooner the "no expansion" of gambling idea is clearly defined, or eliminated from the conversation, the better for everyone.

The Florida Lottery expands its operations every week. They have new facilities selling tickets, they offer new games, and they are pushing hard for new customers every day. Expansion of the Lottery is not only welcome by the state government its encouraged.

RECOMMENDATIONS

So what can be done now to get the train back on track? Kingsley Guy, a South Florida columnist recommended the state should: "Regulate casino gambling in a rational way, tax it at reasonable levels, and otherwise let people spend their money the way they want to, and where they want to."

Is it possible for the legislature to write fair and equitable gambling laws for Florida? It won't be easy, but there is hope. Other states have made honorable efforts with favorable results.

These three concepts could set the stage for the overall organization of gambling in Florida.

Establish a Gambling Commission

Initiate Regulated Rules for Play

Provide a Gambling Education Program

THE GAMING COMMISSION

This is a concept used by most successful state gambling operations. Establishing gambling policy should be put into the hands of professionals who have some background, experience and knowledge about gamblers and the gambling games. Hopefully political influence would be reduced. All public gambling facilities, games and activities would fall under the authority of the commission. The commission would be responsible for establishing fair and impartial rules and regulations for any business that wants to provide gambling opportunities for the people in the State of Florida, and they would also be responsible for safeguarding the interest of the citizen gambler.

REGULATED RULES FOR PLAY

By incorporating the regulated rules for play the state would be guaranteeing fair and honest gambling action for the players. All gambling games and activities have rules. The gaming commission should approve the rules of play for every game and activity. If

you're playing black jack or any other game in a Florida licensed facility, the rules of the games should be the same. Too often, individual operators manipulate the rules of various gambling games in order to gain an additional mathematical edge over the players, thereby increasing the bottom line. The commission would approve all gambling games, new and old, insuring fair rules are in place for each game.

GAMBLING EDUCATION PROGRAM

Gambling is ubiquitous in the culture of the world. It is one of the most practiced of the activities of humans, while also being one of the most misunderstood. There are many facts about gambling, over and above how to play the games, gamblers and non gamblers should know.

In the past twenty years the United States government has changed its position on gambling. Instead of condemning and outlawing gaming the government is now getting in on the action. Gaming of some type is now allowed in 48 of the 50 states.

A curriculum about gambling should be offered to the general public, through the high schools, Junior Colleges and Universities. Incorporating the many adult education programs and the public library system, the state could ensure that a general education about gambling would be accessible to everyone who had an interest.

Legal gambling is a billion dollar industry in the United States. It provides over a half million direct jobs to the citizens and over a million indirect jobs. Gambling provides billions of dollars for education, from preschool programs through the Universities, regular and special programs are recipients of the gambling dollar. Still the education community has virtually ignored the entire industry. Gambling has played a part in the history, geography, political science, economics, culture, and recreational activities of the country from the beginning.

The operators of gambling venues on the other hand are flooding the public with information and promotions, from the state lottery, pari-mutuel facilities, card rooms, bingo halls and casinos. They offer to teach you how to play their particular games and they do all they can to lure the public into their grasp.

Most of today's gamblers are self taught. A few were tutored by their fathers or other family members, and some learned from the streets where they spent their youth. For most of the modern

players it's fair to say they know how to play a few games but very little about gambling as a whole. In most cases they don't know the rules of the games or the mechanics of the machines they play.

Gambling is an activity prevalent among the people. It is an industry that now provides jobs and paychecks to thousands. It only seems fair that the ordinary gambler, following the crowd to the state approved gambling dens, should at some point, courtesy of that government, be given the opportunity to learn about the games, the people, and places they're so readily supporting.

Educating the gamblers about the games, the activities, and the business of gambling will go a long way toward enhancing the gamblers experience, and will help reduce the instances of problem and compulsive gambling.

The clear purpose here would be to educate those who are interested in gambling and let them proceed with some knowledge to do whatever they choose.

"Gambling profoundly intersects with politics, economics, culture, and even theology."

David Swartz: Center for Gaming Research, UNLV.

A SPECIAL EDUCATIONAL NOTE

MR. PHIL TOBIN

Phil Tobin was a young Northern Nevada rancher in his late 20's, when he was elected State Assemblyman from Humboldt County. His life was that of the average cowboy living in a bunkhouse.

He was the first politician to suggest that a portion of the taxes from gambling profits be designated for the support of education in schools.

The "Wide open gambling bill" was turned down 1927 and 1929 not getting enough support. With Phil's specification that part of the gambling tax money would be used for schools, this time it passed.

Despite opposition from moralists, the measure passed the Assembly 24-11 and the Senate 13-3. Gov. Fred Balzar quickly signed the measure and gambling once again was legal in what was then the nation's least populous state. "It took a northwest Nevada wrangler to finally rope in the votes needed."

Tobin earned the moniker "father of modern Nevada gambling" for his efforts. He was not a gambler but recognized a need. After six years as an Assemblyman, Mr. Tobin returned to being a cowboy working on the ranch. Phil Tobin, the Cowboy Assemblyman, a supporter of education, died in 1976.

The taxes for education provision that Mr. Tobin included in his legislation helped pass the 1931 "Wide Open Gambling Bill," in Nevada. His gambling tax for schools mandate has been copied in many states which have since introduced gambling. Florida alone advertises "\$21 Billion for Education" just from their lottery sales.

"The deal that typically has been struck in the United States is that gambling revenues will be dedicated to good public causes. This virtuous end thus serves to justify the dubious means."

Clotfelter & Cook,

GAMBLING, Mapping the American Moral Landscape. 2009

The acceptance of Mr. Tobin's idea by the general public has sent needed money to schools benefiting students, facility, and taxpaying citizens in hundreds of communities across the Nation. This act of decency is a case of the common citizens showing support for a common man's idea, which brought millions of dollars for the common good, while asking for nothing in return.

Universities, Junior Colleges, High Schools and pre-schools have all been included in this financial windfall.

In this country a simple thank you is a basic common courtesy. I do not believe anyone properly conveyed this simple gesture to the Cowboy. I would like to take this opportunity to do so. This one is way over due.

"Thank you, Mr. Tobin"

Liking or disliking gambling is a personal choice. But the tax money derived from gambling has no doubt saved the individual tax payer hundreds of dollars. That is fact that cannot be denied.

CURRENT GAMBLING BUSINESSES IN FLORIDA

State Lottery state lotto's, scratch-off's.	Lotto, Multi
Pari Mutuels Jai alia, Gymkhana games.	Dogs, Horses,
Tribal Casinos bingo, poker.	Slots, cards,
Adult Arcades games, skill games.	Electronic
Charity nights, raffles, sweepstakes.	Bingo, casino
Rec Centers, Pubs and Bars games, skill games.	Electronic
Bingo Halls stakes Bingo games, and pull tabs.	Small and high
*Bowling gambling laws.	Exempt from
Illegal Activities betting, numbers rackets, private casino games, private poker games, office pools and more.	Internet, sports

ISSUES TO RESOLVE

The business of Gambling brings in big money. Not just millions, we're talking billions! Always keep that in mind as you try to comprehend the decisions being made as the gambling issues surface.

There are hundreds of problematic parts that deserve debate when discussing the activity called Gambling. Today the gambling industry has teamed up with the government in an unholy alliance, while providing the gamblers a limited opportunity to enjoy their chosen pastime.

This has caused many controversial gaming issues to become seriously confounded. Politics and the unyielding desire of some for making money; has created a chasm that only becomes larger with every effort to control the ever changing pursuits of the gamblers.

CITIZEN GAMBLERS

Forty eight of the fifty states currently recognize the citizen's limited right to participate in gamble activities. There is still a great deal of disagreement about which games and activities will be allowed, what gambling locations will be approved, who is allowed to provide the opportunity, and which groups of people will be allowed to participate. Fair and equitable laws, regulations, and taxation of the gambling businesses and the gamblers, should be a primary goal of the state.

The gamblers should receive fair odds in the games they play, and they should have reasonable access to gambling opportunities in their communities.

Why are so many people involved in the gambling games and activities? What is it that makes this activity so attractive?

When a human is born they come with a pre-set genetic makeup that is going to dictate most of what they are going to be like in size, personality, and ability all their life. Tall or short, strong or weak, healthy or sickly, happy or sad, they have to live with much of what they are given at birth. The accepted notion is; "It's in the Genes."

These genes control our desires and move us toward getting that kick out of being alive. Some believe this explains the desire to gamble, it's a part of the chemical make-up of the human body. The scientists who study such things tend to believe there is a gene within the Human Body that influences motivation, desire, emotion, satisfaction and happiness. This gene or group of genes seems to have an influence on the individual's tolerance for "risk taking."

So why are some people obsessed with gambling and others not interested at all? A closer look at some of the scientific information available might help us understand this anomaly.

Your genes are part of what makes you the person you are. You are different from everyone alive now and everyone who has ever lived. Our genes influence what we look like on the outside and how we work on the inside.

While some people are very careful and conservative in their actions, other people risk injury and death on a regular basis. Taking all this into consideration, you can start to understand why one person might try to jump a motorcycle over a building and another won't ride in a bus.

Some people will risk their entire financial nest egg while others hold close to the vest every penny. In turn some of the things a conservative person might do the high risk takers have no interest in doing. It gives them no lift, no thrill or emotional satisfaction. They don't get a kick out of sitting home watching the news on TV. They want to be out in the world making the news.

Every human has to take some risks every day. It's just part of living. Some people take very small risks and others put their lives on the line without concern every day. It's just a matter of degree.

The risk takers, willing to take the big chance, accept the good with the bad, have won the wars, been the leaders of countries and churches, some have found new ways of living, and others have gone to the moon. Risk taking comes in many different venues. One of those venues is gambling for one's personal fortune, mainly money.

The large majority of people who participate in gambling do so at a very small level. They make bets with each other, play in home card games and maybe back their favorite sports team with a small bet now and then. Sometimes they buy a lottery ticket. While on vacation they may visit a casino and play the slot machines.

TRIBAL GAMING

The Native Americans have been making a serious comeback. How, why, and what the overall impact will be on the gaming industry and the gamblers is not fully understood. Some American Indian Tribes have become owners of gambling casinos, spread out across the United States. It is estimated they generate over 30 billion dollars yearly.

How this happened is a story filled with government miscalculations, cruel and inhuman treatment of a people, broken promises, major greed, con-men, scoundrels, political and legal manipulation, and tons of money changing hands. This is an interesting part of American history and our political system, certainly worth reading about.

The Seminole Tribe has already bested the state of Florida in the Supreme Court of the United States. Their gambling business is here to stay for the foreseeable future. The current question for the state to ponder is how best to get along with the Tribe and their gambling enterprise as they go forward.

Currently the tribe pays the state for exclusivity for some games. Since the state has limited ability to control anything done on Tribal land this deal may not be as good as they pretend. Speculation is that if other gambling businesses, new or old, could offer the same games as the Tribe, the additional monies coming to the state would be more than they would lose from voiding the compact with the Seminoles.

There are a lot of "if's" in this idea, but it does seem worthy of a review by some independent economic experts. Maybe Spectrum Gaming will touch on this area in their report.

Anyway you look at it, it should be a "hats off" to the Seminoles for their efforts to improve the conditions of the tribe's members and develop a world class business. Anyone who visits their facilities would agree they have done a magnificent job given the task they had in front of them and all they had to overcome.

If the state of Florida would have recognized and taken advantage of the same opportunity 30 years ago, instead of fighting against it, Florida would be the richest state in the union today.

LEGAL GAMBLING AGE

What should be the legal age for gambling? Can you be too young; is it possible to be too old? Some states set their gambling age at 18, while most have set it at 21. Some states have it both ways. At 18 you can gamble on some games and others you will have to wait until your 21. I know of no state that has a maximum age limit for gambling.

The 18 and 21 year age requirement has more to do with the drinking age than gambling.

A person can fly a plane, drive a car, own a house, get married, hold public office, and serve in the military at the age of 18 years, but in many casino's that same person cannot play a slot machine or a game of blackjack. In some states a person can play in poker games and bet on horse and dog races at 18 but cannot play a slot machine until they turn 21.

Should there be a topping out age? It is often argued that the proprietors of gambling establishments take advantage of the elderly, enticing them to play games and lose their money. If at a young age you might be considered too immature to play gambling games might you also be too senile at an advanced age?

"Many Seniors gamble to block out pain or problems, such as declining health, loneliness, boredom or the death of a spouse. Others say they gamble for the thrill." Senior Gambling Article, L. Weston.

The concept of age being a deciding factor in one's legal status for gambling presents an interesting dilemma. If the decision is made that a person at an advanced age can still gamble as long as he is capable of understanding what he's doing and not simply cut off because he reaches an predetermined age, say 90 or 100; then why is the same standard not used at the early ages? If a 17 year old person is mentally capable of understanding the gambling games and the risk their taking, why can't they play? If the test is mental capabilities, why does age come into play only for young people?

SENIOR GAMBLING

One popular rallying cry used by some people proclaims the proprietors of gambling establishments are taking advantage of seniors. The seniors are being lured into the gambling establishments where they squander their nest egg, lose their home, and soon end up on the street looking for a handout or become wards of the state or possibly cause themselves great bodily harm. The facts tend to tell another story.

There have been dozens of studies done by universities and individual groups looking into seniors and gambling. There are current studies underway, and there will be many more still to come. But of the information currently available a few facts have surfaced about the activity.

Most senior gambling is problem free. But seniors are classified as a high risk group because they have more opportunities to gamble. They have money and time to spend.

A large majority of seniors report they go gambling to socialize, be entertained, and have fun. Gambling for them has become a popular pastime. They enjoy the camaraderie, safe settings, and the occasional win along with a visit to the buffet.

One study done by Janet Hope and Linda Havir, published in the Journal of Aging Studies, found no evidence that casino gambling threatens the financial or physical well being of seniors. There are other studies that report gambling as a safe recreational activity for seniors.

Another example often cited in gambling research, is a University of Guelph study, (a research university in Ontario). They found the vast majority of seniors in their sample enjoyed gambling as recreation, recognized its dangers, and had largely effective attitudes and behaviors to minimize problem gambling risk." (gamblingresearch.org).

It must be recognized that people who reach the senior status and have a retirement and other assets, are not suddenly left completely without common sense. You don't usually make it that far in life being stupid. Too often the seniors are sold short in being able to continue to make rational decisions about their own life.

The proprietors of the gambling establishments do recognize the seniors as exceptional customers. They do cater to them, and they do take their money. But the exchange of goods seems to be mutual.

A note here is warranted. If the government regulates the industry, they have control over what percent of the seniors money the proprietors are allow to take. If the seniors are being ripped off, the government must share in the responsibility.

Some seniors do fall victim to compulsive behavior and do destroy their financial well being participating in the gambling games. It does happen. The percentages reported are not clear but it is generally accepted to be less than 1%. As a normal part of life, some people will harm themselves by drinking, smoking, using drugs, over eating, not exercising, careless driving, gambling, and a host of other activities. The freedom of choice is a tricky concept.

Seniors are one of the fastest growing groups of gamblers.

UNDER AGE GAMBLING

Under age gambling generally refers to the age range of 10 to 17 years. Most studies report that this age group has a 70 to 80 percent participation in some form of gambling within a span of one year. Most of their gambling is considered small time action; playing cards, betting on sports, and buying lottery tickets. Information about how much gambling they do over the internet has been difficult to obtain, but there is no doubt it is growing rapidly.

Part of the problem in gathering information from this age group is the validity of the responses. Kids or teenagers are under a lot of peer pressure, most still live at home under the supervision of their parents and could be subject to pressures unlike older adults.

Gambling can be the catalyst for other additional problems for this under age group.

Ed Looney, a member of the Council of Compulsive Gambling of New Jersey says that as a rule of thumb, 80% of kids who start gambling will just dabble in it with no further harm, 15% will have some signs of problem gambling, and 5% will become addictive. Here the definition of dabble, problem and addictive gambling is clouded.

Most people interested in the issue will agree that teens and younger kids are gambling. The incidents are increasing. The potential for serious problems developing for kids because of gambling is real. The perplexing question is what should be done about it.

The old fashion approach, "make them stop," is a waste of time. If there is any ray of hope in affecting the gambling habits and desires of the younger group it will be through education. This is the tried and true method of reaching most humans.

The first response here from the educational profession is always aghast. "You want us to teach our kids how to gamble?" In a recent discussion with a University Curriculum Specialists, this exact conversation took place. But, when it was pointed out that their students already knew how to gamble; they just didn't know anything about gambling, the tone changed.

It's a fact there are few places anyone can go to receive non-bias information about gambling. Having a program in Junior High, High School, Junior College, and the colleges will go a long way in helping the youth deal with their gambling issues.

THE BLOOD SPORTS

These sports are heavy contributors to the overall negative attitude toward gambling. In fact it's hard to call them a sport. Many are cultural hand-me-downs from a time long gone by and others are just unexplainable.

All types of animal fighting is generally frowned upon in most societies, and generally outlawed. But it does happen and the gamblers are there in force. There are a few sadistic souls who enjoy watching these events, but most of the viewers are there for the wagering opportunities.

From dog fighting, cock fighting, canary fights, mixed animal fights, insect fighting, plus the man against beast fighting, the most famous being "bull fights," it seems the blood lust has no bounds.

Many of these contests result in a fight to the death. Others are sometimes halted when one of the combatants is seriously injured.

The human animal will also partake in these gruesome events and is often forced to cease the activity. From the days of the Gladiators to current boxing, back yard brawls, and extreme fighting, the games and betting on the outcome continues.

And surprising as it may seem, it's not a new thing. In Roman times, around 100 AD it was a practice that a soldier who ran out of money during a gambling game could and sometimes did, gamble away his freedom. If he lost the wager or bet, he agreed to be sold into slavery. This practice was not limited to soldiers. There are stories told of gamblers who would have their fingers, hands, ears and other body parts cut off or mangled if they lost their bet.

People today still defy all reasonable thinking as they engage in outlandish activities. In an effort to curb some of these events the local government will pass laws making them illegal. Being a participant, or a spectator, becomes an offense.

An **illegal sport** is usually one that is violent or dangerous. (The term dangerous is often debated; as football, skydiving, skiing, motorcycle jumping and many others could easily be considered as dangerous.)

Some illegal sports, such as BASE jumping or elevator surfing, and other risky adventures are sometimes argued to be purely

adventurous. A counterargument is that the possibility of loss of life, rescues, and medical care that may be required for participants of these sports can end up costing the general public.

Illegal sports remain controversial due to the dangerous aspects attributed to them and the pain they can inflict on humans and/or animals.

Regardless of what the activity is, a simple card game or a death defying stunt, there are some gamblers who will take a part of the action.

It's interesting to note that the Blood Sports are well defined as illegal activities. They do still take place in some communities, but are not approved in any way by the state. They are clearly against the law; the sponsors and the spectators can be prosecuted.

So it is demonstrated that a clear picture is attainable about what is illegal and what is not, when it comes to certain activities and gambling on those activities.

The Sheriff's would not feel a need to send a notice to a person operating a cock fighting pit giving him 30 days to show why he should not be closed and put in jail. Moving the operation to another location to avoid prosecution might not work either. Disguising a bull fight as an animal exercising period might not pass muster.

There has been no precedent set that would allow a county or a sovereign nation, or a pari-mutuel facility to have any animals fighting to the death; betting or no betting. And no one is seriously lobbying to get these activities approved.

The reality is most of the other gambling games have no real basis for being outlawed, or they would be outlawed everywhere.

PARI MUTUEL

Pari-mutuel means betting between ourselves. The history of pari-mutuel betting goes back quite a few years. The term "pari mutual" is often misused to reference a horse track, a dog track or a fronton where betting on races or games takes place; a statements such as this is frequently found in the news. "Should pari-mutuels meet race minimums to have table games?"

In Florida Jai alia, Greyhound racing, and Horse racing are often referred to as "The Pari-mutuels." As a minor clarification, the term "pari mutual" does not describe a place, a game, or a race. It is a form of wagering.

In the pari mutual system the entire amount of money bet on the event goes into a large pool. The holders of winning tickets divide the total amount of money bet on the race (the pool), after deductions for tax and racetrack expenses.

John Scarne gives this explanation; "The pari-mutuel (Paris mutual) system was invented in Paris, France, in 1865 by Pierre Oller. There are various stories as to why he conceived the system. One is that Oller devised it to keep his money and that of his friends among themselves. But the story that sounds most convincing to me concerns the bookmaker who went broke quoting his own odds. He asked Oller if he could figure out a system that would enable the bookmaker to make money no matter which horse won. Oller suggested that tickets be sold on each horse and that the payoff price of each winning ticket be determined by the amount of money wagered on the winner in relation to the amount wagered on all the horses in the race. This meant that the betters would be wagering against each other rather than against the bookmaker, and they could get back only the amount wagered minus a percentage which the bookmaker retained as his commission. This is exactly what happens today."

The misrepresentation of the term "pari-mutuel," has caused a lot of confusion in the Horse racing industry.

"Because Florida law fails to define what a "horse race" is, rogue pari-mutuel permitholders like Gretna Racing LLC, Hamilton Downs, and even Gulfstream Park (GPTARP) have been given carte blanche to bastardize legitimate horse racing through the misuse of Quarter Horse permits to roll out slot machine expansion statewide." Florida Horseman B.P.R. (A definition of the Horseman's "legitimate" horse racing might help clear up the picture.)

It appears that this quirk allows for any type of horse racing. It

seems Gretna barrel racing took advantage of inadequate rule making. When Florida regulations uses the term "Pari-mutuel permit holders," they are technically permitting a betting system, which happens to be used in horse and dog racing, plus Jai-alai games, but it could be used in many other forms of gambling.

All of this technical quibbling would disappear immediately if the legislature would end its practice of favoritism towards the Horse, Dog, and Jai alia businesses by giving them the monopoly on other forms of gambling. Poker, slots, and table games have nothing to do with racing or Jai alia. They are totally separate forms of gambling. If the dog track wants to eliminate dog racing and open a poker room that should be a business decision, not a legislative action. If Sears wanted to quit selling shoes and start selling I-phones it should not require a special session of the legislature.

JAI ALAI

In the United States, Jai alai enjoyed some popularity as a gambling alternative to horse racing, greyhound racing, and harness racing, and is still played in Florida, where the game is used as a basis for pari-mutuel gambling at five frontons throughout the state.

The first Jai alai fronton in the United States was located in St. Louis, Missouri, operating around the time of the 1904 World's Fair. The first fronton in Florida opened at the site of Hialeah Race Course near Miami (1924). The fronton was relocated to its present site near Miami International Airport.

Dania Beach Florida is the location of one of the largest Jai alai frontons in the United States.

Year round Jai alai operations include Miami Jai Alai and Dania Jai Alai. Seasonal facilities are: Fort Pierce Jai Alai, Ocala Jai Alai and Hamilton Jai Alai. The Tampa Jai Alai operated for many years before closing in the late 1990s. Inactive jai alai permits are located: Tampa, Daytona Beach, West Palm Beach, and Quincy. One Florida fronton was converted from Jai alai to greyhound racing in Melbourne.

The pari-mutuel wagering system is used at Jai alai frontons. It is the same as that used at the horse and dog tracks. There is one major difference. In Jai alia you're betting on people!

The frontons and the game of Jai alia remain as a viable business only because of slots and poker rooms. Without these gambling

venues supporting the Fronton operation they would cease to exist. The game itself has lost its popularity and the gamblers now have better opportunities.

The only value in a Jai alia permit is that it allows for the holders to offer poker and slot machines. This practice should be eliminated.

GREYHOUND RACING

Florida became the US capital of the sport of Greyhound racing shortly after it was introduced here in 1922.

Currently there are 16 Greyhound Tracks with Pari-Mutuel Permits in Florida. Only six other states still have operating Greyhound Tracks. Of those six states, there are a combined total of 9 tracks. In the heydays of Greyhound racing in the U.S., the 1980's, 15 states had a combined 50 tracks in operation.

The Greyhounds have been used for hunting and coursing in the Middle East and Europe for at least 5,000 years, but it was not until the 1920s that dog racing became a commercial enterprise in America.

That decade and the next five saw an explosion in the number of racetracks nationwide, as patrons were drawn in by the combination of gambling and the seemingly harmless spectacle of beautiful dogs out for a run.

The first Florida track was built in 1922 in an area called Humbuggus, and was later renamed Hialeah. Later it became better known for thoroughbred racing. The key to the early success of the Greyhound tracks was night racing, which began in 1925. It reached its peak in the 1980s. Since then, growing public awareness of the cruelty of dog racing and competition from other forms of gambling has steadily undermined racetrack patronage.

Betting on the dogs is similar to betting on the horses. It is a pari-mutuel system but much easier to follow. There is only one kind of dog in the race; the Greyhound. There is no jockey involved. There are only eight dogs per race and the races are all run on dirt tracks.

In the 1920s the International Greyhound Racing Association, an industry organization, was formed to regulate dog racing and try to control industry corruption. Its modern successor is the National Greyhound Association.

The "Grey2k USA" National organization is trying hard to put a total ban on all Greyhound racing. Commercial Greyhound racing is dying across the country, but a few continue to survive in part due to tax breaks and handouts received from sympathetic politicians. This has become a true quagmire in Florida.

The owners of the dog tracks have made political stew with the politicians for years. They were allowed to operate a gambling business when most gambling was outlawed. They paid their taxes and their political Patronage, and expected and received their favors in return.

Today it's a different world. The gamblers have other options. Dog racing is considered by many as cruelty to animals. The tracks can no longer support the racing schedule. Most owners want out. But....they now want to offer the other gambling games. In their zeal to monopolize their racino approach, they had legislation passed saying only active tracks could have the other games. Now since the active track thing is a drain on revenue they want it dropped, but want to keep the racino operation. This tangled web can easily be put to rest if the political aspect could be left at the door step.

The Greyhound racing industry is going the way of the steam locomotive. It's outdated for many reasons. But the tracks are already in the casino gambling business. Let them compete on a level playing field with all who come into the business. NO more special deals. Make your customers happy and you might succeed. The approach should be similar to most other businesses.

HORSE RACING

"A racehorse is an animal that can take several thousand people for a ride at the same time." Author Unknown

Horse racing goes back to primitive cultures. Horses were being raced in Asia over three thousand years ago. The modern version of horse racing was developed in England. The first horse track in the US was built in Long Island in 1665. Another one of the early tracks was "Race Street" in Philadelphia.

There are many different types of horse races; Thoroughbreds, Standard breed, Pacers, and Trotters are the most common. Horses are ridden by a jockey or harnessed and pulling a sulky with a rider. The sulky is quite possibly the continuation of the Chariot races of over 3000 years ago.

In 1700 the Jockey Club of England was formed to organize horse racing, write some rules, and generally maintain some order amongst gamblers. Horse races are usually at a distance from 3/4 of a mile to 2 miles. Horses are run against each other in class, or quality of competition. The age and gender of the horse (Fillies or Mare's) is considered, and the type of surface they are racing on, dirt or grass.

Standard betting at the Track is done through pari-mutuel pools or bookmakers. Around 1927, pari-mutuel wagering was adopted at horse tracks in the United States.

Like many gambling games the types of bets that can be made are endless. When you gamble in the casino on most casino games, other than poker, you are wagering against the house. When you bet on a horse race you are not playing against the house. Instead you are making a pari-mutuel wager and are in essence betting against all the other players wagering on that event.

Odds are an indication of the popularity of a given horse in comparison with others in the race. Odds are figured by dividing the amount wagered on a given horse into the total amount wagered, less the amount deducted by the track and state law.

The horse tracks use a language known mostly to horse gamblers. Win, Place, and Show are the straight bets. You might want to bet your horse across the board. Then you could have the Exacta, Perfecta, Quinella, Trifecta, and Superfecta. Understand all of this is what starts the separation between beginner and experienced horse betters. Now lets' add the double; daily and late. Triples, rolling triples, or pick three.

Remember you might want to box, key, or wheel your picks. You could bet a Yankee, (nothing to do with baseball) a Trixie, or a Canadian or Super Yankee. Then again it might be best if you bet the "nap" and call it a day. John Scarne speculated that most track betters know very little about horses and even less about the betting system used at the tracks.

Horse racing and cheating can be compared to Siamese twins. You won't find one without the other. From the first horse race in year one, until today, someone somewhere is fixing or trying to fix a

horse race. There are so many ways to influence a horse race that the average better has no chance, none, zero, of winning in the long haul.

Anybody who knows anything about gambling knows this: you can't win betting the horses. Damon Runyon said, "All horse players die broke."

Horse racing has had its ups and downs over the years. From being very popular to going broke like the betters. Something usually comes along and saves horse racing just as it's about to disappear.

By the end of the early 1900's horse racing had succumbed to the gambling rascals. Odds and payouts were faked. The bookmakers often owned the horses in the race and influenced how they ran. Fraudulent horses were often substituted into races to influence the outcome.

Today horse racing is on the decline. To help bring them back track owners and others associated with them are trying to add casino gambling. The new name is RACINOS. Poker rooms and slots have been approved for many tracks across the country. More will be coming! Having a full gaming operation at the race track is a dream of the owners.

Horse racing which is known as the "Sport of Kings," has fallen on hard times. The changing of times and the betting habits of the gamblers has taken its toll.

WHAT CAN BE DONE ABOUT THE PARI MUTUEL MESS

First things first. End the practice of classifying these businesses as Pari Mutuels. Start referring to them for what they are; Horse Racing, Grey Hound Racing, and Jai alia.

People who want to be in these businesses can apply for a Horse racing permit, or a Grey Hound racing permit, or a Jai alia game permit. The rules should be specific for each event.

Horse racing involves several different types of horses, the use of

Jockey's, sulkies, drivers, trotters and pacers. The Jai alia games are played by humans. Grey Hound racing is limited to Greyhounds with no Jockey. These are all totally different events.

If the owner of a Horse track, Grey Hound track, or Fronton wants to offer slot machines, a poker room, or table games for their customers they should apply for the appropriate permits covering those activities, pay the fees and taxes, abide by the regulations and satisfy their clients with good service.

All permits should be stand alone permits. Taxed, licensed and regulated by the state equally.

The state should not be in the business of promoting and protecting gambling monopolies. This practice of law making has caused the disgrace that is the current set of laws governing horse, Grey Hound racing and Jai alia.

If Grey Hound racing, Jai alia, or horse racing is a losing business proposition then the owners should not be forced to keep it operating. If they want to limit their offerings to a few races on weekends, one championship race a month, or twenty races a day, that should be a business decision, not an act of the legislature.

The local 7-11 store isn't required to sell two cases of Beanie-weenies each week to keep its lottery sales in operation. They aren't required to sell 10 cartons of cigarettes and two bags of ice a day to offer the \$20 scratch off ticket.

Telling the track they're required to have 100 races to qualify for a stud poker table is lunacy. Telling others they have to offer Greyhound or Horse racing before they can offer their customers a game of Texas Hold em is nuts.

All of this nonsense, which is really designed to protect certain current businesses, promotes tricky lawyers, inventive machine makers, smart computer programmers, and frustrated law makers.

If the tracks and Frontons want to add poker and slots, or start selling TV's, let them get their permits and good luck. The current madness of making special deals for each operator is doomed in the long run.

THE LOTTERY

"Lotteries; a wonderful thing: it lays taxation only on the willing."
Thomas Jefferson

Let's give credit where credit is due. The Florida Lottery has been, and remains, one of the best Lottery operations in the country. It has brought "BILLIONS" of dollars to the state coffers. So far there has been little criticism and few scandals surrounding the Lottery Office.

Still there are a few philosophical concepts that should be reviewed. Profit margins, programs receiving revenue, and advertising are just a few.

Are the profit margins of the lottery causing harm to the citizens? Maybe the players should get a bigger slice of the pie. Why is the profit margin so high? Who sets the mark for the profit margin? Why is the lottery exempt from truth in advertising law? Does the Lottery target specific groups? Are they taking advantage of the uninformed?

Charles Clotfelter and Philip Cook, both highly respected professors from Duke University made this observation: "The deal that typically has been struck in the United States is that lottery revenue will be dedicated to good public causes. This virtuous end thus serves to justify the dubious means."

This brings up the obvious point; should there be any limit on the amount of revenue taken from the players?

Clotfelter and Cook also pointed out that "once a lottery is in place, the amount of revenue it generates depends largely on how it is marketed. Do the "ends" of more revenue justify aggressive or deceptive marketing efforts?"

According to Ellen Perlman in her book, *Lotto's Little Luxuries*, "The Lotteries purposely mislead players about their chance of striking it rich."

In the National Gambling Study Commission on Lotteries report, one criticism pointed out that the lotteries economic benefits are offset by its expanding the number of people who are drawn into gambling. Worse, lotteries are alleged to promote addictive gambling behavior, are characterized as a major regressive tax on lower-income groups, and are said to lead to other abuses. Even more troubling, however, is the general criticism that the state faces an inherent conflict in its desire to increase revenues and its duty to protect the public welfare.

Some critics charge that the "earmarking" of lottery funds for education is misleading and that in fact the legislature often reduces the appropriations it would otherwise have given to education from the general fund. Supplanting is the term often used. This could be an area for discussion and debate among educators and government officials.

Other critics say that overall funding for the designated recipients of lottery revenues was nil. They speculate that the result has been an increase the discretionary funds available to the legislature, which may be a key reason for the popularity of lotteries in the state houses.

There is no question the gamblers like to play the lotto games. As bad as the odds are, regardless of where the money goes, and as deceptive as the advertising has become, lottery ticket sales continue to grow. The apathy of the gamblers when it comes to knowledge about the activity is a reality.

W. C. Fields, the famous American vaudeville comedian and juggler is credited with using the phrase; "never give a sucker an even break or smarten up a chump." Today W. C. might have a high paying job in the lottery office.

SLOT MACHINES

During the past several years there have been dozens of different types of machines invented for people to use entertaining themselves. Many of those machines were instrumental in promoting gambling among their users. Pin ball machines, shuffle board machines, bowling machines, pool tables, and many others. To no one's surprise, the slot machine, has emerged as the all time favorite of the people by a large margin.

Part of the lour of the slot machine is that it's easy to play. You don't have to learn anything to get into the action. Most card games, dice, roulette, bingo, racing and other popular games demand at least a little knowledge to get started. Not the slot. Just put your money in the slot and push a button, and fate will take it from there.

In a typical slot machine interaction, a person sits down in front of a machine, they put money in, (basically turning it on), then they push a button or pull a handle, and the machine's lights start to flash, wheels turn, music plays, pictures flash and shortly the machine displays a win or lose decision. This process is repeated as often as the player desires, as long as they keep putting money in the machine. Most of the time the players lose, but occasionally they do win something. During this process most players report they're having fun. Much more fun if they win, but still enjoying the interaction when they lose.

So why is there such hysterical opposition to the slot machines? What is it about people playing slot machines, that drives others to the brink? Consensus of the opposition is the idea that these people are foolishly losing their money. This congeries up the contention they are somehow responsible for others people's money.

Others feel the slot players are being taken advantage of by the owners of the machines; they are unaware of their losing position. Here again this puts the nay-sayer in a position of being responsible for the other persons personal decision making.

It is also interesting from a psychological perspective, to try to understand why some people have such a strong need to protect strangers from this form of recreation. Its easy to make a list of other activities that are far worse for our fellow man than a slot machine.

But can you think of any other machine, used strictly for recreational purposes, that has caused so much controversy? Cries continue to be heard from its detractors that the slot machine is the cause of addiction, compulsive behavior, increased crime, family instability,

bankruptcy, moral decay, and a host of other evils. There are those who still consider the machines as the cause of world disorder and a tool of Satan himself.

The Mechanical Slot Machine was an invention of Charles Fey in the late 1890's. In those early days the machines were found in cigar stores, barber shops, bowling alleys and saloons. The slot machine was quickly accepted and wildly successful.

From the beginning the machines were very popular with the gamblers, which made them immediately a big favorite of the owners. It was a bonus that by design, the slot machines always, "took" more than they "gave." Those who didn't like gambling, or seeing other people gambling, raised a ruckus. When they realized they couldn't stop the gamblers from gambling by nagging or preaching; they gave the job to the government.

It didn't take long for the machines to be banned by the government as a gambling device. The proprietors of the businesses who had already purchased machines adjusted. They started giving away candy, gum, cigars, and free drinks as prizes to circumvent the law. (Sound familiar). During the next several years slot machines were declared legal and illegal at various times and in various places. In Florida the slots were a legal form of gambling from 1935 to 1937.

The ownership of slot machines has been one of the most lucrative of the gambling activities. The machines can be programmed to guarantee a profit. From a business perspective the slot machine is a godsend. It works 24/7, never calls in sick, or demands retirement benefits.

Having a license to operate a facility with slot machines is so coveted by those who are in the gambling business they have been known to sell their soul to the devil many times over to insure that permission.

John Scarne told this story; a slot player complained to the casino host, "don't these slot machines ever pay off?" The Host replied, "they sure do. They pay the casinos rent, the electric bill, all the casinos employees' salaries and a half million dollars in profits every year." That observation was made over 50 years ago!

The slot machine remains the goose laying the golden eggs. Lots of golden eggs. It should be no surprise as to why the gambling establishments want as many slot machines as they can cram into their buildings.

The advancements made in slot machine technology has made them

more attractive to players, more exciting to play, easy to operate and very difficult to cheat. The machines accept paper money, are low maintenance, need few employees to operate them, have no need for a union or medical insurance.

Though diverse in appearance, all slot machines, according to some mental health experts, have something in common: they are psychologically deceptive and make gambling addicts of people who aren't predisposed to addictions. Some problem gambling prevalence studies show that gambling addicts are much more likely to play electronic gaming machines (slot machines, poker machines, video lottery terminals) than table games like blackjack.

"In other games, like poker, most people have misconceptions about their skill levels. They are easier to treat. But machine gamblers really are conditioned by the machine. You get the impression you can beat the machine." John Gurzinski for The New York Times

It is often quoted as fact that slots are the game of choice of most gamblers. It could be true that more people play slots, but it might not be simply by choice. Most gamblers don't know how to play the other gambling games, and are too intimidated to learn. And because the slots are so profitable to the operators there is no rush to "smarten up a chump."

Most players don't understand the disadvantage they give to the house and simply take the easy way out and satisfy their gambling urges by sitting at the slot machine and having a go of it.

Florida law making has created a mess out of the slot machine issue. Trying to have it both ways, legal and illegal, has led to dissatisfaction by the players and the providers. Legal wrangling over the definition of a slot machine; the minimum age of the players; who's allowed to own and operate the machines; and where they can be installed; has mystified most gamblers. If you own a Grey Hound racing facility, why does that give you preferential treatment to open a slot parlor?

Instead of wasting time trying to define what constitutes a slot machine, a job most now can see is next to impossible; maybe the state would more adequately serve the people if they made sure the machines were regulated and taxed. That owners had the proper permits, and were not cheating their customers. How the machine looks and feels should be between the owner and the customers. Where the slot parlors can be located should be a local issue, based on equal opportunity, not on who makes the best eggs Benedict breakfast, or how many Jai alia games were played.

POKER

Poker is an evolution of various gambling games dating back to the beginning of History. "As Nas" was a Persian card game played back in the 16th Century. It was similar to 5 card stud. Some historians credit poker beginnings to China back as far as 900 AD. When Poker made its way to New Orleans in the early 1800's there was no stopping it. Poker really advanced in the United States.

Soon forms of poker were being played across America. The card Sharper became a new profession. In 1834, Jonathan H. Green, in the first written reference to poker in the United States, referred to poker as "the cheating game."

By the time Green wrote about it, poker had become the number one cheating game on the Mississippi River boats, receiving even more action than Three-Card Monte. Most people taken in by Three-Card Monte, thought the 20-card poker seemed more a legitimate game and they came back time and time again. It would certainly appear, then, that Poker was developed by the cardsharps.

The game of Poker has evolved through the years, from the many backroom games to the present day casinos around the world. Its history is rich with famous places and characters.

The Kings in a standard deck of playing cards actually represent real people. The designer of the first deck of playing cards decided to have the suits represent specific cultures that had major influences on the world before and during the 15th century. The suits of spades, clubs, diamonds, and hearts represent the Middle East, Greece, the Roman Empire and the Holy Roman Empire respectively."

There are many variations of poker games to choose from. Their popularity comes and goes and the rules vary depending on the game. Today poker is regulated by gambling laws in the public venues where its' played. It is now somewhat of a sport of its own. There are poker tournaments and competitions everyday of the week.

Texas Hold'em is far and away the most popular poker game today. But in other days, 5 card stud, 7 card stud, draw poker, Pai gow Poker, Hi-Low games and literally 100's of variations of these were played.

"The World Series of Poker" which is now played out on the TV screen, has made "No Limit Texas Hold'em" the most famous card

game ever played. Poker Hall of fame player Felton "Corky" McCorquodale, is credited with introducing the game to Vegas in 1963.

Edmund Hoyle, never played a game of poker in his life, but he was the first card player to standardize rules.

The game of poker continues to evolve, and remains immensely popular with gamblers. From the home game, to private club action and the World Series of Poker, the game pits one person against another. Skill or luck, experienced or beginner, small stakes or millions of dollars, the poker game is much more than what meets the eye of the casual observer.

"Whether he likes it or not, a man's character is stripped bare at the poker table; if the other players read him better than he does, he has only himself to blame. Unless he is both able and prepared to see himself as others do, flaws and all, he will be a loser in cards, as in life." Anthony Holden

"Poker is the game closest to the western conception of life, where life and thought are recognized as intimately combined, where free will prevails over philosophies of fate or of chance, where men are considered moral agents and where - at least in the short run - the important thing is not what happens but what people think happens." John Luckacs, "Poker and the American Character"

There are hundreds of variations of poker games being played today. Most fall into three groups. Stud games, Draw games, and Community card games.

In the new world of gambling poker has also taken on an unusual role as a political and legal tool. In court room arguments, and in gamblers bravado, the question is debated as to whether winning at poker is mostly luck or skill.

For some jurisdictions a skill game is not considered as gambling. This debate has a long way to go before it's settled. Since gambling is generally defined as risking something of value, this skill thing seems to be a moot point.

It continues to baffle the average citizen in Florida as to why the government officials are so against people gambling in card games. Poker is as American as baseball. People do it at home, in school, in their private clubs, retirement centers and dozens of other places. So why is it such a big deal to legalize poker rooms for public play? If it's allowed at the tracks and frontons it should be allowed elsewhere.

But most gambling laws and regulations have very little to do with common sense, and everything to do with who gets the money, so the lawyers, judges and politicians, many of who have never held a straight flush , or gone all-in with a 10 high, continue to try to sort out the specifics.

SPORTS BETTING

This is a multi-billion dollar industry. Millions of dollars are wagered by gamblers in every state on sporting events every week. Florida has nine professional teams and several division one college programs. There are many other sporting events that the betters follow including boxing, tennis, golf, and powerboat racing.

There are three basic methods of wagering on sports events: The sports book, illegal bookmaking, and online sports books.

Currently only Nevada has full sports book facilities for handling these types wagers. Why?

Most of the professional sports leagues and the NCAA frown down on sports betting publicly. They're fighting hard to keep the wagering away from every state except Nevada. At the same time they recognize that betting on their sports continues to lead to its overwhelming popularity.

The betting lines for games and events are carried in almost every newspaper and all other media outlets. It seems that betting is encouraged behind closed doors, and discouraged in public.

There is a great debate that still rages over the issues surrounding sport betting. Florida should follow the lead of New Jersey and push for legalizing this form of gambling. The gamblers are wagering their money daily on sports events anyway, letting someone else, (illegal bookies or the Nevada sports book) reap the profits is unnecessary.

When internet gambling becomes common place most of these issues will become moot.

CHEATING AND GAMBLING

From the very beginning of gambling, when someone made the offer of a wager, someone else was trying to figure out a sure way of winning that wager.

Throw a stone, shoot an arrow, run some distance, the nature of the wager is to try to win. One person thinks one way another person thinks the opposite. I can throw better, shoot straighter, or run faster. "No you can't. Yes I can."

Cheating begins when someone tries to influence the outcome of the wager without the knowledge of all the participants. Trickery, deceit, deception, flimflam, any host of methods, are all used to help to insure a win or manipulate the odds and percentages of the win.

Some gambling historians believe that crooked games came first. Sharper's were cheating people with games of deception. These games then became regular games because they were fun to play. Others say the games were first and the cheating came later. This chronological order is not really important to you today, other than to remember the gambling games are still here, and so is the cheating. In every venue cheating is a part of the equation. It's not just the gambling games most people play, but many slight-of-hand tricks, and skullduggery, that the unsuspecting player's get caught participating in and end up losing some of their money before they know what happened. Most people know better than to fall for one of the hundreds of "bar tricks" used to get free drinks everywhere. "Bet you can't eat three pretzels in one minute," or other proposition bets guaranteed to cost you money.

In the 1830's, some of the refugee sharpers (con artist) from the South moved to Cincinnati and opened the nation's first "Wolf-Traps" or "10 Percent Houses", named for of the house's cut of the action. Cincinnati was the birthplace of the "Horse-Hair game", a method for cheating in cards by which a player, aided by an accomplice's distractions, manipulated cards and chips by use of a horse hair attached to a vest button. Every gambler who has ten cents worth of experience knows not to fall for these scams. But the scams still work somewhere every day.

In today's most popular gaming place, the Casino, most cheating is done by players trying to cheat the Casino.

There are also players trying to cheat other players. There are rogue employees who will cheat the players. There are employees who try to cheat the casino. Often employees will team up with players and try to cheat the casino.

The least of the cheating is done by the House trying to cheat the players. They really don't have to! The House advantage, which is dictated by the rules of the games, works quite successfully in determining the bottom line. But still you must be aware that although the least of the cheating is done by the house, this does not mean that the house never cheats. The places you frequent during your gambling outings should be carefully scrutinized every time out.

The advantage given to the house by the rules of the games is not a major secret. But, it must be pointed out, that this advantage is something generally disguised by the house and ignored by the players.

The players must shoulder some of the responsibility here. If they don't bother to learn the rules of the games or what the real chances of winning might be, it remains their shortcoming.

Fortunately for the house, most players don't understand percentages, odds, or the fact that someone might be "cheating" them during the games. Just the idea that they could be cheated is news to them. They are not familiar with how it works and could never spot, or for that matter even suspect a cheater. When it happens they have no clue.

The casinos are as vigilant as possible in trying to protect their own bankroll. And they do try and protect their customers from any outside fleecing. Security is present everywhere in a casino. List of unwanted players are kept by all casinos and they share their information among each other keeping an up to date list of undesirables.

Horse and Dog racing is notorious for a myriad of cheating methods. Picking a winner at the track is next to impossible but picking against a fixed race, "forget about it."

Lotteries have always had a history of scandals and new ones are unfolding every year. The poker games, slot machines, and table games played today, all have a cheating history, and cheating continues on a regular basis today.

The rebirth of the poker boom has brought hundreds of players out to the tables. It also has brought back many of the old "sharper's" tricks of the trade. There are new places, new games, new cards, and new players; but the same old cheating methods are there, along with a few new innovations.

Allen Zola Kronzek, in his launch into the world of crooked gambling, revealed in his book "52 Ways To Cheat At Poker" that "most people

who are cheated at poker have no idea they've been scammed, they don't know what's possible, and consequently, they have no idea what to look for, or even how to think about it." Allan Zola Kronzek is a professional magician, author and lecturer.

"If you don't know the basic methods of the chiseler, con-artist, sharper, hustler, and crossroader, you could end up being their favorite chump, sucker, rabbit or mark." From a conversation with Teddy "Big Eye" Nye, a self styled poker hustler from the east coast

Many of the modern day card players are honing their skills playing on-line games. Most have the mistaken opinion that "On Line" gambling of all kinds is safe. This has already proven to be a giant miscalculation. On line gambling has shown itself to be just like all the others, rife with cheating and con men.

Again it's not every game, not every day, and not every site, but it's there in spades. When you step out of the Casino and play in other home, office or club games you're on your own. Cheating is as much a part of gambling now as it was in the old west or in the middle-ages.

Cheating can take place in many ways. Altered equipment: loaded dice, marked cards, unbalanced wheels, hundreds of methods have been developed. The "Sharper" may be dealing seconds, using many slight-of-hand techniques and sometimes just taking advantage of non-suspecting or beginning players.

Again the need for an education "about" gambling is glaring.

INTERNET/ONLINE GAMING

When computer technology stepped into the gambling industry a Pandora's Box was opened. Around 1995 gambling took a giant step forward when the world of technology came to the games. It had been coming in bits and pieces for some years, with computerized slot machines, video poker, simulcasting of horse races, and viewing sports contest on television.

But in 1995 the wizards of the computers and the guru's of the gambling business brought all of this together changing the gaming landscape for years to come.

When the first online gambling sites opened they caught the gambling regulators, the politicians, and many casino operators with their hands in their pockets.

It is now possible to gamble anywhere in the world, on any activity or game, from your computer or one of many other favorite electronic devices.

Billions of dollars quickly became available for those clever enough to put together an "on-line" gambling operation. Some say over 50 million gamblers are visiting sites around the world every month. Conservative estimates say the industry is bringing in over 15 billion dollars in profits. Reality tells us that there is no way currently to verify any of these facts.

This advancement also brought many new problems to go along with the host of regular problems associated with the gambling enterprise.

This new gambling over the internet has changed all the rules people traditionally follow.

The US government has been struggling to figure out a way to regulate the business. Since gamblers can place their bets on games and events from their computers and phones it's difficult to know their age, how much they're winning or losing, and where the money's going.

This new brand of private home gambling has also brought with it the con men, cheats, and hustlers with dozens of ways to cheat the unaware players. Instead of slight-of-hand dealing with cards or loaded dice, or weighted lotto balls, the new cheaters are technology wizards. The average gambler has no clue what is happening.

There have already been cases of fraud and computer style cheating with many sites and huge amounts of money levied in fines and jail time handed out.

Most current internet gambling sites are physically located offshore. The sites offer all the gambling games from card games, craps, roulette, to lotteries, bingo, keno and sports wagering.

This fact also makes it difficult for a better who feels he got cheated. No way can he call the pit boss over or consult with the casino manager and review the film of his gambling.

Gamblers participating in betting online are really playing blind. They must give the site money up front before being allowed to play. If they win anything they're gambling that they will get paid.

When they lose their deposited cash they must replenish that account if they wish to continue to play. Most of this is done with debit and credit cards. There are a hoist of possible problems and legalities associated with these procedures. But like Canada Bill Jones, who sometimes played in games he knew were rigged just because he liked the action, the gamblers want to gamble and these problems are just some of the risk they take.

How this new gambling phenomena will play out is anybody's guess. The U.S. Government and some of the individual States have begun the process of trying to bring some organization to the activity. Not because of their desire to see citizens have another opportunity to conveniently entertain themselves, but because they see large amounts of money escaping their grasp.

A software maker called Microprograming developed the initial gaming software and opened what some believe to be the first internet gambling site. Another site, Intercasino, has also been mentioned as one of the first internet gambling ventures.

In 1996 the Kahanawake Gaming Commission was created to oversee the operation of internet gaming and provide some honesty to the games.

Planet Poker was the first true poker site and Intertops was the first site to open a Sports Book. Today there are dozens of sites willing to accept wagers of all kinds.

Internet, on-line or iGambling, is a World Wide activity. It is possible to play all the casino games, play in hundreds of poker games, enjoy

your favorite bingo action, make sports bets and play most lotteries, all by turning on a favorite electronic device.

Gamblers can play 24/7 from their home, the office, during lunch break, sitting in the park, while fishing in the lake, or riding in a bus. One overlooked benefit of computer gambling, is now many handicapped and housebound people can enjoy their favorite gambling games, without the transportation hassle associated with traveling to a distant gambling facility.

The internet has taken gambling to a totally different level. Most gamblers are familiar with going to a track, a poker room, different casinos or playing with friends in club or home games. Bring your money, size up the competition, and hope for the best. If you win you take your money and head home with a little swagger in your step.

But internet gambling is a different game. You don't get to see the people who you're gambling with or against. You send your gambling money to the site in advance. The gambler who participates on line is putting his trust in the integrity of the computer software, those who design it, and those who operate the site. He can only hope he gets an honest deal. This is the first gamble the on-line player takes.

Much like the crowd at Soapy Smith's sales pitch for a bar of soap and a prize, most internet gamblers have no idea how computer systems work, who's running them, or the fact they might not be on the up and up.

The wizards of computer technology and the gambling savvy gamesters have teamed up on the unsuspecting novice gamblers and many of these players have paid the price.

"When the Kahnawake Gaming Commission announced that an investigation undertaken by Gaming Associates on an online poker room was completed, the poker industry sat up to take note. Some were not expecting much as the site in question was the very entity that hired Gaming Associates to explore some much talked about cheating.

The Kahnawake Gaming Commission of Canada fined Absolute Poker \$500,000 for the way it handled the online poker cheating scandal that rocked the online poker world. The KGC found that cheating did occur at the site for approximately six weeks starting Aug. 14, 2007, and that Absolute Poker attempted to cover it up.

The KGC released several startling details about the cheating scandal

and undressed Absolute Poker for not reporting that cheating had occurred on the site to the KGC as soon as Absolute Poker knew cheating had occurred. The KGC also discovered that Absolute Poker tried to cover up the cheating scandal by deleting certain gaming logs and records and that the site failed to report the security breach within 24 hours of its discovery.

During the six weeks that cheating occurred on the site, people playing under seven different usernames wreaked havoc on Absolute Poker's players because they had an unfair advantage: They knew what the other players were holding. Through a flaw in the way that hand histories were recorded, a "super user" with ties to Absolute Poker was able to see what everyone at the table was holding while the hand was in play. He would then pass on this information to his cohorts.

But it didn't take long for the cheaters to get sloppy and start making near-impossible calls during big-money tournaments. Players became suspicious and found evidence of collusion within the hand histories that were requested. Once pressed, the company and the KGC acted.

The KGC also determined that although at least one of the cheaters was associated with Absolute Poker, they were not part of the Board of Directors or of "principal ownership." The KGC requires Absolute Poker to cut its ties with the unnamed players and associates.

Ultimate Bet has its hands full and some explaining to do, as does former UB owner and 1994 World Series of Poker main event champion Russ Hamilton.

The UB scandal officially began in January of 2008 when the site's management acknowledged that there was some credence to players' claims of cheating. But by July 2008, after the official investigation had been ongoing for at least four months, UB confirmed that the cheating actually began in January of 2005, meaning that it could have been going on for nearly three years. In the fourth month of the investigation, new accounts were still being linked to the software glitch that allowed one or more super users to cheat on the site."

Since the internet gambling craze started, there have been incidents of scams and cheating., and it continues today.

In just one of many recent examples the U.S. Justice Department started cracking down on Internet poker sites in April of 2011 when it indicted executives at three major online poker companies, including

Full Tilt, on charges of illegal gambling, bank fraud and money laundering.

Full Tilt Poker, one of the world's largest online poker sites was accused by the U.S. Justice Department, of defrauding poker players out of more than \$300 million. Well known poker players Howard Lederer and Chris Ferguson are executives of Full Tilt Poker. The Justice Department's civil suit alleges that the owners paid themselves millions of dollars from the player funds on deposit with the company.

"Full Tilt was not a legitimate poker company, but a global Ponzi scheme," said Manhattan U.S. Attorney Preet Bharara.

Researcher H2 Gambling Capital estimated there were 1.7 million active poker player accounts in the U.S. from players wagering around \$14 billion a year online.

It cannot be emphasized enough that cheating, scamming, and deception of unsuspecting gamblers is a daily occurrence.

The Café's.

An off shoot of the internet gambling business is the very popular and fast developing "Internet Cafes," or "Sweepstakes Cafes." This industry has developed software which allows slot machine type games to be played on a computer.

The local and state governments are perplexed at this new innovative approach developed so the gamblers can play the games their legislators don't want them to play; except in certain places, run by certain people.

Confusion abounds as current law is unclear about what constitutes a legal slot machine. Generally the machines are the same. What makes one illegal has more to do with who owns it and where it's located than any mechanical properties. It's become very difficult to outlaw a machine, when your goal is to outlaw ownership and location. Technology now has the upper hand in this silly scuffle.

For many gamblers it remains perplexing as to why the government wants to outlaw games that people enjoy playing. It's clear that playing the machines is not the problem. It's who gets the money.

If Florida would regulate and tax slot machines, in a free market system, across the state, it is speculated they would have a revenue stream that would rival the state lottery. This concept is certainly worth a debate.

COMPULSIVE AND PROBLEM GAMBLING

The large majority of people who participate in gambling do it in very moderate ways. They make bets with each other; they play in home card games with friends and family, and maybe back their favorite sports team with a small bet now and then. A high percentage of the people buy lottery tickets. A much smaller percentage of the population will visit a casino while on vacation, mostly to play the slot machines.

At the other end of the scale we find people who are generally known as "serious gamblers." They spend a lot of time and money pursuing their gambling activities. Going to the tracks, playing in card games, visiting casinos and betting on sports, is what their life is all about. They accept the ups and downs and keep on getting a kick out of living.

Among this group the social psychologists have identified some as compulsive, obsessive, or problem gamblers. Some use the terms pathological and addictive gamblers in referring to this segment. These terms are not clearly defined and the causes and the effects of the behavior are frequently debated. Why it happens and what can be done about it is still in question.

Most studies put the number of these gamblers between 2 and 10 percent of the total gambling population.

"Most often the term addiction is used to describe destructive type behavior. Addicts begin simply as casual gamblers, but their behavior quickly escalates to a point where gambling activities become more and more frequent and interfere with other aspects of their lives." Croson, Fox and Sundali.

Most of the addicted person's time would be spent gambling at one game or another. He might let his gambling activity become a burden to the community he lives in. He could lose his money, his family, his job and his friends. Soon he would become a ward of the state, where he could end up depending on government assistance to maintain his life, and participating in gambling rehab programs. This unfortunately does happen.

Here we have a situation where a person with an addiction problem is losing while gambling. But what if that same person, with the same addiction problem was a big winner? This also happens, just not as frequently.

In 2006 Jamie Gold an relatively unknown gambler won \$12 million and the World Series of Poker Title. In 2010 Jonathan Duhamel won \$9 million and the title.

The big winners and their families often begin enjoying the country club life. They might be spending their weekends on the yacht, driving new cars, buying new cloths, having plenty to eat and drink at the best places. The big winner would be paying his taxes; he might be supporting community businesses, and could be referred to affectionately as a big spender. His family, friends, and neighbors, can't wait to get invited to his barbeques held at his house in a gated community.

So is being classified as a problem gambler based on whether or not you're a winner or a loser?

Is it based on those around you benefitting or suffering as a result of your gambling?

Is it about you costing the other taxpayer's money or are they benefiting from your good fortune?

If you lose a million gambling but still have a 100 million in the bank, are you a problem gambler? Can it be about the amount you lose?

If you only have \$3,000 a month to live on and lose it gambling that certainly could become a problem somewhere down the line. Should you strive to quit gambling or work at becoming a better gambler?

Gambling may not be the problem; it could be the act of losing your money. Addictive behavior can get a grip on anyone and manifest itself in many activities. It is not specific to gambling.

If you continually misplace your wallet, forget what bank you put your money in, or give your money away to strangers, the results might be the same. If you spent all your time playing golf at the expense of your fortune and family you could be considered as having an addiction. Addiction seems to be a personality trait and the activity in which it shows itself could be almost anything.

"A person can become addicted, dependent, or compulsively obsessed with anything. Some researchers imply that there are similarities between physical addiction to various chemicals, such as alcohol and heroin, and psychological dependence to activities such as compulsive gambling, sex, work, running, shopping, or eating disorders. It is thought that these behavior activities may produce beta-endorphins in the brain, which makes the person feel "high." Some experts suggest that if a person continues to engage in the

activity to achieve this feeling of well-being and euphoria, he/she may get into an addictive cycle. In so doing, he/she becomes physically addicted to his/her own brain chemicals, thus leading to continuation of the behavior even though it may have negative health or social consequences. Others feel that these are just bad habits." Ruth C. Engs, Professor Emeritus Indiana University

The studies will continue and at some point we might get a handle on why one person becomes addicted and others do not. We might also understand what relationship gambling has in this dilemma. Then we might be able to help that person adjust to the problem.

When it comes to gambling in today's venues, having an education about gambling is your best chance to avoid these lurking catastrophes.

GAMBLING AND CRIME

When gambling becomes the topic of discussion, the issue of crime, and the increase of crime, is sure to follow. It is usually brought to the discussion by those who are against gambling and any expansion of gambling.

Is there crime associated with gambling? Certainly. Will crime increase if gambling increases? Certainly. Is there any business or activity that does not have any crime? NO. When you increase the number of businesses, or people in a given area, would it be reasonable to expect an increase in crime? Yes.

This is the nature of the world we live in. If the premise was to eliminate anything that had crime associated with it, soon nothing would be left.

No rational person would suggest we do away with cars; yet they are a major source of crime, death and destruction. We're not going to eliminate the many sporting events that take place in our communities because of crimes that take place. No one is suggesting we close the beaches, or close the Supermarkets and malls; crime is a daily occurrence in these places. Schools and school activities always attract crime.

This crime causing conversation cannot be taken seriously and is a waste of every ones time.

Crime and gambling should be dealt with like any other crime situation. When it happens it should get reported. When it's reported

it should get investigated. The result of the investigation may lead to a trial and some court determined punishment. Crime will never be eliminated, but it can be dealt with.

THE GOVERNMENT'S ROLE

Why and how they got involved

In the past twenty years the gambling industry has experienced massive growth across the country. The citizens are now face to face with gambling and all its good, bad, and ugly parts. Gambling is popular and by all indications will continue to expand.

Gambling was mostly outlawed by the government across the country in the early 1900's. Now it's become a well positioned part of the American culture and as an activity is strongly endorsed by that same government. Instead of condemning and outlawing gambling, the government is organizing, operating, taxing and regulating the industry. Gaming of some type is now legal in 48 of the 50 states. The gambling industry and the government have become partners.

To understand how and why this alliance formed we must examine the early days of the gambling industry to see why it was forced to partner with the government.

Gambling did not originate in the US. Gambling was practiced in North America in many places, by many people, before the United States was formed. Some accounts include the Native Americans who had been here for hundreds of years. In 1643 Explorer Roger Williams wrote about games of chance developed by the Narragansette Indians of Rhode Island.

From the 1600's to around 1830 the country was taking shape as a new nation. It was trying to gain respect in the world for its' economic, social, and political structure. The Colonies endured, people were coming in droves, France, Spain, England and others were claiming territory and opening shop. One thing they all had in common was gambling. The people loved it then as they do now.

Byron Liggett who has written extensively on America's early gambling history put it this way. "America was founded by risk takers, people willing to gamble on a new beginning, a better life. It was a rugged land abundant with opportunity and danger. Only the most determined, independent, self reliant adventurers were attracted to it."

In the colonies most taverns and road houses had tables set aside for gambling games. The first horse track was built in Long Island in 1665, and soon after one called "Race Street" in Philadelphia.

"Taverns were important gathering places where men exchanged news and views over beer and cards. Here, craftsmen, shopkeepers, sailors, lawyers, and politicians first explored and expressed ideas of individual freedom, equality and independence. It was in the taverns and around the card tables of early America that the demand for democracy took hold." Byron Leggett

This was before TV, cars, restaurants, bowling alleys, nightclubs, movies, malls and organized sports every night. No computers and no internet.

People had access to cards and they played. They had horses and they raced them. There were a few taverns and road houses where they went to drink and play cards and talk about horse racing. These were simple times that were about to get very exciting and very dangerous.

This new country was on its' way and the gambling spirit was helping lead the charge. There were enough people and places in the early Colonies to keep the gambling fever alive, but it was not the main topic of the day. During this time gambling was thought to be a harmless diversion, a recreational activity of gentlemen. It was nothing to worry about as long as gambling was not taken up as a trade or a calling.

In the early days the local officials paid little attention to the citizens and their individual gambling habits. No trouble and there's no problem. A few laws were enforced here and there but it was a tacit approach in most places. The legal system in place paid little attention to the particulars of gambling.

Most laws dealing with gambling at that time were directed toward the many lotteries that were in use. These lotteries were established by the government, often run by individuals, generally the money raised was used for public services and were nothing like lotteries are today. Lotteries were one of the most dishonest forms of gambling of the time. Greed and corruption was the corner stone of the game.

With money and leisure time, gambling of all kinds, including horse racing, cards, dice, and cockfights swept the country. New York boasted one tavern to every 90 citizens. One of the early involvements made by the local government was an attempt to slow down the gambling action. The state legislature passed a law that said only cash could be wagered, IOUs, mortgages and markers were

prohibited.

Gambling started to develop as a business back in the early 1800s. During this period the gambling games were beginning to take on a new life. The casinos of the time, like John Davis's New Orleans carpet joint, and the Palace of Fortune in Washington D.C., offered the gamblers much more than the home games or the local tavern or drinking house could. These big gambling arenas were providing food, entertainment, booze and sometimes companionship, on a 24/7 schedule in addition to the many different gambling games the players loved.

The proprietors of these establishments designed methods of collecting money from every person coming through their doors. They sold food, watered down drinks, and often rented rooms to the patrons on a daily basis. You could say it was an early version of the motel, deli and casino. They got a cut of the action of every gambling game in the house, a system which later became known as the house edge.

In the early days the professional gamblers paid the owner a fee or a percentage of his winnings for the privilege of setting up shop in a particular casino. The professional gambler bankrolled the game, directed the action, and suffered the losses when they occurred. He also kept a large share of the winnings. Some of the games were on the up and up but most guaranteed a win only to the operator.

Later the casinos hired their own employees to run the games paying them an hourly wage.

The owners of the large gambling houses became more acute at collecting the gamblers money for their own coffers. They developed new games with a bigger house edge and re-wrote the rules to many existing games. They also began to advertise their offerings.

Big money was changing hands while all these services were being provided the gamblers. But it was not all sweet cakes for breakfast. When the gamblers got together and started partaking in the pleasures the casinos were offering, trouble was not far behind. The smell of money drifted across the country side and many unscrupulous individuals picked up the scent and soon came looking for what they saw as their share of the spoils.

Casino Management had to take some drastic precautions. Usually they hired the best gunmen in the area to keep the peace. Many of these same people were the professional gamblers looking for easy marks. It was a delicate balance of who was in charge. Sometimes it changed every day. A few of the gunslingers became the town's

sheriff. Gamblers and gunman like Bat Masterson, Doc Holliday and Wyatt Earp along with many others often filled these jobs.

The businesses in the towns supported the sheriff. He in turn was responsible to see that they were not disrupted by any rowdy customers and that some order was maintained in the establishments. Law enforcement's job in these early days was mainly reacting to crises as they developed. Investigating crime was yet to be invented.

The gambling houses saw it as their business to take as much of the gamblers money as possible without them putting up much of a fuss when it happened. If you were a poor loser you got run out of town or worse. Although it was a crude beginning, this relationship between lawmen and the casinos was the start of the government being a partner in the gambling business.

The professional riverboat gamblers; at one point over 2000 of them; were plying their trade from Chicago to New Orleans, and St. Louis to New York. Lavish Casinos, the gambling fever of the risk takers, and all its glory was now coming of age.

The riverboat period was partly responsible for the first distinct division of gamblers. The professional riverboat gambler ran the game, explained the rules, had the equipment for play and was skilled at cheating. He usually made a deal with the boat Captain paying him a sum of the winnings for operating his game while on the boat.

The fun seeking gambler, sometimes referred to as the sucker or chump, knew very little about the men in charge, the games being played, the rules, or anything else. Usually he was just looking for some fun. When it was over he was looking for his money.

The era between 1800 and 1850 has been called the "Golden Age of Gambling" by historians. From the taverns of the East to the riverboats of the Mississippi and west to the gold fields of California, gambling was part of the American experience.

Around 1890 gambling was totally out of control and the conservative movement of the people had their way. All gambling was banned in the United States. Again this did not mean that gambling stopped, just that now it was illegal. This lasted until 1931. The State of Nevada changed history and led the way back to legal gambling. The surprising sponsor in this resurgence was the state government.

In the early 1900's gambling in Nevada like everywhere else in the

country moved under-ground where it flourished for years as an illegal activity. Prohibition was approved in 1917 and the stock market crashed in 1929. Soon after the crash the country was engulfed in the great Depression.

Not one of these events slowed down the gamblers or the drinkers. It just changed their style of risk taking. It made engaging in gambling and drinking more exciting because now it was illegal and added precautions needed to be taken to participate.

Then Nevada became the key stone of the new gambling industry in the United States and the world. In 1931 Nevada led the United States back to legalized gambling.

At that time Nevada was one of the least populated states. Most of the towns were small and all of them had open gambling where local officials were on the take or just looked the other way.

Hard times were everywhere in America in 1931 and Nevada was no different. The state needed money to operate. Some politicians saw a possibility of taxing the gambling action which seemed to be the biggest thing going at the time. To do so they would have to legalize gambling. Past efforts had failed. But now the timing seemed to be right.

Political decisions about gambling were starting to shift from trying to eliminate gambling to controlling gambling. And most importantly the government saw a way to profit from this growing pastime.

Trying to stop the people from gambling was costing the government a lot of time and money. And since it was such a popular past time of the people it was becoming politically unpopular to be ruffling the gambling feathers. On the other hand, if they could figure out a way to do it, the government could share in the gambling profits.

When Nevada passed their gambling Bill in 1931 the purpose was for the state government to be able to tax the existing illegal gambling business and raise some much needed money. It is still questioned if the politicians had any idea what was going to take place in Nevada as a result of legalizing gambling.

Now the government and the business of gambling came together and worked out a system of sharing the gamblers money. That system still flourishes today.

When gambling is legalized there must be some rules put in place for its practice. Who can own and operate the gaming business, age of players, locations of facilities, games allowed, and a host of

regulations having to do with the day to day operation and supervision of the business. Taxes to be paid, players rights, penalties for various infractions etc.

If gaming is considered illegal, then decisions on how to police the activity and what penalties will apply for those caught in violation of the laws must be established.

The federal government learned from its failed efforts at prohibition and has been very careful when making any national gambling laws. They have left most of this decision making up to the states.

Nevada set the stage for the future of gambling in the United States. In a close review of the events of the time it becomes clear how important the government was as an early partner in making it all happen.

Millions of federal dollars came to the Vegas area for the mining industry, public projects like Hoover Dam, the Air Base, and the Atomic Energy Commission's program, bringing hundreds of people and stimulating the local economy.

When Nevada approved legal gambling in 1931 a small population of people began generating a huge amount of tax revenue. That fact could not be ignored for long. People were already gambling all across the country. The government could never stop the games. Many of the public officials, especially on the local level, were promoting and profiting from gambling already. The state and local governments needed money. All these avenues were starting to merge at the gambling gulch. Eventually the lure of big money led other states to review the positive parts of Nevada's gambling and start the process of selling gambling to their citizens.

If the federal government had put their public projects in other states, the small towns of Nevada would have remained small. No influx of people and no money flowing. If the gamblers had gone to other games in other places, and the tourist had gone to theme parks in California and Florida, then the desert flower of legal gambling would have wilted and been gone with the times.

But that didn't happen.

The government sponsored some of the largest public works in history, the builders built the towns, the developers developed, the entertainers entertained, the people came, the gamblers gambled and the money flowed. It wasn't a walk in the park but Nevada made it happen. Soon officials of other states were looking at Vegas and getting ideas of their own. In hind-sight it's surprising that it

took 45 years before legal casino gambling escaped from Nevada.

The onslaught of gambling that was coming down the road was not fully understood by the politicians, civil servants or by the citizens of the communities that were soon to be in the gambling business. In the beginning gambling was a hard sell to the conservative public, but the money to be generated made it worth the gamble.

This selling of the commercial business of gambling to the public would turn into a shell game of titanic proportions. The promoters took the approach of "we'll tell them anything to get the games started." Then once the gambling train gets rolling we'll make our adjustments.

Governments always need more money. If the politicians in one jurisdiction come up with a plausible revenue generating idea, politicians in other jurisdictions will quickly follow the lead pig to the money trough.

When Nevada sorted out their gambling relationship with the owners of the businesses, and most of the gamblers, and got a grip on organized crime's involvement, the resultant gambling picture started to look pretty enticing to other politicians in other states.

The great expansion of gambling was just a matter of time.

From the meager start of hiring the top gunslinger as the sheriff, the government has proceeded to take over the gambling business in the United States.

Today the Federal government allows the State governments to decide if gambling will be allowed in their jurisdiction.

If the state legalizes gambling, it then decides who can own and operate the business, where they can operate, what games they can offer, who is allowed to play, how much they give to the state in taxes, and hundreds of other regulations. They will also prosecute offenders of their rules and procedures.

Three hundred years ago the local governments were not concerned with the gambling games and activities. Their only concern was the behavior of the individual gambler. Later they got involved with the types of wagers being made and soon the types of activities the people were wagering on. During the current resurgence of gambling the government started approving where the games could take place, who could operate the games, and what their fees would be for giving those approvals.

Now gambling had essentially been taken away from the people; given to the business men; and participation in the activity is enforced by the government.

The practice of selling exclusive rights to private business, so they can engage in the gambling enterprise, should be eliminated.

GAMBLING IN FLORIDA

WHAT'S HAPPENING NOW

Currently there are numerous behind the scenes activities taking place as the gambling businesses prepare for the 2014 legislative session and some possible changes in Florida in gambling law. Unfortunately the politicians are doing their due diligence while keeping close track of the "contributions" being made by all concerned parties.

Seminole Tribal gaming is doing quite well. Expansion will be coming soon and in a big way. The Seminole Tribe and others now have money, influence, experience, and a head start. They have a compact with the state that will ensure them a competitive edge in the gambling business for another year and possible longer. They have a recognized legal standing with the U.S. government which limits the states influence on their activities.

Any fair minded person would certainly give the Seminoles their due. Not that they haven't had their share of embarrassing mishaps along the way; but they have prevailed and created a quality gaming product. They are well positioned to compete with all current or new industry entrants in Florida.

The eager giants of the gambling industry are conjuring up their future plans for the Florida gaming market. They continue to spend big money, while waiting for the right opening to make their play. Most of these conglomerates have been in the gambling business for many years, operating around the world, making billions of dollars for themselves and their stockholders. They're not beginners in this business.

The fact that major gaming businesses are drooling at the prospect of opening casinos in Florida, speaks volumes about the market place here for gambling. A study doesn't need to be done to understand that.

Will it be good or will it be bad? Only time will tell. Gambling studies aside, most people can see the hand writing on the wall. When it comes, and it will come, it will change the landscape of Florida.

But, just as Disney changed the landscape of all theme parks, and major league sports changed the recreational habits of thousands of citizens, and Title IX changed college sports and the plight of the female athlete forever, gambling could be a godsend in the years to come. Like it or not. Many new businesses will appear and a lot of old businesses will disappear.

The current gambling businesses operating in Florida are jockeying for their own "best position" for next year. And like George Jefferson, their dream is to be moving on up, and to "finely get a piece of the pie." Their best hope is to keep the status quo, with a few tweaks thrown in just for them. They're for more gambling, but no new operators of gambling facilities.

The legislature and the appointed gambling Committee's, along with the Governor's office, are still reeling from the earlier scandal and the weak legislation that followed. The outrage, protest, law suits, and criminal investigations are mounting. This mixture of the devils brew, which continues to expand, will make for an exciting exchange of ideas during the coming months before the 2014 legislative session.

The individual politician serves many masters. First of course is their self. Staying in office is the primary goal. Secondly it's important to remain in good standing within their chosen political party. Then comes the make it or break it ability to manage the many special interest groups; here is where things get dicey. The last item on the politicians list, behind the family pets, is the individual citizen. Since a large number of eligible voters rarely vote in local elections, the politicians who do get elected feel very little concern for the voters who didn't vote.

The gambling issues on the table now, and their long term consequences for everyone, makes this a opportune time to get involved.

The individual gamblers and non gamblers continue to be at the mercy of tainted information coming from everyone who has a position to protect in the gambling controversy. The owners, the want-to-be owners, and the naysayers are all preaching their stories. Straight answers, clear explanations, rational thinking and educated decisions are getting harder and harder to come by. Passion runs deep on all sides of the gambling debate.

The Governor is looking for votes and trying to get re-elected, no one should expect much concern here; the head office will be rolling with the flow.

The gambling committees of the house and the senate started out promising great things. They were going to take a deep look at all the issues, studying the industry and looking for ways to fix the gambling mess. They held a few meetings rehashing old issues; then they got rolled over by a scandal, side tracked by a quick fix piece of law making that has led to more scandal and egg on the face of many.

Can they rebound and become a contributing part of reform? The odds are rising fast that it won't happen. The Chair's of the committees have mentioned there might be a few more informal talks before the next session, but don't expect anything of importance to happen even if they do have a meeting. The other senators and representatives have their own projects and concerns, most won't make much noise about the gambling issues until something comes up for a vote.

But the gamblers they just keep on gambling. They are however, also taking note of what's happening in other states dealing with gambling. The individual gambler is becoming more aware of the issues surrounding the activity and they just might be awakening to the big picture and their place in the photo.

"The times they are a changing."

Many senior gamblers have been stung by the deceitful legislation closing their neighborhood slot parlors and they might be working themselves into a political block with some credible standing before long. Young people, college students, even high school kids, seem to recognize the disingenuous pattering of the politicians. And for that reason as a group they have little interest in the political process.

The great middle group of citizens might be starting to wake up and ask a few important questions. The need for jobs and the explosion of technology along with the use of the many social networking opportunities are going to play a big part sometime soon.

Business as usual is about to be replaced.

WHAT SHOULD HAPPEN

Most Senators and Representatives, along with a vast majority of the gambling public, agree that Florida's past efforts to deal with the gambling industry has been nothing short of a major train wreck.

The exciting part of this consensus is what could happen if the gambling industry in Florida would be dealt with in a professional way, and not treated as the politician's personal grab-bag of goodies. If the politics of greed could ever be set aside, the needs and wishes of the citizens considered, and the overall welfare of the state became the focus of the legislature, a giant step into the future could be taken.

The Florida legislature clearly disrespected many senior citizens with their recent decision about the Internet Café's. Their answer for dealing with a few deceitful owners of some of the café's, and the shady political contributions made to many current office holders, was to eliminate the activity for the seniors.

A business that promotes itself as a charitable organization and then pockets most of the money for its owners and top management personnel, is wrong on many ethical levels. This is what caused the first bit of outrage from the public. Not that the seniors were playing slot machines.

The senior's, and others who were patronizing the café's were the only people involved in the scam who had done nothing wrong. They came, spent their money and went home. Much like people do at a restaurant, the mall or a football game. Yet they had to pay the price.

The owners of the café's were scamming the veterans, the regulators were looking the other way, the politicians were taking a share of the money, and the other gambling businesses were complaining about the loss of business. It seems gambling wasn't the issue, but gambling was what the last minute legislation addressed.

No laws were changed detailing the methods necessary to qualify as a charity. No new regulatory measures were put in place to see this did not happen again. No laws were suggested to insure the disclosure of contributions to political campaigns from these businesses. The law makers skipped over these issues and went after the senior citizens.

So the legislature passed this law closing a thousand other businesses that had nothing to do with this shady activity. They had

nothing to do with the deceitful practice of calling themselves a charity. The lawmakers saw an opportunity to curtail a gambling activity they previously couldn't deal with. The original outrage was about mishandling the profits of the business; not that the seniors were spending time and money enjoying themselves playing games on machines.

This whole disaster would have been avoided long ago if the state would let the gamblers play slot machines. They should have spent their time licensing, taxing and regulating them like any other business. The state could have made millions of dollars from the slot businesses and saved a face full of embarrassment.

It's time for the state to get out of the business of trying to pass legislation covering every detail of the various gambling activities. The office of Pari-mutuel wagering and their unexplainable decisions governing permits, gambling sites, gambling activities and other regulations, highlights the ineffective operation of the current system.

This job should be given to the professionals; a Gaming Commission consisting of credible and knowledgeable people, who can establish clear rules for each activity and make sure they are adhered to.

Take the politician out of the equation.

Protect the gamblers not just the gambling businesses.

Let the market place prove the success or failure of each enterprise.

Educate the public about gambling.

In the coming months before the next legislative session gets underway, the gambling committees could hold hearings similar to the town hall meeting concept, and listen to the individual citizens and their concerns about the gambling activities. Find out what the people would like to have and start working toward that goal.

The practice of passing laws designed to divvy up the gamblers money among a selected few businesses needs to end. This system of patronage has run its course. It's time to move on.

IT'S ABOUT GAMBLING, THE EDUCATIONAL GROUP

Today a large majority of Americans participate in or endorse gambling activities of one form or another. Individual gambling and the business of gambling, is experiencing a renaissance not seen since the gold rush days of the late 1800's. Yet, gambling remains one of the most misunderstood activities in the country, even though it is practiced by a large majority of the people.

The games and the gamblers have been studied by scientists, mathematicians, historians, and other scholars for many years and the work continues today. A large body of factual information has been compiled about gambling and the gamblers, still few people know much about the work, or how it relates to today's gambling culture.

There is little non-bias information available. The public is continuously miss-guided about gambling by supporters or detractors of gambling who have a position to protect.

The "It's About Gambling Educational Group," is an independent operation under the direction of Terry Terril, a long time educator and gambling theorist.

Terry has published a series of text books and CD's about gambling in the U.S. He offers lectures and classes about gambling, and has developed a Educational Curriculum of over 100 hours of material about gambling.

This effort is not about being "for or against" gambling; it's about gambling.

"We've become essentially a gambling nation. And yet it's amazing how little attention has been paid, in the academic world, to the rise of gambling."

Alan Wolf: Boston College political science professor.

"Gambling profoundly intersects with politics, economics, culture, and even theology."

David Swartz: Center for Gaming Research, UNLV.

The web site; itsaboutgambling.com

RESOURCES and REFERENCES

Byron Leggett, Gambling Author and Historian, Reno Nevada

**I. Nelson Rose, Professor of Gambling Law, Author, Lecturer,
Whittier Law School, Costa Mesa, CA**

Professor Alan Wolf, Boston College, Director of Boisi Center

**It's About Gambling Volume One Gambling Facts No One
Told You**

**It's About Gambling Volume Two Gambling Spreads
Across the U.S.**

**It's About Gambling Volume Three The Gamblers and the
Games**

**It's About Gambling Volume Four Gambling Inside
Information**

Scarne's New Complete Guide To Gambling

Steve Forte, Gambling expert, consultant and author

Allen Zola Kron, Gambling Author and Lecturer

Gambling Mapping The American Moral Landscape

One Of A Kind The Stuey Unger Story

Scarne On Cards

The Soapy Smith Preservation Trust

Phenix City Alabama, Government and Gambling

George Devol, King of The Mississippi River Boat Gamblers

Lottie Deno, Professional Gambler, Texas

Charles Fey, The Liberty Bell

Double Down The Barthelme Brothers

**Phil Tobin, Nevada State Assemblyman, Father of Modern
Nevada Gambling**

Florida Senate 2013 Gambling Committee Hearings

Florida House 2013 Gambling Committee Hearings

Alvin Clarence Thomas, "Best Proposition Better Who Ever Lived"

Denver Colorado, "The first 40 years were the wildest"

Lou Krieger, Gambling and the American Dream

Alice Ivers Tubbs, "At my age I suppose I should be home knitting. But I would rather play poker than eat"

Ed Lowe, The History of Bingo

Archie Karas, 'The Run'

Galveston Island Texas, "The Free State" The Tacit Approach

San Francisco, The City Built by Gamblers

Stories, articles, letters, and comments from multiple Florida Media outlets, web post, blogs and editorials

Interviews with individual gamblers

Over fifty five years of participation at tracks, frontons, card rooms, casinos and private games

Conversations and correspondence about Florida gambling with Legislators, Governors, Department of Education, Department of Business Administration, Office of Pari-mutuel wagering, Florida Colleges and Universities, Junior Colleges, Local School Boards, and community leaders and business owners.

Herman Knickerbocker, Eulogy for a Gambler

SENATE GAMBLING COMMITTEE MEMBERS

2013-2014

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Senator Andy Gardiner (R) Dist 13 Brevard Orange

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Senator Bill Montford (D) Dist 3 Panhandle

Senator John Thrasher (R) Dist 6 N. E. Florida

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Cruz, Janet [D]		Dist 62	Hillsborough
Diaz, Jose Felix [R]		Dist 116	Miami Dade
Fresen, Erik [R]		Dist 114	Miami Dade
Fullwood, Reggie [D]		Dist 13	Duval
Gaetz, Matt [R]		Dist 4	Okaloosa Ft. Walton
Gibbons, Joseph A. [D]		Dist 100	Broward Dade
Ingram, Clay [R]		Dist 1	Escambia cola
McBurney, Charles [R]		Dist 16	Duval
Moskowitz, Jared [D]		Dist 97	Broward
Peters, Kathleen M. [R]		Dist 69	Pinellas
Porter, Elizabeth W. [R]		Dist 10	Lake City
Precourt, Steve [R]		Dist 92	Broward
Richardson, David [D]		Dist 113	Miami Dade
Stafford, Cynthia A. [D]		Dist 109	Miami Dade
Workman, Ritch [R]		Dist 52	Brevard
Young, Dana D. [R]		Dist 60	Hillsborough

Senate Gaming

From: ASWexler@aol.com
Sent: Thursday, October 24, 2013 5:31 AM
To: KRAEMER.MARY
Subject: Re: ARNIE WEXLER

MARY YOU CAN GET THIS TO ALL THE SENATORS AND ANYONE ELSE WHO MIGHT WANT TO TALK TO ME ABOUT GAMBLING ADDICTION I WOULD LIKE 2 BE OF ANY HELP ON THIS ISSUE THANKS ARNIE
561 2490922 CELL 954 5015270

BIO

Arnie Wexler is a certified compulsive gambling counselor (CCGC) and was the Executive Director of the Council on Compulsive Gambling of New Jersey for eight years. He currently works with his wife, Sheila. They run a consulting firm: Arnie and Sheila Wexler Associates. They present workshops and seminars on the subject of Compulsive Gambling Addiction.

Arnie is one of the foremost experts on the subject of compulsive gambling, and has been involved in helping compulsive gamblers for over 45 years. He has appeared on many of America's top television show, including 60 MIN, Oprah, Nightline and 48 Hours. He has been quoted and profiled in hundreds of magazines and newspapers..

They run a national hot line for problem gamblers: 888-LAST BET

Web site: aswexler.com

Arnie has presented workshops and training seminars nationally and internationally. He has trained over 35,000 casino employees and executives and has worked with gaming companies to help formulate Responsible Gaming Programs. In addition, he has done training for Fortune 500 corporations, legislative bodies and on college campuses. He has also done trainings' for the National Football League (NFL).

Arnie Wexler can be contacted at:

Email: Aswexler@aol.com

ARNOLD "ARNIE" WEXLER, CCGC
213 Third Avenue
Bradley Beach, New Jersey 07720
732-774-0019

PROFESSION: ARNIE AND SHEILA WEXLER ASSOCIATES (1992-present)
Presenting workshops and seminars on Compulsive Gambling, as well as consultations and counseling.

PRIOR : EXECUTIVE DIRECTOR - Council on Compulsive Gambling of NJ
(October 1986- October 1994)
Responsibilities included :Running a national hot line that received over 40,000 calls, annually, making media contacts, working on legislative issues; fund raising and supervising all office activities.

Certified Compulsive Gambling Counselor (1988-Present)

BACKGROUND SUMMARY: 38 years as a compulsive gambling lecturer and counselor
3 years as a part time peer counselor on compulsive gambling at a major New Jersey treatment center
Certified Compulsive Gambling Counselor

PUBLIC APPEARANCES: Appeared on numerous radio and television programs including:

NBC Nightly News Donahue Nightline
Today Show Cable Network News
Mort Downey Show Jim Rome
Good Morning America Hard Copy
 This Week with David Brinkley
CBS Morning News Inside Edition The Joan Rivers Show
48 Hours Crossfire
 The Oprah Winfrey Show

CNN

ESPN---SHOULD PETE ROSE BE IN THE HALL OF FAME

Quoted and profiled in numerous newspapers and magazines including:

Time magazine Psychology Today
New Jersey reporter
Financial World Magazine Sports Illustrated New York Times
Christian Science Monitor Ladies Home Journal NJ Law Journal
Casino Gaming Magazine US Journal
Gaming & Wagering Business POKER BIZ

Quoted in (a partial list):
BOOKS

"Hustle", Martin Sokolove, Simon & Schuster (the story of Pete Rose)

"What;s Wrong With Sports", Howard Cosell

"Betting to Win on Sports", Wayne Root, Bantam Books

Coping with Teen Gambling", Haubrich-Casperson & Van Nispen,
Rosen Publishing Group 1993

Wrote Foreword to: "When the Stakes are Too High", Lorraine Allison, Abbey Press
THE LAST PETE ROSE BOOK

Articles authored (a partial list):

Sigma Chi Magazine 1/96

N Y Daily News, guest columnist : 2/5/95

USA TODAY, "Youth Gamblers and the Super Bowl", 1/93; "Legalization of
Gambling",
6/92

NCAA News, "Guest Editorial", 1993,1994 and 1995

NAADAC, "The Counselor" Magazine, "Compulsive Gambling, the Hidden
Addiction",
12/92

Rutgers Resource Center and Clearinghouse, "Facts on Compulsive
Gambling
and Addiction", 9/92

Journal of Gambling Studies, "Suicidal Behavior Among Members of
Gamblers
Anonymous", Fall 1991

Atlantic City Press, "Shutting Out Compulsive Gamblers", 10/9/89; "Sports
and Gambling", 4/19/91

Casino Gambling Magazine, "Viewpoint -- Gambling Credit and Debt", 10/88
NY Daily News, "Casino Gambling", 1975

DEPOSITION / COURT
APPEARANCES &
EVALUATIONS

Expert witness about compulsive gambling (both State and Federal Courts)
Depositions and expert testimony on compulsive gambling cases
in United State Tax Court.

Depositions for casinos on compulsive gambling.
Legal Aid Society of New York

AWARDS/PUBLIC

N J Monthly Magazine: Person of the Year in Social Service ,1995
Member, New jersey Governor's Advisory Commission on Gambling,
1977-78, 1993.

SERVICE:

New Jersey Psychiatric Association "Citizen of the Year" Award, 1993.

NJAADC "Certificate of Appreciation for Special Services", 1/93.
Member of the Health Commissioner's Professional Advisory Committee, NJ
Department
of Health.

Herman Goldman Award from the National Council on Problem Gambling,
Inc., 1991.

Robert Custer award from NCPG 2004

Board of Directors, National Foundation for Study and Treatment of
Pathological Gambling,
Washington, DC, 1981-89.

Mentioned in the State of the Assembly speech by Assembly Speaker
Charles Hardwick's 1988 Message to the 203rd Legislature.

1st Peer Counselor, Compulsive Gamblers Treatment Program at
J F k

Medical Center in Edison, NJ, 1983-86

Numerous local awards, including New Jersey General Assembly, NJ Senate
Suburban Weekly 1985 Man of the Year.

Appointed Kentucky Colonel by Governor Martha Layne Collins, 1985.

**1984 Presidential Award for Community Service, presented by President
Ronald Regan.**

Co-founder, Council on Compulsive Gambling of New Jersey, Inc., 1982.
Past Senior Vice-President of National Council on Problem Gambling NYC
Consultant and Advisor to New Jersey Legislature.

SEMINARS TO COLLEGE STUDENTS AT:

Northwestern University, 1995

Seton Hall University, 1993.

University of Mississippi, 1993.

Mississippi State University, 1993.

University of Nevada at Las Vegas, 1993.

Texas Tech University, 1992-93.

University of Medicine and Dentistry of NJ, Institute for Chemical Dependence
faculty, 1987-96

Rutgers University, 1987-96

Rowan College (formerly Glassboro State College), 1987-96

Fordham Preparatory School, 1986-1991.

Jersey City State College, 1988-90.

SEMINARS AND CONSULTATION

National Basketball Association 6/96

Rouge Casino Employee Training 5/96

National Football League 5/96

Louisiana Council on Compulsive Gambling

CBS Movie "Born Lucky"
Betty Ford Center 3/96
Carnival Cruise Lines, 1993 to present
Sierra Tucson, 4/95 - present
Massachusetts Legislature/ Wampanoag Tribe, 10/95
CCGNJ Annual Statewide Conference, 9/95
Couples in Recovery Workshops, 8/95 - 10/95
New Mexico Alcohol and Drug Counselors Assoc. , 8/95, 5/96
National Council of Alcoholism, Union County, N J ,7/95
Intensive Supervised Probation Workshops, 4/95-10/95
Ontario Conference on Compulsive Gambling, Toronto, Canada 4/95
Gamblers Intervention Services, Duluth , Minnesota , 4/95
Lutheran Social Services of North Dakota , 3/95
Las Vegas Veterans Admin. Medical Center, 3/95
Brattleboro Retreat. Vermont , 12/94
Spruce Hill Treatment Center, Henryville,Pa. ,12/94
Mississippi Assoc. of Alcohol and Drug Counselors, Biloxi, Miss. 11/94
Indiana Council on Compulsive Gambling , Ft. Wayne, Ind. ,11/94
Touro Hospital , New Orleans ,La. ,5/94
N J Casino Control Commission ,1986 - 95
N J Division of Gaming Enforcement , 1986-94
 New Jersey Legislature (on-going).
Arizona Commission on Indian Affairs Annual Conference, 1993.
Training for Administrative Office of Courts, NJ, 1989-95
International Gaming Business Exposition, Las Vegas, NV, 1988-96.
Association of Students Assistance Professionals, 1987-92.
Center for Alcoholism Studies, Rutgers University, 1987-96
Texas Commission on Alcohol and Drug Abuse, 1986-1993.
New Hope Foundation, 1986-95
The Harbor, 1986-94
American Psychiatric Association "Lifers" , Las Vegas Convention, 1992.
Iowa Family Service, 1992.
American Probation and Parole Association, 1989-92.
NJ Association of Alcohol Counselors & Drug Abuse Counselors (NJAADAC
 1985-94.
New Jersey State Commission of Investigation 1984-92.
Vermont Senate, 1991.
NJAPTSA, 1989-91.
World Gaming Exposition, Atlantic City, NJ, 1987, 1991.
New Jersey Department of Health workshops, 1986-93.
New York State EAP trainer, 1989-90.
Alcohol and Drug Problems Association, 1989-90.
Seabrook House, 1987-90.
5th, 6th, 7th and 8th , 9th International Conference on Gambling: Lake
Tahoe,
 1981 ;Atlantic City, 1984; Reno, 1987; London, 1990, Las Vegas, 1994
NY Federation of Alcoholism Counselors, 1989.

Canadian Bankruptcy Court, 1988-89.
NAADAC National Conference, Orlando, FL, 1988.
Jewish Family Service Annual Conference, Baltimore, MD, 1988.

Lakeland Institute, Cleveland, OH, 1988.
Caron Foundation, 1988.
New Jersey Psychiatric Association, 1987.
Maryville, 1987.
South Oaks Hospital, 1986.
Carrier Clinic, 1986.
JFK Compulsive Gambling Treatment Program, 1982-86.
Kentucky Legislative Research Commission, 1985.
North American Association of State Lotteries, Phoenix, AZ, 1985.
EAP's for Fortune 500 companies.
Hawaii Police Department.
National Football League.
The motion picture "Fever Pitch" (Richard Brooks).
New York State Gambling Treatment Programs.

Presented workshops and training seminars nationally and internationally. He has trained over 35,000 casino employees and executives and has worked with gaming companies to help formulate Responsible Gaming Programs.

Senate Gaming

From: ASWexler@aol.com
Sent: Thursday, October 24, 2013 5:32 AM
To: KRAEMER.MARY
Subject: ARNIE #2

Clients

Arnie and Sheila have trained over 40,000 casino workers and executives.

The following is a partial list of companies for which Arnie and Sheila have consulted:

Gaming Companies

- Trump Casino and Hotels
- Caesars' Entertainment
- Harrah's Entertainment
- Resorts / Colony
- Carnival Casino
- Horseshoe Casino
- Aztar Casino
- Sky City Casino
- Casino America
- Isle of Capri Casinos, Inc.
- Foxwoods Casino
- Casino Rama (Canada)
- Casino Rouge (Louisiana)
- Turning Stone Casino (NY)
- YOUBET.com
- Gold Rush Colorado
- Lucky Star Oklahoma
- Harrah's Entertainment
- Borgata Spa and Resort
- Resorts AC
- Gomes Gaming
- Tropicana Resort & Casino
- Nevada Gold / Washington Gold

Addiction Professionals

- Rutgers University Summer School of Alcohol and Drug Studies
- Betty Ford Foundation
- Sierra Tuscon
- CARE Florida/Algamus
- Provita Treatment Center (Sweden)
- United States Army, Camp Zama (Japan)
- Gamblers Intervention Services (Minnesota)
- Brattleboro Retreat (Vermont)
- Spruce Hill (Pennsylvania)

- New Hope Foundation (New Jersey)
- The Government of Iceland (Reykjavik)

Professional Sports Associations

- National Football League
- National Basketball Association

Responsible Gaming Program Consultants

- Caesars' Entertainment
- Trump Casino and Hotels

Colleges and Universities

- Rutgers University
- University of Medicine and Dentistry of New Jersey
- East Stroudsburg University
- Wake Forest University
- Northwestern University
- National Collegiate Athletic Association
- University of Nevada Las Vegas
- Mississippi State University
- University of Mississippi
- University of Kentucky
- University of California Riverside
- University of California Los Angeles
- University of Southern California
- Texas Tech University

Conferences and Presentations

- World Gaming Conference
- Delaware Council on Compulsive Gambling
- The Council on Compulsive Gambling of New Jersey
- Gamblers Help Network of W. Virginia
- Kentucky Council on Problem Gambling
- Vermont Council on Problem Gambling
- Colorado Council on Compulsive Gambling
- Indiana Council on Problem Gambling
- Texas Council on Problem Gambling
- National Council on Problem Gambling
- Nebraska Council on Compulsive Gambling
- Council on Compulsive Gambling of Pennsylvania
- Louisiana Association on Compulsive Gambling
- Florida Council on Compulsive Gambling
- National Gambling Impact and Study Commission
- New Mexico Alcohol and Drug Association
- International Conference on Gambling and Risk Taking

- New Jersey Division of Gaming Enforcement

Expert Witness and Testimony

- State of N.J. vs. Chet Forte (Director of Monday Night Football)
- U.S. Government vs. Art Schlicter (NFL Quarterback)

...and other Federal, State and U.S. Tax-jurisdiction cases.

Senate Gaming

From: ASWexler@aol.com
Sent: Friday, October 25, 2013 8:49 AM
To: KRAEMER.MARY
Subject: Fwd: ARNIE WEXLER

I THOUGHT U MIGHT LIKE TO SEE WHAT CALIF DOES ARNIE WEXLER CCGC

Arnie

My office is allocated \$4 million for treatment to be used at the local level; we also have \$1 million for support (staff, training, etc.). Our system reimburses authorized providers to invoice the State monthly. Our helpline, outpatient, intensive outpatient and residential providers invoice for the \$4 million.

TS

Terri Sue Canale

Chief, Office of Problem Gambling



Muscogee Nation of Florida

278 Church Road
Bruce, Florida 32455
Ph: 850-835-2078 Fax: 850-835-5691

"A People of one Fire"

Chairwoman Ann D. Tucker

November 21, 2013

Mary Kraemer, Chief Attorney
The Florida Senate Committee on Gaming
103 Senate Office Building
404 South Monroe Street,
Tallahassee 32399-1100

Dear Chief Attorney Kraemer:

I wanted to take this opportunity to introduce myself and the people of the Muscogee Nation of Florida to you as we are in the report submitted by Spectrum. I have a friend, Jim McGregor from the Southern Economist, who attended the recent public hearing that took place in Jacksonville and spoke with you. I believe he was advised that the Committee on Gaming would accept additional materials and that those materials should be forwarded to you for distribution to Committee Members.

It is important to note that Muscogee Nation of Florida (a.k.a. Florida Tribe of Eastern Creek Indians) has been working to establish a sovereign relationship through the petitioning process with the Bureau of Indian Affairs (BIA) since 1977. This is in accordance with Chapter 25 CFR, Part 83.7 under the Administrative Procedures Act. However, our initial contacts with the BIA began in 1947 during the Indian Reorganization Act. Our families have resided in Bruce Florida since 1860 and our federal recognition is important to us as indigenous people. ***It touches every aspect of our lives.*** We shared in the Land Claim Settlement for the Treaty of Ft. Jackson that was finally established in 1971 and are currently on Active Consideration in this very difficult process.

On behalf of the Tribal Council and Members of the Muscogee Nation of Florida, the following items are enclosed for review by you and the Committee:

1. The August 20, 2013 letter from the Muscogee Nation of Florida to Mr. Lawrence S. Roberts, Deputy Assistant Secretary – Bureau of Indian Affairs, United States Department of the Interior, Washington, D.C.

2. The August 28, 2013 letter from Mr. R. Lee Fleming, Office of Federal Acknowledgement, issued to lift suspension(s) on the Tribe from June 2013. The suspension was not based on any Technical Problems in our petition. Rather, it was based on Administrative Problems – i.e. the failure of the Assistant Secretary of the BIA and Solicitor General to complete the review of the data and there was also a 2nd regulatory suspension detailing our choices for our petition for federal recognition to continue be considered under current rules versus withdrawing our petition and filing a new petition under new rules that are not yet created. The letter further states that the Assistant Secretary of the BIA would "issue a proposed finding on or before Friday, January 3, 2014".
3. The November 14, 2013 letter from the Director, Office of Federal Acknowledgement addressed to me stating that "the new projected deadline for issuing the Proposed Finding is on or before Friday, January 31, 2014." And, further, that the delay is caused by the recent Government shutdown.

We believe these documents should provide a basic understanding of our Petition for Federal Recognition and the process we have endured for 35 years. We now have 144 banker boxes of evidence that was required to reach Active Consideration in this process. We will be happy to provide additional materials and information to you and the Senate Committee. Or, if it is preferable, I will be willing to meet with the Committee. I believe it is important to do so.

I have testified to both the U.S. Senate Committee on Indian Affairs and the U.S. House Resources Committee on Insular Affairs regarding the process for federal recognition which **was determined to be "irrevocably broken" by the General Accounting Office of the United States Government** in 1999. These testimonies are available to you on-line.

If you would like to contact me, my private phone number is 850-835-4600. Thank you for your time.

With kind regards,

Ann Denson Tucker

Ann Denson Tucker
Chairwoman



Muscogee Nation of Florida

Florida Tribe of Eastern Creek Indians

278 Church Rd.

Bruce, FL 32455

Ph: 850/835-2078

Fax: 850/835-5691

August 20, 2013

Mr. Lawrence S. Roberts
Deputy Assistant Secretary – Indian Affairs
United States Department of the Interior
MS – 4141 – MIB
1849 C Street, N.
Washington, D.C. 20240

Dear Deputy Assistant Secretary Roberts,

This letter is in response to a recent conversation with and recent correspondence from R. Lee Fleming, Director of the Office of Federal Acknowledgment, regarding the Petition for Federal Recognition of the Muscogee Nation of Florida, Petitioner #32.

The first letter Muscogee Nation of Florida received from the Office of Federal Acknowledgment's was dated November 28, 2011 as follows: "The purpose of this letter is to notify you and the interested and informed parties that the Office of Federal Acknowledgment (OFA) has assigned a research team to evaluate the petition of a group known as the "Muscogee Nation of Florida" (Petitioner #32) for Federal acknowledgment as an Indian tribe. Active consideration on the group's proposed finding will begin on December 5, 2011".

Since the November 28, 2011 letter from the Office of Federal Acknowledgment our tribe has had a one-year review of our Petition for Federal Recognition with no contact between anyone in the OFA and the Tribe until December 6, 2012, when a fax arrived to request a 45 day extension, followed by similar letters on January 16, 2013 (42 days), and March 1, 2013 (93 days), for a total of 180 days, the maximum time allowed by regulation.

On May 31, 2013, the Muscogee Nation of Florida, received a letter from R. Lee Fleming, Director of Federal Acknowledgment stating "On June 3, 2013, the Department of the Interior was to issue

a proposed finding for the Muscogee Nation of Florida (Petitioner #32). Under s83.10 (g), the Department is suspending active consideration of this proposed finding due to administrative problems. We will be able to lift this suspension upon completion of the legal review of the Office of the Solicitor and the administrative review of the Office of the Assistant Secretary – Indian Affairs and would then be able then to issue the proposed finding.” The letter then continued with three extensive paragraphs regarding proposed changes in the petitioning process. And the letter finally stated, “Even though the Muscogee Nation of Florida is now under a regulated suspension, it has the option of selecting the rulemaking suspension”. The Tribe rejects the suspension at this time and wishes to continue to be considered under the existing petitioning process. The Tribe had previously received three letters from Mr. Fleming each extending the issuing of proposed findings and now has received a suspension letter.

On June 13, 2013 our Tribe received another letter from R. Lee Fleming, Director of Federal Acknowledgment stating “On June 10, 2013, we visited by telephone and discussed at length the recent letter sent to you dated May 31, 2013. I want to clarify how we are proceeding on the Group’s petition under s83.10 (g). Under this initial review, the Office of the Assistant Secretary – Indian Affairs requested additional work by OFA on the proposed finding. When this additional work is completed by OFA, The Office of the Solicitor and the Office of the Assistant Secretary – Indian Affairs will then be able to conduct their respective review. We anticipate that the Department will issue the proposed finding on or before Tuesday, September 3, 2013 (approximately 90 days).”

On June 10, 2013, R. Lee Fleming called me to discuss the suspension and I raised questions as to where his preliminary findings currently stood. During this phone call Mr. Fleming stated, in summary, that he still had questions or concerns about the Tribe’s descent, that the Tribe might not be part of an historic Indian Tribe even though the Treaty of Fort Jackson settlement included our members as determined by the Department of Interior Bureau of Indian Affairs. And, there were questions or concerns about the descent of the Ward family who are prominent members of Muscogee Nation of Florida and recipients of said settlements. In addition, there were questions and concerns about the continuous existence of the Tribe as a community and the need that there be a piece of paper, every 10 years, that said the word “Indian” along with comments that the Bruce Methodist Church which has been declared a Native American Church by the Alabama-Florida Methodist Conference – not the Tribe – is considered by him to be questionable.

Statements made by R. Lee Fleming, to Tribal Chairwoman Ann D. Tucker of June 10, 2013 followed by Muscogee Nation of Florida’s Response.

- Mr. Fleming has raised questions or concerns about the Tribe's descent, that the Tribe has not demonstrated that it descended from an historic Tribe or that it could be a part of the Muskogee Nation of Oklahoma and that he has questions or concerns about the descent of the Ward family, including citing some sort of ruling by an unnamed 'judge'.

This is the Tribal Council's Response:

The fact of legitimate descent of the members of the Muscogee Nation of Florida and the Ward family is documented through an Eastern Creek Roll Number which was assigned by the Bureau of Indian Affairs over 40 years ago after careful examination of extensive legal evidence. Many families were turned down for this settlement in the panhandle of Florida– the Wards in Bruce Florida were not.

As these settlement letters directly relate to the final resolution of the Treaty of Ft. Jackson between the U.S. Government and the leaders of the historic Creek Confederacy, the members of this Tribe obviously descend from an historic Indian Tribe. There has never been a judge, or any other entity, that has ever ruled contrary to the Treaty of Ft. Jackson settlement received by the Muscogee Nation of Florida Tribal Members.

There is proof beyond any doubt that we are Creek Indians, that the Bureau of Indian Affairs has declared that we are Creek Indians, and that we are Creek Indians independent from the Muskogee Nation of Oklahoma or any other Creek Indian Tribe.

The Indians who form the modern Muscogee Nation of Florida followed the Choctawhatchee River south into Florida from Dale County, Alabama into Walton County Florida as early as 1837 to escape the federal government's Indian removal policies. The Dale County area was originally inhabited by members of the Creek Indian Nation who occupied all of southeastern Alabama during this period. This area was a part of the twenty-two million acres ceded from the Creek Indians to the United States in the 1814 Treaty of Fort Jackson. The Federal Indian Removal Act of 1830 directed the inevitable removal of most Indians from the states east of the Mississippi River.

The Choctawhatchee River originates north of Dale County, Alabama then flows south into Florida terminating at Choctawhatchee Bay which empties into the Gulf of Mexico near Destin, Florida. Major tributaries of the river in Florida include Pine Log, Seven Run and Bruce Creeks. This area became the new home for this tribe of Creek Indians. We left Alabama in 1860 because of increasing hostility following Indian Removal. We came to Bruce Florida. We have been here ever since.

Today, Muscogee Nation of Florida administrative offices in Bruce, Florida has a file of each member's history from birth, marriage to death along with a genealogy chart and associated property records. Most impressive is that each of the 95 + percent of the current Tribal members are on the Bureau of Indian Affairs rolls as a descendent, heir or legatee of a docket claim derived from three Indian Claims Commission cases awarded to "documented proven and eligible Creek descendants". They are included in Dockets 21, 272 and 275. These settlements and assigned Eastern Creek numbers verify our race. Our children are allowed assistance for 2 years of college or technical training through the Indian Education Fund in the Governor's Council on Indian Affairs because of these very letters.

Eastern Creek Document Judgment Fund Roll numbers were assigned by the Bureau of Indian Affairs to each individual Eastern Creek Ancestor who was identified in Old Creek Nation Treaty documents before their removal. Each Eastern Creek application was required to provide an 1832 Creek Census Document or an 1814 Land Reservation Document and any familiar direct lineal documents containing evidence (to the Bureau of Indian Affairs) used to trace back to the Eastern Creek Ancestors who were identified on the 1814 Creek Treaty Documents or Creek Census Documents. They were assigned an "EC" Eastern Creek ancestor roll number to separate them from a Creek Nation of Oklahoma roll. Again, over 95 percent of the current members of the Muscogee Nation of Florida have been assigned an "EC" ancestor roll number and has a claim letter on file from the Department of Interior, Bureau of Indian Affairs, or by birth, are eligible for any future settlement.

Statements made by R. Lee Fleming, to Tribal Chairwoman Ann D. Tucker of June 10, 2013 followed by Muscogee Nation of Florida's Response.

- R. Lee Fleming has raised questions and made comments regarding evidence on the continuous existence of the Tribe as a community, many of which still refer to a 12 page technical review letter issued in the 1990s.

Tribal Council's Response:

This Tribe responded to the technical review letter issued by the Office of Federal Acknowledgement *line-by-line* with evidence cited, numbered, and provided in 2 volumes of addendums to the response. As regulations and recognition requirements were changed over the time that the Tribe sat in line waiting for Active Consideration, the Tribe scanned and re-submitted 22 CDs of information, again streamlining the petitioning data and submitting it within the timeline established by the Office of Federal Acknowledgement letter dated November 28, 2011. When the Tribe was moved into Active Consideration, it had provided thousands of documents to

the BIA and OFA for years in demonstration of our 150 years of continuity as an Indian community, specifically in Bruce, Florida. An overview of the evidence and documents submitted on behalf of our petition for federal acknowledgment as an Indian Tribe is below.

By the 1850's the Creek people had begun the process of forced racial adaptation to survive. Their escape and flight into Florida rather than relocation by force to Oklahoma required their reestablishment of traditional grounds, communities, lifestyles and governance. However, in 1852 the General Assembly of the State of Florida passed its own stringent racially discriminating law: *"It shall be unlawful for any Indian or Indians to remain within the limits of this State, and any Indian or Indians that may remain, or may be found within the limits of this State shall be captured and sent west of the Mississippi; provided that Indians and half-breeds residing among the whites shall not be included in this section."* By this act, the Creeks of Florida were now legislated to camouflage themselves into the fabric of an emerging white or black population. ***The 1852 law of the General Assembly represented the first Act of Extermination by the State of Florida and remained part of the State of Florida Statutes until the Federal Civil Rights Act was passed in 1964.***

Evidence submitted to the Office of Federal Acknowledgment on behalf of the Muscogee Nation of Florida demonstrates that during these nearly impossible times this determined Tribe continued to maintain their community and their culture. For example, Indian children were not allowed to attend public school. In order to provide an education for their children, one of their leaders, William Joshua Ward, built a school at Seven Run Creek in 1890. In 1912 the Bruce Methodist Church was established as a Native American Church. The people of Bruce established their own cemetery at Antioch near Bruce where they built and continue to the present day to maintain their tribal burial ceremonies and ceremonial grounds.

For the past 150 years, Muscogee National of Florida Tribal members have continued to maintain ceremonial and traditional practices as a community and a Tribe of Creek Indians. This survival continued under the most difficult conditions mandated by Federal and State of Florida Governments and authorities in the woods of Northwest Florida. We did not have the benefit of developers coming into the Tribal Area in the early 20th century to provide external identification - as occurred in south Florida. Through it all we have survived as a proud and progressive people. During this long and difficult Petitioning for Federal Recognition process we have provided very strong evidence of our consistent and continuous customs, our consistent and continuous autonomous community and our consistent and continuous Indian political leadership.

The community of Bruce, Florida is in unincorporated Walton, County. There is no mayor, no city council, no city police force, no city fire department, just the Muscogee Nation of Florida. We are

primarily the community of Bruce Florida. We have been for over 150 years and the demographical information provided as evidence supports this fact.

Our history of community efforts are shown in a number of social, cultural and economic activities developed in our past and visible today and in our future.

1. The Antioch Cemetery established and maintained by our people for over 150 years.
2. Dead River Cemetery established and maintained by our people for over 120 years.
3. Cemeteries with our people's remains are on land included within the boundaries of Eglin Air Force Base where we do not have access.
4. The Methodist Church established as a Native American church and maintained by our people for over 100 years.
5. The building of our own school for our children established in 1890 and maintained by our people until the Walton County School Board included us in their school system 60 years later.
6. The Tribe owns land and leases the land to a cell telephone company for their cell-phone tower.
7. The Tribe owns and operates a food pantry for distribution of food and household goods to 150 – 250 needy non-Indian Walton County families each month. Only elderly or disabled tribal members can receive these items
8. The Tribe owns and operates our own Tribal Council House, a former school where Muscogee Nation of Florida members taught.
9. The Tribe operates a clothing/thrift shop and a Tribal Gift Shop.
10. The Tribe provides the community with medical care two days per week from a separate facility on our grounds.
11. The Tribe has received and managed funds from federal agencies, state agencies, private foundations, and is an agri-tourism designated project by Walton County's Board of County Commissioners. Some of these projects include environmental mitigation with Hurlburt Air Force Base, language preservation, historic preservation of the Tribal Council House building which dates back to the late 1800s, and funding for community planning and development.
12. The Tribe has established two agricultural projects, ARCC – Agricultural Research and Commerce Center and MNHG – Muscogee Nation Heirloom Greenhouse project.
13. The Tribe has custodianship of 4000 year old shell mounds that is kept in a protected trust and was the entity contacted by BP during the oil spill to furnish reports on the impact to historical sites, the Choctawhatchee River, and our indigenous area.

Our Tribal members have been, are, and will continue to be very active in our social, cultural and enterprise activities. All of these activities take place because of our leadership, belief in our cause, and great pride in our status as Creek Indians of the Muscogee Nation of Florida

Finally, we point out that under the current Petitioning for Federal Recognition criteria, from 25 CFR 83.6:

“(d) Criteria shall be considered met if the available evidence establishes a reasonable likelihood of the validity of the facts relating to that criterion. Conclusive proof of the facts relating to a criterion shall not be required in order for that criterion to be considered met.

(e) Evaluation of petitions for shall take into account historical situations and time periods which evidence is demonstrably limited or not available. The limitations inherent in demonstrating the historic evidence of community and political influence or authority shall be demonstrated on a substantial basis, but this demonstration does not require meeting those criteria at every point in time. Fluctuations in tribal activity during various years shall not in themselves be a cause for denial of acknowledgment under these criteria.

(f) The criteria in 83.7 (a) through (g) shall be interpreted as applying to tribes or groups that have historically combined and functioned as a single autonomous political entity.

(g) The specific forms of evidence stated in the criteria in 83.7 (a) through (c) and (e) are not mandatory requirements. The criteria may be met alternatively by any suitable evidence that demonstrates that the petitioner meets the requirement of the criterion statement and related definitions.”

I trust that this letter addresses the questions/concerns that I have been verbally made aware of by the Office of Federal Acknowledgement. The people of Muscogee Nation of Florida, Petitioner 32, have more than adequately proven who we say we are.

Sincerely,



(ORIGINAL SIGNED)

Ann Denson Tucker
Chairwoman of the Tribal Council



United States Department of the Interior

OFFICE OF THE SECRETARY
WASHINGTON, D.C. 20240

AUG 28 2013

Ms. Ann D. Tucker
278 Church Road
Bruce, Florida 32455

Dear Ms. Tucker:

Thank you for your letter of August 20, 2013, regarding the Muscogee Nation of Florida (Petitioner #32) regarding the existing suspension of active consideration of its petition. On May 31, 2013, we notified you that suspension would be lifted on September 3, 2013, and the Department would issue a proposed finding. We also requested your input as to whether the Muscogee Nation of Florida would like to continue under the current Federal acknowledgment process or to wait until the promulgation process is completed for the Department's on improvements on the regulated process. Your input is most important.

By letter of August 20, 2013, you elected "to continue to be considered under the existing petitioning process." Your decision to proceed under the current regulations is helpful to the Department because it allows us to schedule groups for processing and evaluation under 25 CFR Part 83. Of the thirteen petitioning groups, eight have stated that they wish to proceed under the current regulations, rather than to wait for the promulgation of rulemaking to be completed.

Four other groups wishing to proceed are ahead of the Muscogee Nation of Florida. Based on a projected schedule of the remaining petitioning groups now wishing to proceed under the current regulations and were ahead of the Muscogee Nation of Florida, the Assistant Secretary – Indian Affairs (AS-IA) will lift the current suspension of active consideration as of the date of this letter, resume active consideration, and issue a proposed finding on or before Friday, January 3, 2014.

As required under §83.10(g), we are notifying the petitioner and interested and informed parties of this anticipated action. The AS-IA and the Office of Federal acknowledgment look forward to our continued work with Petitioner #32. Should you have any questions regarding this letter, please do not hesitate to contact this office.

Sincerely,

Director, Office of Federal Acknowledgment

cc: Interested and Informed Parties



United States Department of the Interior

OFFICE OF THE SECRETARY
WASHINGTON, D.C. 20240

NOV 14 2013

Ms. Ann D. Tucker
278 Church Road
Bruce, Florida 32455

Dear Ms. Tucker:

This letter is to inform you that the Assistant Secretary – Indian Affairs has extended the deadline for issuing the Proposed Finding, regarding the Muscogee Nation of Florida (Petitioner #32). This action was necessary due to the recent Government shutdown.

By letter dated August 28, 2013, we notified you that the projected date for issuing the Proposed Finding was “on or before Friday, January 3, 2014.” However, offices within the Department of the Interior were furloughed for 16 days. In addition, those offices required preparations and time for re-opening.

Under the regulations, the Assistant Secretary – Indian Affairs has the discretion to extend the period for the preparation and issuance of the Proposed Finding. Therefore, the new projected deadline for issuing the Proposed Finding is on or before Friday, January 31, 2014.

We appreciate your patience in this matter. Should you have any questions regarding this letter, please do not hesitate to contact this office.

Sincerely,

A handwritten signature in cursive script, appearing to read "Rose Fleming".

Director, Office of Federal Acknowledgment

cc: Interested and Informed Parties

Senate Gaming

From: Woodie Thomas, Esq. <attorneythomas@comcast.net>
Sent: Thursday, November 21, 2013 2:23 PM
To: GUTHRIE.JOHN; Edwards, Katie; shawnfornari@gmail.com; frank@turkles.tv; charlespitt2001@yahoo.com; amunder@sterlingorganization.com; Bill Lowden; brendagross@gmail.com; brent.circle@gmail.com; afulphy@yahoo.com; anita.circle@gmail.com; artstage@artstageperformingarts.com; charlespitt2001@yahoo.com; Charlie Birnbaum; danielleatwood@gmail.com; donna.carbone@comcast.net; gary@thewolverinegroup.com; Gina Lombardi; Glenn@webberfl.com; jon@perfectdatasystems.com; djohnActor@johnvandalen.com; investigativetraining.org@gmail.com; ksukhia@sukhialawfirm.com; kirk.beerthuis@iberiabank.com; Laura King; lisamarie586@gmail.com; wattaguy42@hotmail.com; moovman66@yahoo.com; mm2k@sbcglobal.net; westtransportation@msn.com; djohnActor@johnvandalen.com; jon@perfectdatasystems.com
Subject: My Comments: Senate Gambling Committee On Gambling And Film & TV Entertainment Impact
Attachments: GAMBLING FACTS & STATS - FRONTLINE - PBS.pdf; Gambling Addiction Facts & Stats 2013.pdf; College Gambling Facts and Statistics.pdf; Sports Gambling Facts and Stats.pdf; A Chart of Compulsive Gambling Addiction.pdf; Louisiana Film Tax Incentive Programs 2013.pdf; Film and TV Production in Georgia 2013.pdf; Florida Film & Entertainment Financial Incentive Program.pdf; Greater Miami Convention & Visitors Bureau 2013.pdf

Dear Representative Katie Edwards, Chair, Senator Garrett Richter, Vice Chair Maria Sachs and members of The Florida Senate Committee On Gambling,

Thanks again to Representative Katie Edwards for inviting me and giving me the opportunity to speak at the Senate Committee on Gambling Workshop on October 23, 2013.

Because of the shortness of allotted time, I wanted to share my notes with the Gambling Committee, Film Florida, Florida Film Commission and the Greater Miami Convention & Visitors Bureau.

After doing some research, I learned and came up with two major conclusions while preparing for and listening during the hostile environment at the Senate Gambling Committee workshop:

I. There are serious issues with unintended consequences for the gambling industry regarding “gambling addiction”, especially, with the fastest growing “gambling addiction” population for high school and college students at twice the rate as the adults. See Attached, Frontline – PBS, College Gambling Facts and Statistics. Gambling is a serious chronic condition the same as drug and alcohol addiction. See Gambling Addiction Facts & Stats 2013 (LivingStrong.com).

The pro-gambling study, http://www.leg.state.fl.us/gamingstudy/docs/FGIS_Spectrum_28Oct2013.pdf, that concludes with a modest positive effect to the State of Florida is fatally flawed when the study fails to factor into the study the number one issue regarding the impact gambling has on our Florida society, that is, the substantial socio-economic effects that gambling addictions cost the State of Florida billions of dollars in the form of a dramatic increase in criminal activity and the destruction of literally thousands of Florida family members.

This so called study is no more than a whitewash to justify expanding gambling in the State of Florida with no updated empirical research on the socio-economic impact to Florida citizens who suffer from the side effects of "Gambling Addiction". Legislators who support gambling are in denial. If you studied statistics you would learn that no matter how good you're at knowing the odds, that the odds are always with the house and the more you gamble the more the odds are that you will eventually lose.

In general, gambling with friends and family is a form of entertainment and fun. However, "gambling", particularly, institutionalized gambling sanctioned by the government, causes more harm than good with no significant return on investment for the citizens of the State of Florida. In addition, there are rampant animal abuse issues in the name of entertainment, gambling creates very few jobs and, at the end of the day, only a few business people really benefit and make money. I think the animal abuse issues are particularly very disturbing to Representative Katie Edwards with her background in Agriculture. The state loses billions of dollars from gambling related problems promoted by the Florida legislature than it takes in as gambling revenue. See Attached, Frontline – PBS Article. Whatever percentage of Florida residents are impacted from the negative effects of gambling then the gambling industry must be taxed at a rate of 4% to 6% of gross revenues depending on the percentage of the costs to Florida citizens impacted which taxes will pay for the necessary "prevention" and "cure" programs. It was reported to me that current legislation requires that certain fees are paid by a segment of the gaming industry for programs to treat gambling addiction, but the legislature has taken half of those funds for other programs. Would someone please defend or deny these allegations? It's alleged that insurance fraud in Florida related to gambling addiction costs Florida taxpayers \$1,600,000,000. It's also alleged that Gambling Addiction costs Florida residents approximately \$6,000,000,000 not including the cost of prosecution, restitution, or other related costs, incarceration and supervision for problem gamblers from criminal incidents. See Attached, Frontline – PBS Article. See also, <http://nocasinos.org/the-issue/the-costs-of-gambling/> and <http://www.gamblinghelp.org/>.

Political leaders who are true Statesmen and Stateswomen and anyone else who truly cares about the quality of life for Floridians should be aware that these workshops appear to be a whitewash to cover up expanding the government sanctioned gambling industry that causes substantial financial losses to the State of Florida from gambling related criminal activity and very serious social consequences from gambling addiction, namely, insurance fraud, financial ruin, divorce, suicide and other disastrous social consequences to Florida families.

See also, <http://www.pbs.org/wgbh/pages/frontline/shows/gamble/procon/kindt.html>

This material is cited from the above Frontline article:

QUOTE:

"The Economic Development Argument Exposed"

...

"From a business-economic perspective, the main issue involved in legalizing various forms of gambling is whether gambling activities constitute a valid strategy for economic development. While the dollars invested in various legalized gambling projects and the jobs initially created are evident, the industry has been criticized for inflating the positive economic impacts and trivializing or ignoring the negative impacts (Goodman 1994). The industry's tendency to focus on specialized factors provides a distorted view of the localized economic positives, while ignoring the strategic business-economic costs to the state as a whole (such as West Virginia) and to different regions of the United States (California Governor's Office 1992, Kindt 1995). In 1994, all of the

various experts who testified before the U.S. House of Representatives Committee on Small Business criticized the impacts that casino-style gambling activities inflict upon the criminal justice system, the social welfare, system, small businesses, and the economy (Congressional Hearing 1994). Utilizing legalized gambling activities as a strategy for economic development was thoroughly discredited during the hearing.

Florida is the only state which has conducted a comprehensive statewide analysis of the impacts of legalized gambling activities. Its report concurred with the congressional hearing's conclusions (Florida Budgeting Office 1994).”

....

CONCLUSION: FLORIDA LEGISLATORS MUST STOP PASSING AND PHASE OUT GOVERNMENT SPONSORED GAMBLING LEGISLATION THAT HAS A SUBSTANTIAL LONG TERM OVERWELMING NEGETIVE IMPACT FROM ECONOMIC LOSSES COSTING FLORIDA TAXPAYERS BILLIONS OF DOLLARS ANNUALLY FROM GAMBLING RELATED CRIMINAL ACTIVITY AND EXTREMELY HIGH NEGATIVE SOCIAL CONSEQUENCES FROM “GAMBLING ADDICTION” INCLUDING THE SUBSTANTIALLY HIGH LONG TERM NEGATIVE HUMAN IMPACT ON FAMILIES.

I’m publicly recommending that any Florida legislator who is taking contributions from the gaming industry, votes to increase or expand and not reduce government sanctioned gambling legislation and does not tax the gambling industry at a rate of 4% to 6% on gross revenues in proportion to the financial loses suffered from “gambling addiction” to fund “prevention” and “cure” gambling related program costs, be voted out of office.

II. The tax incentives for film and television in Florida are so bad its reported privately that even Disney doesn’t produce films in Florida. A CPA for a major film company advised me that whichever state offers the best tax incentives is where the major films are made regardless of location. The State of Florida is **NOT** competitive with other states regarding tax incentives, particularly, in competition with Louisiana and Georgia. Louisiana produced 11 out of 12 blockbuster films as a result of their tax incentives. For every \$ 1.00 spent on film and television projects the money invested turns over 15 times the Florida economy. Additionally, people who see the film and television projects produced in Florida want to visit the places they saw on television and in films. Florida is the most desired location because of the weather, despite the rain, to live, work, retire, and visit not to mention the production of film, television and other entertainment projects. Millions if not billions of dollars from these variables are not factored into these equations that make the arguments against competing with the other states meaningless. The lack of in return on investment from lost business results in the loss of billions of dollars to the State of Florida for film, television and related entertainment business production and billions of dollars lost in Florida tourism revenue.

RECOMMENDATIONS:

- 1.) Reduce The Minimum Spend Requirement to \$300,000 for film and television projects. Modernly, with the new HD and other production technology and equipment, it doesn’t cost as much to produce film, television and other entertainment projects.
- 2.) Add a 10% tax incentive for an imbedded Florida Promotional Logo. This is particularly important for “The Sunshine State” as a major entertainment and tourist destination that attracts people from all over the world to live, work, retire, and visit. Seamless product placement of Florida images will substantially increase the tourism and convention business.
- 3.) No limits on spending.
- 4.) No sunset clause.

- 5.) Add the other tax incentives offered by Louisiana and Georgia to make Florida the international destination of choice for film, television and other entertainment productions. See Attached Entertainment documents.
- 6.) Promote the use of federal legislation Internal Revenue Code Section 181 to further encourage film and television production in the U.S. and, in particular, the State of Florida.
- 7.) Provide tax incentives to citizens of other countries such as China and India to produce in whole or in part film and television productions in the State of Florida.

CONCLUSION: THE FLORIDA LEGISLATOR MUST PASS NEW FLORIDA TAX INCENTIVE LEGISLATION IN 2014 FOR THE FILM AND TELEVISION INDUSTRY THAT MEETS OR EXCEEDS THE LEGISLATIVE STANDARDS TO COMPETE WITH THE STATES OF LOUISIANA AND GEORGA AS THE FLORIDA ENTERTAINMENT INDUSTRY HAS A SUBSTANTIAL RETURN ON INVESTMENT (ROI) WITH A RATIO FOR EACH 1.00 SPENT IN FLORIDA IT TURNS OVER 15 TIMES IN THE FLORDIA ECONOMY AND THE NEW LEGILATION WILL GENERATE BILLIONS OF DOLLARS WITH NEW REVENUE INCLUDING THE CREATION OF RECURRING CAREER JOBS FOR PRODUCTION CREWS AND ADDITIONAL SUBSTANTIAL TOURIST AND CONVENTION TRADE BUSINESS FOR YEARS TO COME ONCE THE FILM AND TELEVISION PRODUCTION IS SCREENED OR BROADCAST IN WORDWIDE ENTERTAINMENT VENUES.

All the best,

/s/ Woodie H. Thomas, III, Esq.

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STATISTICS GAMBLING FACTS & STATS

An excerpt from:

Is There a Cure for America's Gambling Addiction?

By Bernard P. Horn

Mr. Horn is political director, National Coalition Against Legalized Gambling, Washington, D.C.

For years, lawmakers forgot why gambling was considered a "vice." In fairness to them, there weren't a lot of objective studies available on the consequences of legalized gambling. The many new gambling outlets sparked opportunities for social and economic research. By 1994, a considerable body of evidence showed that the expansion of legalized gambling destroys individuals, wrecks families, increases crime, and ultimately costs society far more than the government makes.

It is important to understand that gambling addiction is just as real, and its consequences just as tragic, as alcohol or drug abuse. The American Psychiatric Association and the American Medical Association recognize pathological (or "compulsive") gambling as a diagnosable mental disorder.

Experts on pathological gambling have shown that the prevalence of this disorder is linked closely to the accessibility and acceptability of gambling in society. Like alcoholism, just a small percentage of Americans are susceptible. As more people try gambling in its various forms, however, more of those prone to the illness are exposed. So, the more legalized gambling a state makes available, the more pathological behavior is triggered. Fast-paced gambling, which maximizes the number of wagering opportunities (like casinos and video gambling machines), also maximizes gambling addiction. In 1976, a national commission found that 0.77% of the adults in the U.S., about 1,100,000 Americans, were pathological gamblers. Today, the situation is far worse.

In Iowa, the legalization of casinos more than tripled the addiction dilemma. A study released in July, 1995, found that 5.4% of the state's adults (roughly 110,000 residents) are lifetime pathological or problem gamblers. Before riverboats came to the state, 1.7% of Iowans fell into this category.

In Louisiana, four years after the state legalized casinos and slots, a study found that seven percent of adults had become addicted to gambling. In

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Hunting the Nightmare Bacteria

October 22nd

TODAY'S STORIES

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Minnesota, as 16 Indian casinos opened across the state, the number of Gamblers Anonymous groups shot up for one to 49.

Whether roulette, slots, or lotteries, the odds always favor the house. The more one gambles against these odds, the more certain it becomes that one will lose. When pathological gambling strikes, it rarely affects just one person. Family savings are lost, college education or retirement funds disappear, and home mortgages are foreclosed. Under the stress of losing everything, many problem gamblers commit domestic violence. Since casinos came to the Mississippi Gulf Coast, domestic violence has increased 69% and an estimated 37% of all pathological gamblers have abused their children.



Pathological gamblers lose all the money they have, then run up credit card debt. They sell or pawn possessions and plead for loans from family and friend. More than half end up stealing money, often from their employers. The average Gamblers Anonymous member will have lost all his or her money and accumulated debts ranging from \$35,000 to \$92,000 before seeking treatment. Thousands file for bankruptcy. Many addicts who can't be helped commit suicide.

Creating a generation of addicts

Shaffer



Researchers call gambling the fastest growing teenage addiction, with the rate of pathological gambling among high school and college-aged youth about twice that of adults. According to Howard J. Shaffer, director of the Harvard Medical School Center for Addiction Studies, "Today, there are more children experiencing adverse symptoms from gambling than from drugs and the problem is growing."

Despite laws in Atlantic City restricting casino gambling to people 21 or older, a survey of teenagers at Atlantic City High School revealed that not only had 64% gambled in a local casino, but 40% had done so before the age of 14. Every year, Atlantic City casino security personnel report ejecting about 20,000 minors. Just imagine how many thousands more are never caught.

Numerous studies have focused on the link between gambling establishments and crime. Just as Willie Sutton robbed banks because, as he explained, "that's where the money is," so do contemporary crooks target large casinos.

Note

Less well-known is the extent to which gambling addiction is turning people into criminals. More than half of all pathological gamblers will commit felonies to pay off gambling debts, particularly financial crimes like embezzlement, check kiting, tax evasion, and credit card, loan, and insurance fraud. Moreover, these tend to be people who never before have committed a crime. Pathological gamblers are responsible for an estimated \$1,300,000,000 worth of insurance-relate fraud per year.

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*Cost of
prosecution
of gambling
addicts*

In 1994, the Florida Office of Planning and

Budgeting conducted a study to project the costs of legalizing casino gambling in the state. The biggest potential government expense turned out to be that of incarcerating all the new pathological gamblers who turn to crime. According to the study, "Not counting the cost of prosecution, restitution, or other related costs, incarceration and supervision costs alone for problem gambler criminal incidents could cost Florida residents \$6,080,000,000."

Proponents claim that casinos or slot machines will stimulate jobs and economic growth. The reality is that gambling steals customers from existing businesses, cannibalizing their revenues. As Prof. John Warren Kindt testified before the Small Business Committee of the U.S. House of Representatives, "Traditional businesses in communities which initiate legalized gambling activities can anticipate increased personnel costs due to increased job absenteeism and declining productivity. The best blue-collar and white-collar workers, type-A personalities, are most likely to become pathological gamblers. A business with 1,000 workers can anticipate increased personnel costs of \$500,000 or more per year-- simply by having various forms of legalized gambling activities accessible to its workers." No wonder that, soon after casinos were legalized in the resort town of Deadwood, S.D., gambling became one of the top reasons for business bankruptcy in the region.

Certainly, the managers of gaming establishments, seeing these addicts every day, understand what is going on. In Atlantic City, for instance, after pathological gamblers lose all their cash, empty their ATM accounts from the casino's teller machines, and can borrow no more, they walk outside the casinos to sell their jewelry and other valuables. Selling jewelry is such a big business in Atlantic City that there are about three dozen "Cash for Gold" stores near the entrances to Boardwalk casinos. How many tens of thousands of people must sell their valuables each year in order to keep these three

dozen establishments in business? (You can get about \$15 for a man's gold wedding ring.) Why don't the Atlantic City casinos try to help these miserable customers?

*Don't want
to stop
gambling
addicts*

A simple answer was suggested in testimony before the U.S. House Judiciary Committee. The casinos don't want to stop gambling addiction because they can depend on addicts for a huge percentage of their profits. Prof. Earl Grinols presented evidence that pathological and problem gamblers, representing four percent of the adult population, may account for as much as 52% of an average casino's revenues. "In this respect," he noted, "casino gambling resembles alcohol, for which 6.7% of the population consumes 50% of all alcohol consumed."

When an industry literally is exploiting the mentally ill for profit, one might expect government to

intervene. However, governments have become addicted to winning the money that addicted gamblers lose. This irony carves a strange political landscape.

Legalized gambling enriches a small group of entrepreneurs, as well as the government, but does very little for average citizens. So, when there is a proposal to expand gambling, it never is the result of a popular movement. Rather, it is driven by self-interested gambling pitchmen with high-priced lobbyists or by the government itself.

Over the years, individual citizens began to question whether this "free lunch" program rationally could achieve its promise. As the guarantees of economic prosperity evaporated, state and local groups spontaneously sprang up across the nation to oppose the further spread of gambling. In 1994, these varied grassroots citizen groups created the National Coalition Against Legalized Gambling. The members of NCALG span the entire political spectrum from very conservative to very liberal. The coalition encompasses business and labor, religious and secular, with activists in every state.

Predictably, the pro-gambling lobby attempts to marginalize the coalition by painting it as a religious, moralist group. If NCALG's opposition to gambling were based on personal morality, it would lose in the political arena. After all, a large majority of Americans gamble.

NCALG does not preach the immorality of gambling. Rather, it seeks to stop the expansion of legalized gambling on public policy grounds that it harms individuals, families, businesses, and society in general. Since 1994, these arguments have been enormously successful in the political arena.

Despite furious efforts by the gambling promoters, not one state legislature legalized casinos or slot machines in 1994, 1995, or 1996. Virginia provides a good illustration. In Richmond, over a dozen casino companies pushed to legalize riverboat gambling. They hired more than 50 lobbyists, bought newspaper ads, and even aired television commercials. While the casinos spent more than \$800,000 on direct lobbying in Richmond and millions more on indirect lobbying across the state, thousands of citizens, armed with the facts, mobilized at the grassroots level against the casinos. When the smoke cleared, the gambling bill was crushed in the committee.

Similarly, efforts to legalize new gambling establishments by referendum have been beaten back. As the industry's weekly newsletter complained in November, 1995, "It was a tough election day once again for the gaming industry last Tuesday, as virtually every major gaming issue went down to defeat. The results mirrored the 1994 November elections..."

Solutions on the Horizon

→ 0% for tax for prevention & treatment of problem gamblers with the state of Florida 20%-40% of gambling revenues.

On Aug. 3, 1996, Pres. Clinton signed H.R. 497, the National Gambling Impact and Policy Commission Act, which set up a nine-member Federal panel to investigate all facets of gambling in America. This law, sponsored by Rep. Frank Wolf (R.-Va.) and Senators Paul Simon (D.-Ill.) and Dick Lugar (R.-Ind.), gives the commission a two-year mandate and sweeping subpoena powers.

The National Coalition Against Legalized Gambling worked hard to win enactment of this law, while the casino industry, represented by their Washington-based lobbying organization, the American Gaming Association, fought the gambling commission tooth-and-nail. First, the AGA tried to kill the bill outright. When that proved impossible, they tried to strip the commission of subpoena powers. Although AGA president Frank Fahrenkopf, called the subpoena power "unwarranted," "an intrusion," and "unprecedented," anti-gambling forces prevailed. The commission was granted an unrestricted power to subpoena documents, research, and computer data from the industry.

A national study will not solve the gambling problem, but it could be a turning point for the public, much like the 1964 Surgeon General's report on the hazards of smoking. In the meantime, Federal, state, or local governments should:

Make

- Stop authorizing new gambling establishments and the expansion of existing ones. ✓
- Re-impose a complete ban on television and radio advertisements for gambling. ✓
- Require warning labels on all print advertisements for gambling (like cigarette ads). ✓
- Crack down on illegal casino gambling and sports betting available through the Internet. ✓
- Limit the amounts that can be bet or lost by individuals within a reasonable time period. ✓
- Ban loans by gambling establishments, prevent borrowing on credit cards for gambling stakes, and prohibit ATM machines near gambling sites. ✓

Some of this may seem like strong medicine, but we are facing a very serious societal illness. In 1996, for the first time in decades, there was a real battle over gambling policy in Congress. Pro-gambling forces are trying to recapture momentum by arguing that gambling revenues are imperative to replace massive cuts in Federal aid to states.

In 1997, gambling proponents will focus on referenda and persuading legislatures to legalize or expand casino games in many states, including Alabama, California, Hawaii, Illinois, Kansas, Kentucky, Massachusetts, Minnesota, Nebraska, New Hampshire, New Mexico, New York, Oklahoma, Pennsylvania, Rhode Island, Tennessee, Texas, Vermont, Virginia, and West Virginia.

This year will be a major test. Will America continue to ignore all the warning signs and continue to plunge down into the hole of legalized gambling, or will our nation see that it is time to start climbing out? Will we continue to belittle the epidemic of gambling addiction, or will we finally acknowledge that it has become a public health crisis that requires immediate attention? The stakes have grown alarmingly high.

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GAMBLING ADDICTION FACTS & STATS

Aug 16, 2013 | By Andrea Reuter

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Photo Credit gambling game image by AGphotographer from Fotolia.com

Gambling addiction, also called compulsive gambling or pathological gambling, is an irrepressible urge to gamble, regardless of the negative impact that gambling may have on your personal, professional or financial well-being. Gambling addiction is a chronic condition, similar to alcoholism or drug addiction, according to Medline Plus. Want to improve your health? Learn more about LIVESTRONG.COM's nutrition and fitness program!

PREVALENCE

The National Council on Problem Gambling estimates that 2 million Americans, or about 1 percent of the

population, are pathological gamblers. An additional 2 to 3 percent, or 4 to 6 million people, would be considered problem gamblers, people whose gambling affects their everyday lives.

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TIME FRAME

According to Medline Plus, men tend to exhibit signs of pathological gambling in their early teens, while women begin a little later: between the ages of 20 and 40 years old. However, gambling addiction can affect a person of any age.

CRITERIA

"The Diagnostic and Statistical Manual of Mental Disorders IV" lists 10 criteria for diagnosing pathological gambling; the presence of five or more characteristics indicates a gambling addiction. These criteria include a preoccupation with gambling; the inability to stop gambling, despite the best efforts; irritability when trying to cut back on gambling; the need to wager larger sums; gambling to relieve stress or escape from problems; constant attempts to "break even" or recover losses; lying to others about the severity of the gambling problem; relying on others for money to relieve gambling debts; risking personal or professional relationships due to gambling; and committing crimes to enable gambling.

COMPLICATIONS

Compulsive gamblers may suffer from mental disorders such as depression and anxiety, according to Medline Plus. Gambling addicts may also abuse drugs or alcohol or attempt suicide. The financial strain may lead to bankruptcy, job loss and the alienation of friends and family. The article "The Effect of Pathological Gambling on Families, Marriages, and Children" from "CNS Spectrums" states that the divorce rate is significantly higher for gambling addicts and that the rate of domestic violence is higher in families with pathological

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What Are the Causes of Addictive Personality?



Gambling Addiction's Effect on Family

What Causes Gambling Addiction?

Mail or email Comments to
gamblers
Senate Committee on Gaming

TREATMENT

Medline Plus states that pathological gamblers often resist treatment and are in denial about having a gambling problem; most gambling addicts consent to treatment only after being pressured by family or friends. Gamblers Anonymous offers a 12-step program and support group similar to that offered by Alcoholics Anonymous. Cognitive behavior therapy may also help a gambling addict to recognize the problem and stop gambling. Medline Plus indicates that compulsive gamblers may relapse during treatment, but that pathological gambling is not an insurmountable disorder.

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Take 36 Seconds and Learn How to Hit Longer and Straighter (Free)...

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1 Tip To Lose Belly Fat

Cut pounds of stomach fat every week by using this 1 weird old tip.

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rossshafer.com

REFERENCES

Medline Plus: Pathological Gambling National Council on Problem Gambling: FAQs--Problem Gamblers
"Diagnostic and Statistical Manual of Mental Disorders": Criteria for Pathological Gambling (PDF)

Article reviewed by Jerri Farris Last updated on: Aug 16, 2013

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11 Banned Foods Still Allowed in the U.S.



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How Can I Help My Husband Stop
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Difference Between Gambling
Addiction & Substance Addiction



Gambling Addiction & Ethical Issues



Family Support for a Gambling
Addiction



Foods Men Can Eat to Enhance
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Facts About Internet Addiction



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Abstinence Side Effects



What Can Be Done to Help
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What Causes Teens to Gamble?



What Causes Gambling Addiction?



Gambling Addiction's Effect on
Family



Difference Between Gambling
Addiction & Substance Addiction



How Can I Help My Husband Stop
Gambling?

College Gambling Facts and Statistics

What are the odds:

- Of a college player becoming a pro football player: **3,000 to 1**
- Of being struck by lightning: **280,000 to 1**
- Of winning a Powerball jackpot: **140,000,000 to 1**

College students and gambling

- ✓ • Youth rates of being at-risk for problem gambling are 2 to 3 times higher than adult rates.
- Nearly all U.S. colleges and universities have policies on student alcohol use; however, only 22 % have a formal policy on gambling.
- Researchers estimate that 75% of college students gambled during the past year, whether legally or illegally.
- Approximately 6% of college students in the U.S have a serious gambling problem.
- The most frequently chosen gambling activity for college students is the lottery at 41%, followed by card games at 38%, and sports betting at 23%.

Sports Betting on College Campuses

- ✓ • About 67% of all college students bet on sports.
- Nearly 30% of male athletes bet on sports. The report stated that 26% of these athletes started gambling prior to high school, and 66% began in high school.
- Athletes are at high risk for sports gambling because of their competitive personalities, need for action and excitement, perception of social norms, and sense of entitlement.

A perfect storm

- ✓ • **Age:**
- College years associated with a wide range of at risk behaviors
- **Availability:**
- First generation to be exposed to wide-scale legal gambling. Technological advances make placing bets easier than ever
- **Acceptability:**
- Operated by governments, commonly endorsed by schools, integrated into mainstream culture
- **Advertising/Media:**
- More than ever. Promoted as sport, glamorized, winning bias
- **Access to cash:**
- ✓ • The average college student receives about 25 credit card solicitations per semester (National Public Radio)

Compared to their non-gambling counterparts, students who had gambled in the past year had higher rates of:

- ✓ • Binge drinking
- Marijuana use
- Cigarette use
- Illicit drug use
- Unsafe sex after drinking

Signs & Symptoms of a Compulsive Gambler

- Preoccupation with thoughts about gambling
- Asking for larger amounts of money or gambling more frequently
- Personality changes, such as irritability, restlessness, and withdrawal
- Alienation from family and friends
- Inability to cut back or stop gambling
- Lying to friends and family about how much you gamble
- Borrowing to relieve a desperate financial situation caused by your gambling
- Thinking about or committing an illegal act to finance your gambling
- Suicidal thoughts

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✓ Sports Gambling Facts and Statistics

WHAT ARE THE ODDS?

- Of a college player becoming a pro football player: **3,000 to 1**
- Struck by lightning: **576,000 to 1**
- Winning a Powerball jackpot: **140,000,000 to 1**

THE FACTS

- 85% of American adults have gambled at least once in their lifetime
- 65% at least once in past year
- 30% at least once in past month
- 15% at least once in past week
- 2-3% meet criteria for a gambling problem
- Upwards of 80% of high school students report having gambled for money

COLLEGE ATHLETES & GAMBLING

- In 2008, 3% of male athletes and 0.4% of female athletes were considered to have a gambling problem or to be at-risk of having a gambling problem.
- 26% of male athletes reported that they started gambling prior to High School, 66% began in High School.
- 30% of male students athletes reported that they have wagered on sports in the last year.
- An average of 9% of athletes across 11 different sports, reported that they wager on sports at least once per month.

SPORTS GAMBLING

- According to an ESPN survey, about 118 million Americans gambled on sports in some manner in 2008.
- About 67% of all college students bet on sports.
- Sports betting is second to poker in popularity of gambling games among college students.

- A recent survey revealed that 44% of 12th grade males reported wagering on sports at least once.
- Sports betting is the most popular form of gambling among youth 14 - 22. Nearly a quarter of males bet on sports in an average month.

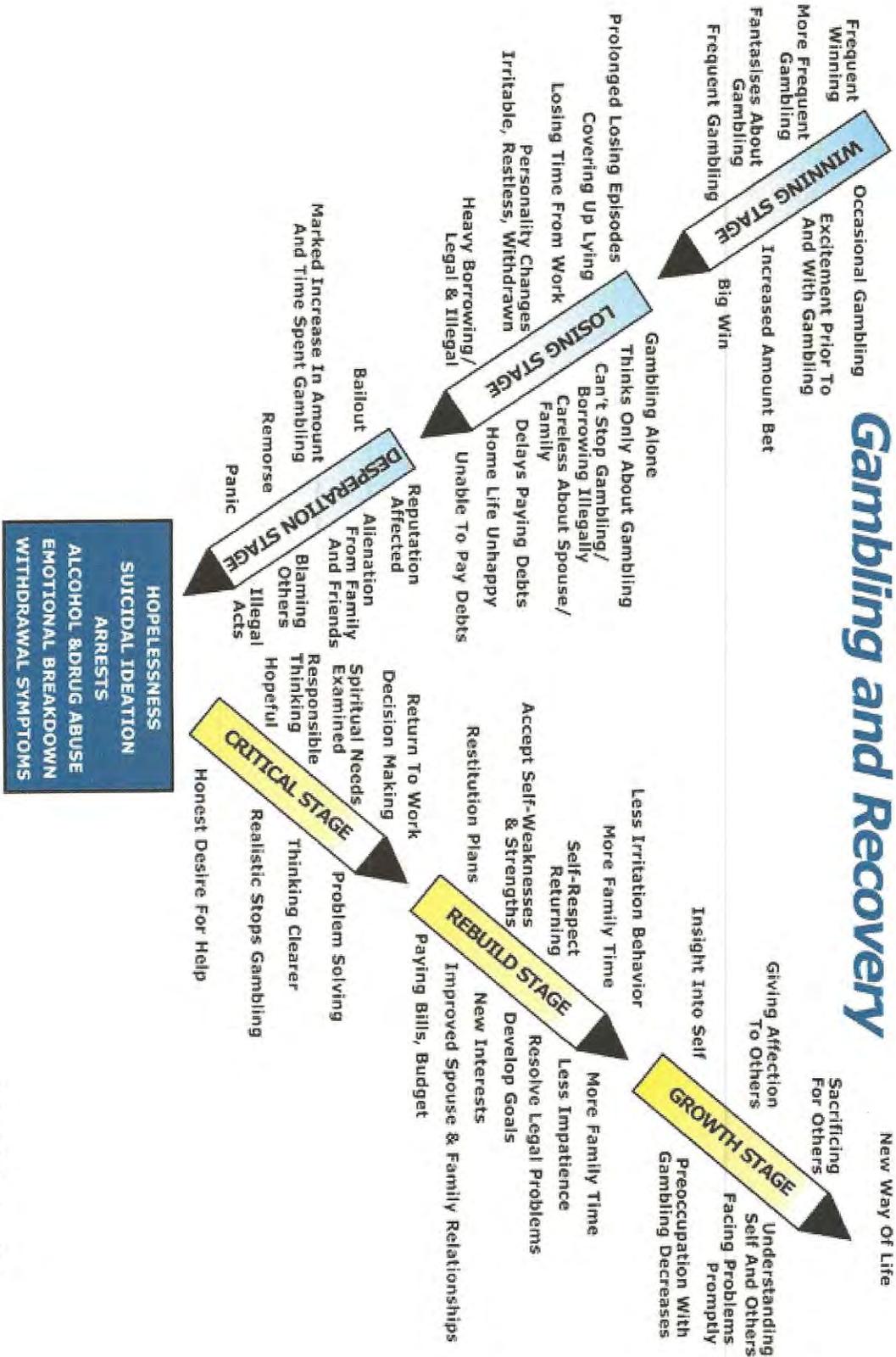
RISK FACTORS FOR GAMBLING PROBLEMS

- Male
- Athlete
- 18-24 Yrs
- Substance use/abuse
- Easy access to gambling & money
- Family history of addiction
- Belief in own skill
- Belief in luck/superstition
- Racial/Ethnic minority
- Gamble illegally
- Early onset
- Early Big Win
- Highly Competitive

STUDENT ATHLETES WHO MET AT LEAST ONE CRITERIA FOR GAMBLING ADDICTION WERE MUCH MORE LIKELY TO:

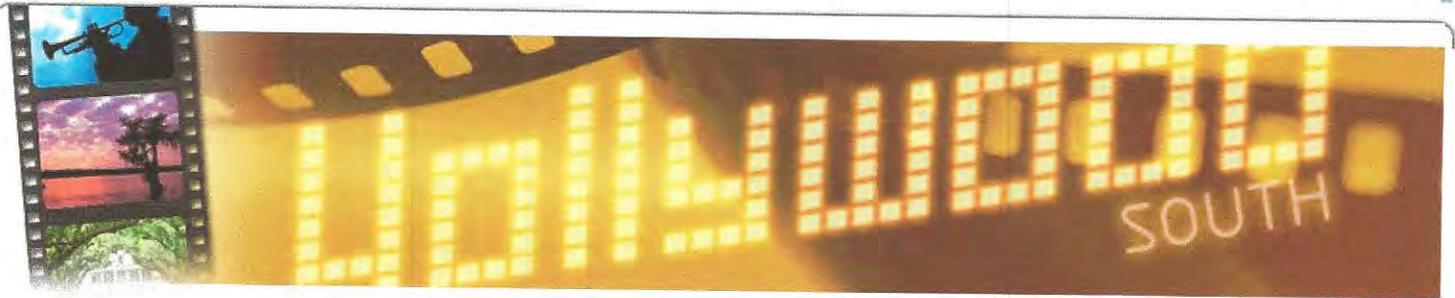
- receive traffic tickets,
- buy on impulse,
- steal,
- enjoy taking risks,
- have a parent with a gambling problem,
- have friends who gamble,
- have 5 or more drinks in one sitting,
- have multiple sexual partners and
- engage in risky sexual behaviors.

A Chart of Compulsive Gambling and Recovery



COUNCIL ON COMPULSIVE GAMBLING OF NEW JERSEY, INC.

Robert L. Custer, M.D.



Recent News

Read Why New Orleans Living Magazine Calls FBT's Leonard Alsfeld - the "Financial Star of Hollywood South"



As many film buffs will tell you, the 1930s were one of Hollywood's golden ages. Not only were classic and timeless films

produced and admired, but attendance contradicted the economic uncertainty of the Great Depression. While the...

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Louisiana Film Tax Incentive Programs

Louisiana is now the nation's #1 ranked location destination state for film productions in the entire U.S.!

In 2002, the Louisiana legislature enacted the **Louisiana Motion Picture Tax Incentive Act** (The Act) in order to induce production companies to shoot their film and video productions (i.e., movies, television shows, commercials, music videos, etc.) in Louisiana. The Act provides a tax credit incentive for qualified, Louisiana based productions organized under an LLC and using local banks and residents. FBT has relationships with numerous lawyers who have experience creating production LLCs.

30%
Louisiana's film tax credit

The Louisiana Motion Picture Incentive Program has 2 primary components:

Louisiana's Tax Incentives

- 30% Investor Credit
- 5% Labor Credit
- 25% Production Credit
- 25% Infrastructure Credit
- 25% Digital Media Credit
- 25% Live Performance Credit

1. **Investor Tax Credit** – This program creates a transferable tax credit equal to 30% of the investment greater than \$300,000 for all Louisiana based production expenses. These incentives can be used to offset production costs or used to make projects more financially viable to be filmed in Louisiana. Since most out-of-state production companies have no state income tax liability, they monetize their credits by using agents such as FBT Film Credit, LLC, to exchange them for cash.
2. **Labor Tax Credit** – The Labor Tax Credit is a separate program and provides an additional 5% tax credit based on the total payroll of Louisiana residents employed in connection with the production. This credit encourages production companies to use local crews and labor as much as possible. We have many contacts with crews and support facilities to assist with productions.

5%
Louisiana's labor tax credit

Contact Us

909 Poydras St., Suite 2250
New Orleans, Louisiana 70112

Main Phone: 504-584-5888
Direct Line: 504-586-2688
Fax: 504-584-5887
Toll Free: 877-809-8400

Other Louisiana Incentives:

- ✓ **Sound Recording and Infrastructure Investor Tax Rebate**
Production: A 25% refundable tax credit based on total in-state expenditures for the production of sound recordings.
Infrastructure: A 25% refundable tax credit on sound recording infrastructure development.
- ✓ **Digital Interactive Media Tax Credits**
Provides a sellable tax credit of up to 25% of the base investment in digital media production done in state, including salary of Louisiana Labor.
- ✓ **Live Performance Tax Credit**

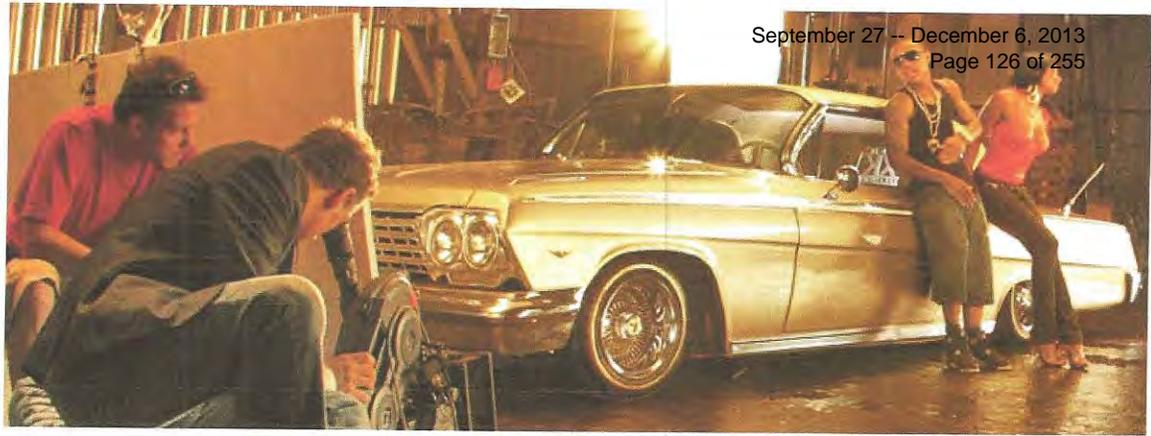
Louisiana Film Incentive & Tax Credit Program Information

For eligible live productions, including theater, opera, ballet, jazz, comedy revues and variety entertainment, provide a 25% state tax credit on base investment and construction costs with an additional 10% tax credit on payroll for Louisiana residents.

FBT Film & Entertainment makes tax credits generated through these programs available for transfer to any individual, corporation, trust or partnership with a Louisiana income tax liability through its subsidiary FBT Film Credit L.L.C. Please contact us for more details.

Learn More About Louisiana's Film Incentive Programs:

- Find out how film tax incentives can benefit Louisiana taxpayers.
- Find out what the potential tax credit savings may be for your production company.
- Read a copy of the official Louisiana Motion Picture Act document.



Industries in Georgia / Entertainment / Production Incentives

PRODUCTION INCENTIVES

Overview

State Tax Credit Benefits

Voluntary Audit Available

Application Forms / Rules & Requirements

Overview

Georgia production incentives provide up to 30% of your Georgia production expenditures in transferable tax credits.

The program is available for qualifying projects, including feature films, television series, commercials, music videos, animation and game development. With one of the industry's most competitive production incentive programs, the Georgia Film, Music & Digital Entertainment Office can help you dramatically cut production costs without sacrificing quality.

State Tax Credit Benefits

Highlights from the Georgia Entertainment Industry Investment Act include the following:

- 20% across the board, transferable flat tax credit with a minimum of \$500,000 spent on qualified production and post production expenditures within Georgia
- Additional 10% tax credit if a production company includes an imbedded Georgia promotional logo in the qualified feature film, TV series, music video or video game project
- Provides same tax credits to all in-state and out-of-state labor working in Georgia, plus standard fringes qualify
- No limits or caps on Georgia spend; no sunset clause
- For commercials and music videos, a production company may group multiple projects together to meet the \$500,000 minimum spend on qualified expenditures

Contact GDEcD

For more information on Georgia's production incentives, please email **Alison Fibben** or call Alison at 404-962-4050.

More About Georgia Benefits

Georgia's industry-specific Project Analysts are available to help you with a wide range of business needs:

- Site and building services
- Location data
- Community contacts and facilitation
- Cost environment analysis
- Coordination with state agencies

Fortune Favors the Peach

Note to Florida
Note to Florida

Voluntary Audit Available Through The Georgia Department Of Revenue

The Georgia Department of Revenue will offer producers a review and verification of transactions that are eligible for the Georgia Film Tax Credit. This is a voluntary program and the costs of any audit do not count towards the tax credit. The verification reviews will be done on a first come/first serve basis for a fee of \$55/hour per auditor. **Click here** to learn additional information and to obtain the GDOR's application form.

Direct contact for an audit inquiry: Anita M. DeGumbia
Assistant Director - Audit
Georgia Department of Revenue
1800 Century Blvd NE Suite 18104/Atlanta, Georgia 30345
P: 404-417-6436 F: 404-417-6551

Application Forms / Rules & Requirements

Here are the forms and information you'll need to apply for Georgia's entertainment industry tax credits and other money-saving production incentives:

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Venture Atlanta
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Mailto:emailComments Tax Credits (Savings up to 30%)

Senate Committee on Gaming

Application: [Tax Credit Certification Application](#) (Updated 1/11/13) (for base 20% credit)

Application: [2013 10% GEP Logo Tax Credit Application](#)

Form: [Film Tax Credit Form](#) (IT-FC)

Form: [Notice of Tax Credit Transfer](#) (IT-TRANS)

Form: [Georgia Expenditures Form](#) (PDF)

Info: [Georgia Department of Revenue Rules and Regulations](#) (PDF)

Info: [Georgia Department of Economic Development Rules and Regulations](#) (PDF)

Info: [Georgia Entertainment Industry Investment Act Quick Facts](#) (PDF)

To learn more about Georgia's production incentives and how they can save you money, [contact us](#).



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10.24.13 08:30-09:30AM

**Immigration Reform and the Workplace:
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10.29.13 12:00AM-11:55PM

**International Clean Energy &
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11.12.13 08:30AM-05:00PM

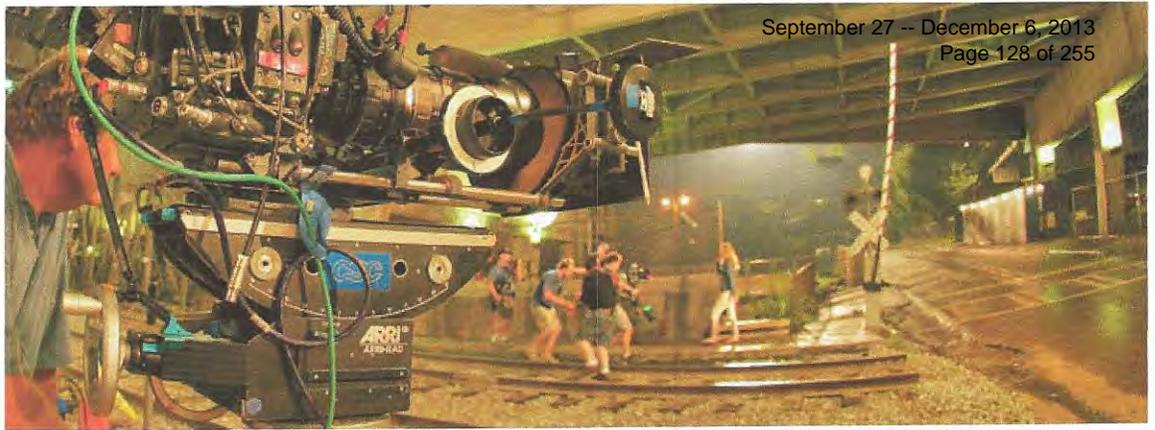
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 - [Learn about tax exemptions](#)
 - [Explore financial assistance](#)



Industries in Georgia / Entertainment / Film and TV Production

FILM AND TV PRODUCTION IN GEORGIA

Film and TV production professionals know that Georgia is a Camera Ready state, with highly desirable financial incentives, location diversity, production resources and professional support to make any size production a true success.

- ✓ You'll find top-caliber crew, equipment and services at prices that bring your film or TV production in on time and on budget, plus an extensive array of sound stages and post facilities that enable you to maintain hands-on control and oversight for production activities occurring simultaneously.
- ✓ You'll also enjoy the convenience of an airport with direct flights to over 200 cities, making it easy to get talent and key members of your production team in and out quickly.
- ✓ With superb accommodations, restaurants and a moderate climate year-round, you'll find Georgia to be the ideal place for your next feature film, broadcast or commercial TV production.
- ✓ In FY 2011 alone, television networks, Hollywood studios, production companies and independent producers invested more than \$689.3 million in Georgia.
- ✓ We invite you to discover what many producers, location scouts, directors, editors, and other industry professionals have known for years: in Georgia, the film and video industry means business, and the Georgia Film, Music & Digital Entertainment Guide Office is ready to meet your every need.

SAVE UP TO 30% WITH PRODUCTION TAX INCENTIVES

Qualifying productions receive a 20% tax credit, plus an additional 10% credit for embedding a Georgia promotional logo in your film title or credits.

[LEARN ABOUT ADDITIONAL SAVINGS ▶](#)

THOUSANDS OF LOCATIONS, FREE SCOUTING ASSISTANCE

From the mountains, forests, farmland, swamps and coastal regions to urban landscapes, small town charm and every type of architecture, thousands of accessible locations are available for your production.

You can also take advantage of Georgia's **Camera Ready program**; a free service that provides trained liaisons to help you with scouting, permitting and other production needs in over 136 counties.

[VIEW LOCATIONS ▶](#)

REAL PRODUCTION VALUE - ONSCREEN AND OFF

With more than 700 film and television projects under our belt since 1972, Georgia owns one of the deepest, most-experienced and affordable crew bases in the country, with more than 5,000 union and non-union professionals.

Over 1,000 production suppliers and support vendors ensure competitive pricing, availability and quality production in these and other areas:

- Studio/Sound Stages
- Cameras
- Lighting & Grip
- Props & Wardrobe
- Catering
- Film Labs
- Editing
- Animation/Special Effects

Additional Resources

For more information about Georgia's film and television industry, please visit the [Frequently Asked Questions page](#).

Search the Directory

Search online for Georgia film crew, equipment rental, transportation, stages and studios, post-production, and support services. [View the Georgia Film & TV Sourcebook](#)

More About Georgia Benefits

Georgia's industry-specific Project Analysts are available to help you with a wide range of business needs:

- Site and building services
- Location data
- Community contacts and facilitation
- Cost environment analysis
- Coordination with state agencies

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- Casting/Talent
Mail or email Comments to
Senate Committee on Gaming

- Music Scoring/Sound Design

From pre-production to post, our office is here to assist you in every aspect of your production.

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RELATED TOPICS

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Technology Summit**

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The Economic Contribution of the Motion Picture & Television Industry to the United States

The industry is a major private sector employer, supporting 1.9 million jobs, and \$104 billion in total wages in 2011:

- Direct industry jobs generated \$43.1 billion in wages, and an average salary 38% higher than the national average:
- There were 284,000 jobs in the core business of producing, marketing, manufacturing, and distributing motion pictures and television shows. These are high quality jobs, with an average salary of nearly \$84,000, 75% higher than the average salary nationwide.
- Additionally, there were over 365,000 jobs in related businesses that distribute motion pictures and television shows to consumers.
- Industry also supports indirect jobs and wages in thousands of companies with which it does business, such as caterers, dry cleaners, florists, hardware and lumber suppliers, and digital equipment suppliers, as well as jobs in other companies doing business with consumers, such as DVD and Blu-ray retailers, theme parks and tourist attractions.

The Influence of a Film on Destination Image and the Desire to Travel: a Cross-Cultural Comparison

Researchers have already asserted that films are more likely to reach wider audiences with less investment than specifically targeted tourism advertisements and promotion (Dore and Crouch, 2003).

- Another recent study found that after family and friends and the Internet, television shows and films were the next key influencer on the decision to travel to a particular country. The survey found that 13% of people initially become interested in a country after seeing the destination on television or film (FutureBrand, 2008).

How Film & TV Programs Can Promote Tourism and Increase the Competitiveness of Tourist Destinations

Film can augment the destination image and increase the awareness of the host city. Previous research (Kim & Richardson, 2003) suggests that those who are exposed to the film have more favorable destination image towards destinations featured through films than those who are not exposed to films.

- Television series are even more influential since they can constantly emphasize the appeal of the destination that builds top-of the mind awareness.
- One of the effective strategies to induce film tourists is joint campaigns with the film industry. England is a good example in this sense. Approximately 28 million visitors visit Britain each year after viewing the country on the screen (Kim et al., 2008).
- The Australian Tourism Commission (ATC) worked in partnership with Disney on 'Finding Nemo', being the first organization who promotes a destination through an animated film.
- Movie maps have also been widely used to promote film locations of the destination. Visit Britain produced a movie map highlighting over 200 filmed locations across Britain which presented film related places. These materials have rapidly become very successful.

Economic Impact of Film Induced Tourism

There has been a longstanding relationship between the film and television and tourism industries in Florida. For example, the production of Miami Vice resulted in a 150% increase in German Visitors to Miami between 1985 and 1988.

- One of the most researched examples of FIT in Florida is the impact the film Dolphin Tale has had on visitation to the Clearwater Marine Aquarium and the St. Petersburg/Clearwater area. In August 2012 a study was conducted by the University of South Florida St. Petersburg College of Business in collaboration with the Clearwater Marine Aquarium on the economic impact of Dolphin Tale on the St. Petersburg/Clearwater local economy.
- The study reported that 72.7% of visitors were driven to the aquarium as a result of the Dolphin Tale film and that the film was expected to continue to drive increased visitation. The model employed in the study projected that 800,000 visitors were expected to visit the aquarium in 2013, increasing to 2.3 million visitors in 2016. The study reported that those visitors would generate an overall economic impact to the local economy of roughly \$580 million in 2013, rising to \$1.7 billion in 2016.

Florida: Economic Impact of the Industry

- The motion picture and television industry is responsible for 27,537 direct jobs and \$1.3 billion in wages in Florida, including both production and distribution-related jobs. Nearly 8,000 of the jobs are production-related.
- 2011: During the course of 2011, 15 movies and 12 TV series filmed in the state. Movies include Magic Mike, Parker, Step Up 4, Alvin and the Chipmunks: Chipwrecked, A Fonder Heart, Free Ride, and The Unbroken . TV series include Burn Notice, Charlie's Angels, The Glades, Pitchmen, Basketball Wives, Color Splash, and Animal Cops: Miami.
- 2010: During the course of 2010, 13 movies and 12 TV series filmed in the state. Movies include Dolphin Tale, I am Number Four, If Only You Knew, Beautiful Noise, Homecoming, Dead by Friday, and Transformers: Dark of the Moon . TV series include Burn Notice, The Glades, Little Miss Perfect, The Bad Girls Club: Miami, Two Guys Garage, Operation Wild and Police Women of Broward County.

Florida: Film Induced Tourism

Industry representatives interviewed believed that film and television production affects tourism in Florida in a number of ways:

- All industry representatives interviewed indicated that a proportion of visitors to Florida are drawn to the state because of images they have seen in films and television shows.
- The majority (75%) of industry representatives indicated that visitors come to Florida to actively seek out specific locations they have seen featured in a film or television show.
- Half of the industry representatives we interviewed noted that while some visitors are not drawn to the region because of film or television production, they sometimes participate in film-related tourism activities during their stay

Film Tourism Impacts

Film or TV Series	Location	Impact on Visitor Numbers or Tourist Revenue
Braveheart	Wallace Monument, Scotland	300% increase in visitors year after release
Heartbeat	Goathland, North Yorkshire, England	Three times the number of normal visitors in 1991
Deliverance	Rayburn County, Georgia	20,000 film tourists a year Gross revenues \$2 to 3m
Dances with Wolves	Fort Hayes, Kansas	25% increase compared with 7% for previous 4 years
Close Encounters of the Third Kind	Devils Tower, Wyoming	75% increase in 1975 20% visit now because of the film
Theelma and Louise	Arches National Monument in Moab, Utah	19.1% increase in 1991
Field of Dreams	Iowa	35,000 visits in 1991 Steady increase every year
Dallas	Southfork Ranch, Dallas	500,000 visitors per year
The Lord of the Rings	New Zealand	10% increase every year 1998 to 2003 from UK
Steel Magnolias	Louisiana	48% increase year after release
Last of the Mohicans	Chimney Rock Park, North Carolina	25% increase year after release
The Fugitive	Dillsboro, North Carolina	11% increase year after release
Little Women	Orchard House, Concord, Massachusetts	65% increase year after release
Bull Durham	Durham, North Carolina	25% increase in attendance year after release
Harry Potter	Various locations in U.K.	All locations saw an increase of 50% or more
Mission: Impossible 2	National parks in Sydney	200% increase in 2000
Gorillas in the Mist	Rwanda	20% increase in 1998
Crocodile Dundee	Australia	20.5% increase in U.S. visitors 1981 to 1988
The Beach	Thailand	22% increase in youth market in 2000
All Creatures	Yorkshire Dales	Generated £5m for Yorkshire Dales
Great and Small	Cricknet St Thomas, Leisure Park, England	37% increase between 1978 to 1980
To the Manor Born	Stamford, Lincolnshire, England	27% increase in 1994
Middlemarch	The Crown Hotel, Amersham, England	Fully booked for at least 3 years
Four Weddings and a Funeral	Osborne House, Isle of Wight, U.K.	25% increase
Mrs. Brown	Kenwood House, England	10% increase in 1 month
Notting Hill	Normandy, France	40% increase in American tourists
Saving Private Ryan	Salttram House, England	39% increase
Sense and Sensibility	Lyme Park in Cheshire, UK	150% increase in visitors
Pride and Prejudice	Location in Boston	\$7m in unpaid promotional advertising each year
Cheers	Miami	150% increase in German visitors 1985 to 1988
Miami Vice	Savannah, Georgia	7% increase in tourism
Forrest Gump	Canakkale, Turkey	73% increase in tourism
Troy	Cephalonia, Greece	50% increase over 3 years
Captain Corelli's Mandolin		

Sources: Riley and van Doren (1992); Tooke and Baker (1996); Grithault (2003); Croy and Walker (2003); Cousins and Anderak (1993); Busby, Brunt and Lund (2003); Riley, Baker, and van Doren (1998).

Date: November 25, 2013

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,



Gambling has never solved any problem, but has destroyed peoples lives + families.

Signed by: *Please Print*

Name: Linda Maher

Address: 18000 Scenic Hwy, # 3, PMS, FL 32514

Phone: (850) 207-0558

Email: No Computer

Date: 11/24/13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,

Deborah Dawson *Cary C Parks*
Linda Parks

Signed by: *Please Print*

Name: DEBORAH DAWSON CARY C. PARKS
LINDA PARKS

Address: 2302 SILVERSIDES LOOP

Phone: 1-850-549-3789

Email: C1PKS@COX.COM

Date: 11-24-13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

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Sincerely,

Willard King

Signed by: *Please Print*

Name: Willard King

Address: 7230 Community Dr. Pen, Fl. 32526

Phone: 850-292-8269

Email: _____

Date: 11-24-13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

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Sincerely,

Rhonda King

Signed by: Please Print

Name: Rhonda King

Address: 7230 Community Dr Pen, FL 32526

Phone: 850-292-8269

Email: _____

Date: 11-24-13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

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Sincerely,

Earnestine Foshee

Signed by: *Please Print*

Name: *Earnestine Foshee*

Address: *7610 Longmeadow Ln.*

Phone: *(850) 453-5524*

Email: *-*

Date: _____

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

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Sincerely, 

Signed by: *Please Print*

Name: GARLAND R Foshee Jr

Address: 7610 Longmeadow Ln, PENS FL 32506

Phone: 850-723-0366

Email: RayFoshee@live.com

Date: Nov. 21-2013

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,

David Carpenter

Signed by: *Please Print*

Name:

David Carpenter

Address:

6102 The Lake Ln

Phone:

850-494-1362

Email:

Date: Nov 21- 2013

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,

Nilda Carpenter

Signed by: *Please Print*

Name:

Nilda Carpenter

Address:

6102 The Oaks Ln.

Phone:

850-494-1362

Email:

—

Date: 11-21-13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,

Signed by: *Please Print*
Name: RAMONA BRADY
Address: 340 CAMBORNE PL.
Phone: 456-6307
Email: granmoni@aol.com

Date: 4/21/13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,

Signed by: Please Print

Name: Katherine Bell

Address: 339 S. ... St Tallahassee, FL 32301

Phone: 850-304-3400

Email: KatherineBell@me.com

Date: Nov. 21

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,

Signed by: Please Print

Name: Sylvia Gottily

Address: 3303 Durney DR.

Phone: 850-982-0910

Email: SylviaG@cox.net

Date: Nov. 21, 2013

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,
Martha M. Seep

Signed by: *Please Print*

Name: Martha M. Seep

Address: 7045 Nicholson Dr.

Phone: 850-587-6007

Email: _____

Date: 11-21-13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

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Sincerely,

Carol Jenkins

Signed by: Please Print

Name: Carol Jenkins

Address: 2445 Tronjo Circle Pensacola, FL 32503

Phone: (850)438-1836

Email: _____

Date: 11-21-13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

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Sincerely, 

Signed by: Please Print

Name: Randall N. Johnson

Address: 5031 Regalo Dr. Pensacola 32526

Phone: 850-456-6157

Email: —

Date: 11-20-2013

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,



Signed by: Please Print

Name: Kenny D. Cunningham

Address: 2551 Longleaf Dr.

Phone: 850 - (382 - 8013)

Email: Cut off presently

Date: 11-20-13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,

Signed by: William Bosch

Name: WILLIAM BOSCH

Address: 4905 LA CEIBA DR PENSACOLA, FL 32526

Phone: 850-455-9152

Email: _____

Date: 11-20-13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

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Sincerely,

Karen Hatcher

Signed by: Please Print

Name: Karen Hatcher

Address: 4852 Sausley Field Rd

Phone: 850-261-7418

Email: khatch@gmail.com

Date: _____

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

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Sincerely,

Teresa Myrick

Signed by: *Please Print*

Name: *Teresa Myrick*

Address: *5251 Barrineau Park School Rd.*
Molino FL 32577

Phone: *850 587 5726*

Email: *tjmyrick@frontiernet.net*

Date: 11/20/13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

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Sincerely,



Signed by: Please Print

Name: Mr. Orville Worley

Address: 1014 Alexandria Drive

Phone: Pensacola, FL 32505 (850) 453-2757

Email: orvlinworley@cox.net

Date: 11-20-2013

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

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Sincerely,

Linda F. Worley

Signed by: *Please Print*

Name: Linda F. Worley

Address: 1014 Alexandria Drive, Pensacola, FL 32505

Phone: 850-453-2757

Email: OrvlinWorley@Cox.net

Date: _____

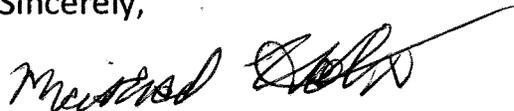
Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

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Sincerely,



Signed by: *Please Print*

Name: Michael Hatcher

Address: 4852 Sawfley Field Rd

Phone: 850-696-7045

Email: mhatcher@gmail.com

Date: 11-19-13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

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Sincerely,

Signed by: *Please Print*

Name: *Paulette Born* Paulette BORN

Address: *8830 Ferniga Rd Pensacola FL*

Phone: _____

Email: *handphon@cox.net*

Date: 11-20-13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

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Sincerely,

Nelda F King

Signed by: *Please Print*

Name:

Nelda F KING

Address:

2527 Hillcrest Ave

Phone:

850 9441454

Email:

Date: 11/20/13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

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Sincerely,

Karen Diamond

Signed by: Please Print:
Name: KAREN DIAMOND

Address: 7449 Mobile Hwy.

Phone: 944-3005

Email: _____

Date: 11/20/13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

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Sincerely,



Signed by: Please Print

Name: HENRY BON

Address: 8830 JERNIGHAN RD

Phone: 850-496 7339

Email: _____

Date: 11/20/13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

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Sincerely,

Dallas Diamond

Signed by: Please Print
Name: DALLAS DIAMOND
Address: 4449 Med. Hwy
Phone: 944-3005
Email: _____

Date: 11-21-13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

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Sincerely,



Signed by: Please Print

Name: Joyce P. Johnson

Address: 5031 Regalo Dr. Pensacola 32526

Phone: 850-456-6157

Email: —

Date: 11-20-13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

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Sincerely,



Signed by: Please Print

Name: Pamela M Busch

Address: 4905 La Ceiba Dr, Pensacola, FL

Phone: 850 455-9152

Email: pamelabusch@yahoo.com

Date: _____

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

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Sincerely,

Signed by: *^*

Name: Margaret J. Crowe
MARGARET J. CROWE

Address: 5736 Ventura Lane, P'cola, 33526

Phone: _____

Email: _____

Date: Nov. 17, 2013

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

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Sincerely,

Signed by: William J. Crowe

Name: William J. Crowe

Address: 5736 Ventura Lane Pensacola, FL 32526

Phone: _____

Email: _____

Date: 11/20/13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,

Odie E. Brantley

Signed by:

Name: *Odie E. Brantley*

Address: *8560 SHARON LANE PENSACOLA, FL 32534*

Phone: *850-477-5795*

Email: _____

Date: 11-17-13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,



Signed by:

Name:

Nancy Loy Nancy Loy

Address:

4055 Alvar Dr Pensacola FL 32504

Phone:

850-438-5393

Email:

nana4055@gmail.com

Date: 11/17/13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,

Denise A Mowery

Signed by:

Name: Denise A Mowery

Address: 5025 Cocoa Drive Pensacola FL 32526

Phone: 850-261-6357

Email: denise.list@gmail.com

Date: 11/17/13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,

Debra Mowery

Signed by:

Name:

Debra L. Mowery

Address:

5025 Cocoa Dr Pensacola FL 32526

Phone:

850-944-4626

Email:

debmow3@gmail.com

Date: 11-17-13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

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Sincerely,

Dorothy Brantley

Signed by:

Name:

Dorothy Brantley

Address:

8560 Sharon Lane Pensacola, FL 32534

Phone:

477-5795

Email:

Date: 11/17/2013

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

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Sincerely,

Signed by: Carl M. Avilte
Name: CARL M AVILTE

Address: 1004 Dominguez ST Pensacola FL 32505

Phone: 615 881 2752

Email: _____

Date: 11/17/13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

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Sincerely,


Signed by:

Name: Karen E. Ayliffe Karen E. Ayliffe

Address: 1004 Dominguez St. Pensacola, FL 32505

Phone: 850-776-8238

Email: _____

Date: 11-17-13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

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Sincerely,

Ethel M. Pierce

Signed by:

Name: *Ethel M. Pierce Ethel M. Pierce*

Address: *5960 Pouncee Dr.*

Phone: *944-3672*

Email: *N/A*

Date: 10-17-13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

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Sincerely,

Aleacia Godwin

Signed by:

Name: *Aleacia Godwin Aleacia Godwin*

Address: *5920 Pawnee Dr*

Phone: *941-4972*

Email: *NA*

Date: 11/17/13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,



Signed by:

Name:

Louise Billiot Louise Billiot

Address:

3441 Wasatch Range Ln, Pensacola, FL 32526

Phone:

850 791 6387

Email:

Date: Nov 17, 2013

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,

Signed by: Rheba M. Stancliff

Name: Rheba M Stancliff

Address: 5480 Bradley St.

Phone: (850) 944-0990

Email: _____

Date: 11/17/13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,

Paul W Brantly

Signed by:

Name: *Paul W Brantly* Paul Brantly

Address: *7412 Stillen Lake Road*

Phone: *850/944-2304*

Email: *PWBRANTI@Gmail.com*

Date: 11/17/13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,



Signed by:

Name: Phyllis Brantley Phyllis Brantley

Address: 7412 Stiller LK Rd

Phone: 850-944-2304

Email: prbrantley@yahoo.com

Date: 11-20-13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,

Signed by:

Name: Marilyn Hall Marilyn Hall

Address: 7139A Pearson Rd

Phone: 850-457-8239

Email:

November 25, 2013

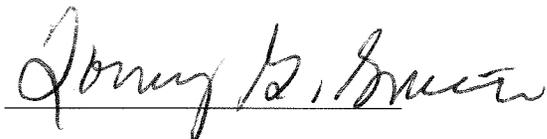
Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, Florida 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gaming within the State of Florida.

I strongly **oppose any** proposed expansion of casino style gambling in Florida. I further believe **destination resort casinos** will be an **assault on our Quality of life in Florida**, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and **intensifying** destructive **social problems**.

Sincerely,



Signed by (Print)

Name: Tommy G. Smith

Address: 4445 Youpon Rd, Pensacola, FL 32526

Phone: 850-287-5791

Email: tzsmith2@yahoo.com

November 25, 2013

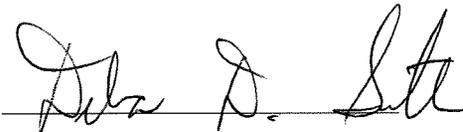
Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, Florida 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gaming within the State of Florida.

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Sincerely,



Signed by (Print)

Name: Debra D. Smith

Address: 4445 Youpon Rd. Pensacola, Fl. 32526

Phone: (850) 923-9871

Email: t2smith2@yahoo.com

Date: Nov 24 2013

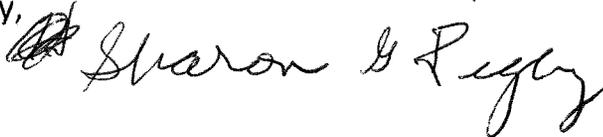
Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,



Signed by: Please Print

Name:

SHARON G. Rigby

Address:

1865 Bradley Ave Cantonment FL

Phone:

850-968-2501

Email:

rigby101@cox.net

Date: Nov 24 2013

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,



Signed by: *Please Print*

Name: Kenneth R. Rigby

Address: 1865 BRADLEY Ave CANTONMENT FL

Phone: 850-968-2501

Email: R rigby101@cox.net

Date: 11/24/2013

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,

Signed by:


Please print

Name:

Saintelus Pierre & Keithia J. Adea

Address:

8640 Jernigan Rd Apt #1

Phone:

516 477 8526

Email:

pierre.saintelus709@yahoo.fr

Date: 11/24/2013

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,



Signed by: *Please Print*

Name: AUDRY J CLELAND

Address: 8470 EIGHT MILE CREEK RD, PENSACOLA, FL 32526

Phone: 850-944-2365

Email: aaajc@col.net

Date: 11/24/13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,



Signed by: *Please Print*

Name: F.L. MARVIL II

Address: 917 Brandermill Dr., Cantonment, FL 32533

Phone: 850-937-0917

Email: linmarvil@att.net

Date: 11/24/2013

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,

Ralph Mason Beane

Signed by: Please Print

Name: RALPH MASON BEANE

Address: 2600 Hwy. 297-A CANTONMENT, FL. 32533

Phone: 850-968-6009

Email: X

Date: 11/29/2013

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely, *Jacqueline S. Beane*

Signed by: *Please Print*

Name: JACQUALINE S. BEANE

Address: 2600 HWY 297-A CANTONMENT, FL 32533

Phone: 850-968-6009

Email: X

Date: Nov 24 -

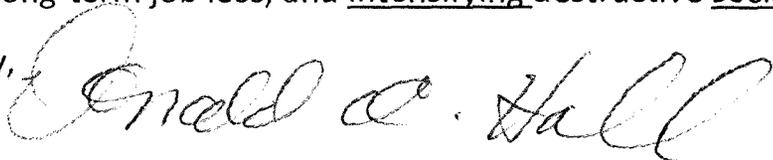
Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

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Sincerely,



Signed by:

Donald A. Hall

Name:

Donald A. Hall

Address:

P.O. Box 577 Longely FL 32560

Phone:

850-968-0624

Email:

wildah@BELLBOOTH.NET

Date: 11/24/13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

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Sincerely,

Signed by: Please Print

Name:

JAMES G. MILLS JR. Jim Mills

Address:

7757 Folkstone Dr., Pensacola, FL 32514

Phone:

850-478-3647

Email:

jimmills1941@gmail.com

Date: ~~BE~~ NOV 23 2013

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

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Sincerely,



Signed by: Please Print

Name: Randy Sharp

Address: 3440 La Mancha Way, P. Code FL 32503

Phone: 850-291-6802

Email: sharps_4@yahoo.com

Date: 11 - 24 - 2013

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

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Sincerely,

Jacqueline Jacobs

Signed by: *Please Print*

Name: Jacqueline Jacobs

Address: 4243 Regency Drive Pace, FL

Phone: 995-8288

Email: -

Date: 11-24-13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

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Sincerely,



Signed by: *Please Print*

Name: JASON J. JACOBS

Address: 4243 REGENCY DR. APT. FL. 32571

Phone: (850) 995-8288

Email: JANDJ45C@GMAIL.COM

Date: 11/24/13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

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Sincerely,

Susan Garrett

Signed by: *Please Print*

Name: Susan Garrett

Address: 3440 Barley Rd. Pace, FL 32571

Phone: 850-994-6436

Email:

Date: 11/24/13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

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Sincerely,



Signed by: *Please Print*

Name: Victoria M. Smolik

Address: 104 Morris Ave. Cantonment, FL 32533

Phone: (850) 723-4579

Email: vsmos@hotmail.com

Date: 11/24/13

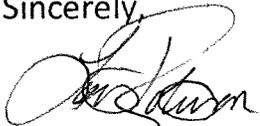
Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
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Sincerely,



Signed by: Please Print

Name: Lois Robinson

Address: 1040 E. Olive Rd

Phone: -

Email: MomOnline@yahoo.com

Date: 11/24/13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

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Sincerely,



Signed by: Please Print

Name: SCOTT J. SMOLIC

Address: 104 MORRIS AVE

Phone: 850-723-4518

Email: SMOLICKEY2002@YAHOO.COM

Date: 11-24-13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

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Sincerely,



Signed by: Please Print

Name: GAIL LASSITER

Address: 4950 Richardson Road, Molino, FL 32577

Phone: 850-587-2536

Email: hbeangel@frontier.net.net

Date: 11/24/13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

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Sincerely,

Karen L. Williamson

Signed by: Please Print

Name: Karen L. Williamson

Address: 9519 Barranger Dr. Pensacola, FL 32514

Phone: 850-477-2444

Email: Karenwili29@bellsooth.net

Date: Nov. 24, 2013

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,

Signed by: Please Print

Name: JAMES M. TALLMAN

Address: 10264 SUGAR CREEK PLACE
PENSACOLA, FL 32514

Phone: 850-474-5366

Email: eets1230@yahoo.com

Date: Nov. 24, 2013

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,

Signed by: Please Print

Name: Debra Tallman

Address: 10264 Sugar Creek Pl Pensacola, FL 32514

Phone: 850 474-5366

Email: dtallman@bellsouth.net

Date: 11-24-2013

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

To: Members of the Florida Senate Gaming Committee:

As a resident of Florida, I would like for the Senate Gaming Committee to consider my position when making any further policy decisions related to the expansion of gambling within the State of Florida.

I strongly oppose any proposed expansion of casino style gambling in Florida. I further believe destination resort casinos will be an assault on our quality of life in Florida, making our communities less safe, cannibalizing existing businesses, causing long-term job loss, and intensifying destructive social problems.

Sincerely,

Signed by: Please Print

Name: ELIZABETH A. PEACE

Address: 590 N. 48th AVE Pensacola, FL 32506

Phone: 515-418-3708

Email: _____

Date: 11-24-2013

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

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Sincerely,

Signed by: please print

Name: THOMAS D. PEACE

Address: 590 N. 48 AVE - PENSACOLA, FL 32506

Phone: 515-418-3705

Email: _____

Date: 11/23/13

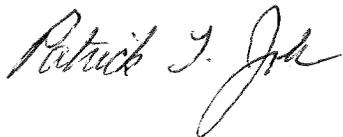
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Sincerely,



Signed by: Please Print

Name: Patrick T. Johnson

Address: 1710 Blaine Lane

Phone: 850-587-2050

Email: demproe@panhandle.vr.com

Date: 11/23/13

Florida Senate Gaming Committee
103 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

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Sincerely,



Signed by: Please Print

Name: David Johnson

Address: 1712 Blanc Lane Cantonment, FL 32533

Phone: (850) 587-2050

Email: _____

Senate Gaming

From: Jennifer Campbell <jcampbell@gamblinghelp.org>
Sent: Wednesday, November 27, 2013 2:49 PM
To: GUTHRIE.JOHN
Cc: david.roberts@akerman.com; eli.nortelus@akerman.com
Subject: FCCG's Response and Recommendations to Spectrum Report
Attachments: FCCG RESPONSE TO SPECTRUM REPORT - LEGISLATIVE SUBMISSION.docx

Hello,

As promised during the Florida Council on Compulsive Gambling's testimony before the Senate Gaming Committee on November 4, 2013, attached please find a comprehensive report outlining our responses and recommendations to the Spectrum Gaming Groups final report of October 28, 2013. As always, feel free to contact us with any questions you may have.

Thanks so much and have a wonderful Thanksgiving!

Sincerely,

Jennifer Campbell

Deputy Director

The Florida Council on Compulsive Gambling, Inc.

901 Douglas Avenue, Suite 200

Altamonte Springs, FL 32714

(407) 865-6200 Telephone

(407) 865-6103 Facsimile



***Florida Council on Compulsive Gambling, Inc.'s
Response to the Spectrum Gaming Group's Report
A Call for Legislative Action
November 26, 2013***

Florida Council on Compulsive Gambling, Inc.
901 Douglas Avenue
Altamonte Springs, FL 32741
24-Hour Toll-Free & Confidential HelpLine: 888-ADMIT-IT
www.gamblinghelp.org

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FLORIDA COUNCIL ON COMPULSIVE GAMBLING, INC.

The Florida Council on Compulsive Gambling, Inc. (FCCG) is a not-for-profit 501 (c) (3) educational and advocacy organization whose primary mission is to increase public awareness about problem and compulsive gambling and to help persons adversely affected. Established in 1988, the FCCG is governed by a volunteer Board of Directors, is a State Affiliate Council of the National Council on Problem Gambling, and maintains a neutral stance on the issue of legalized gambling.

The FCCG provides a range of programs and services via funding provided by state government and the Seminole Nation, which include the following:

- Operating Florida's 24-hour confidential and multilingual Problem Gambling HelpLine
- Managing statewide Recovery Path treatment program for problem gambling
- Developing and conducting prevention, education, and outreach programs
- Training medical, mental health and addiction practitioners to assess and treat
- Creating resources for special populations in need of assistance
- Designing and presenting professional training opportunities within diverse arenas
- Assisting gaming operators in establishing responsible gaming programs and protocols
- Providing an Online Forum and Live Chat Program
- Sponsoring and conducting research
- Representing the public before government and other policymaking authorities
- Working with legal, law enforcement and judicial authorities on gambling-related cases
- Overseeing a Speakers Bureau and a Peer Connect program

INTRODUCTION

The rapid expansion of gambling in Florida and the number of gamblers experiencing a range of difficulties related to gambling, and the financial, criminal, legal, and treatment issues that arise when problem (serious) and compulsive (severe) gamblers commit illegal acts, prompts an urgent need to more comprehensively address the link between gambling addiction and its economic and social impacts. The vicious cycle associated with compulsive gambling affects persons from all walks of life, regardless of one's age, gender, education, economic status or background.

Presently, gambling addiction is costing Florida government and taxpayers' money in a variety of forms, directly and indirectly, including but not limited to public and financial assistance, unemployment, homelessness, healthcare, bankruptcy, mental health and addiction services, social service, and criminal justice supports. And, while the criminal justice and prison systems in Florida have investigated and implemented positive strategies, such as drug and mental health courts, to reduce criminal behavior, the options selected have not offered benefits to offenders with gambling problems. Exacerbating matters is that there isn't a protocol in place for determining when a crime, a request for public assistance, medical care, mental health, or other services may be gambling driven.

A series of comprehensive prevalence and related studies have been conducted in the state since 2002, all documenting the need for compulsive gambling prevention, education, outreach and treatment to be put in place if gambling is expanded. This is essential, especially as gambling expansion is considered as a way to offset budgetary shortfalls. Despite this research and ongoing expansion, funding for said programs has actually declined.

- Five gambling participation and problem gambling prevalence studies among adults in the general population (2), youth (1), college students (1), and older adults (1). The most recent prevalence study was a 10-year replication and comparative analysis (*Gambling and Problem Gambling Prevalence among Adults in Florida: A 2011 Replication*, Robert J. Rotunda, Terry L. Schell, University of West Florida, January 2012.)
- Gambling specific research among special populations has also been performed among middle and high school students, adult arrestees and youth incarcerated in state juvenile justice detention centers.

RESPONSE PURPOSE

The purpose of this response is to supplement information furnished to the Florida State Legislature by the Spectrum Gaming Group in its reports, *Gambling Impact Study: Part 1, Section A: Assessment of the Florida Gaming Industry and its Economic Effects*, July 1, 2013; *Part 1, Section B: Assessment of Potential Changes to Florida Gaming Industry and Resulting Economic Effects*; and *Part 2: Statistical Relationships Between Gaming and Economic Variables for Communities*, Prepared for the State of Florida Legislature, October 28, 2013, which representatives may find particularly helpful prior to making a decision on the expansion of gambling.

A secondary but equally important aspect of this paper is to review the role of Florida state government, given its promotion of gambling expansion opportunities to date, as well as its responsibilities as

policymaker and regulator for the gambling industry, and associated impacts. For this reason, the Florida Council on Compulsive Gambling (FCCG) commends the Florida Legislature for requesting a study be completed by the Spectrum Gaming Group regarding the economic and social impacts of gambling expansion in the state, and believes this report offers some meaningful input. However, to date, state government has not adequately addressed several pivotal aspects of the issue, resulting in ongoing voids and challenges in the marketplace. The legislative Committee on Gaming and State Legislature have an opportunity to not just look to other jurisdictions through this process, but rather to clearly set the standard at this time for Florida and others.

Finally, as the Spectrum study delineates that the Florida Legislature provided instructions to “not make recommendations” in any of its reports. (Spectrum 2013, Executive Summary, Parts 1A and 2, page 27), as the state designated advocate on issues related to problem gambling in Florida, the FCCG is providing some additional insight regarding points outlined within the Spectrum reports, and is proposing suggestions and solutions to present and future challenges. Please also note that the FCCG is available to assist the legislative and executive branches, local governments, and the gaming industry on matters pertaining to problem and compulsive gambling in Florida.

PATHOLOGICAL AND DISORDERED GAMBLING

“Pathological gambling” was first classified as a mental health disorder of impulse control by the American Psychiatric Association in 1980. In May 2013, it was redefined as a “gambling disorder” and reclassified as a behavioral addiction under the category of Addiction and Related Disorders. This reclassification also demonstrated the level of similarities, yet clear differentials between compulsive gambling and alcohol/substance abuse.

STATEWIDE PREVALENCE – FLORIDA SPECIFIC RESEARCH

Gambling is anytime a person places money or another item of value at risk on an uncertain outcome. While adults often wager with money, as do persons of all ages, adolescents, young adults, and others, frequently bet for possessions, pride or prestige. Here in Florida, and elsewhere, for the majority of people who participate in gambling, it is viewed as a social activity and form of entertainment that does not negatively impact upon any aspect of their lives, and win or lose they walk away unaffected (i.e. *social gamblers*).

On the other end of the scale are individuals who gamble excessively and become addicted (i.e. compulsive gamblers), harming themselves, their families, their communities, and society. Further, as access to gambling venues increase (whether state promoted or authorized), for thousands of Floridians, gambling presents serious or critical impacts, and millions more are adversely affected by the gamblers’ activities.

According to Florida’s most recent prevalence study, for an estimated 180,000 Floridians and as many as 270,000 residents, or 1.2% of the adult population 18 years of age and older, gambling presents serious to severe difficulties (i.e. *past year problem and pathological gamblers*). In excess of 300,000, or 2.1%, have experienced such challenges at some point during the course of their lives (i.e. *lifetime problem and pathological gamblers*). Presenting equal challenges are that an estimated 700,000 or 4.7% of the state’s adult population, are classified as *past-year at-risk gamblers*, meaning they are currently

experiencing the beginning stages of a gambling problem. (*Gambling and Problem Gambling Prevalence among Adults in Florida: A 2011 Replication*, Rotunda and Schell, University of West Florida, January 2012).

Compounding the problem further is that these statistics do not include the millions of Florida residents adversely affected by the gambler's activities who, like the gambler, suffer from a wide range of financial, emotional and physical difficulties. Documenting this point is research outlined in the FCCG's program for medical doctors, *Diagnosis: Pathological Gambling*. Further, calls from loved ones and concerned others of the gambler to the FCCG's statewide 24-hour Confidential and Multilingual HelpLine (888-ADMIT-IT) reflect significant difficulties ranging from anxiety and depression to family conflict and work related problems.

Please see Attachment 1, which is a synopsis of Florida state specific gambling research conducted for the period of 2002-2012. This synopsis includes information about prevalence studies among adults, adolescents, older adults, and college students. Additional research was performed among middle and high school students, adult arrestees, and youth incarcerated in Florida Department of Juvenile Justice facilities. All of this research, as well as think tanks performed on problem gambling and crime, economic impacts and other prevention education and outreach programming have been independently conducted and funded by state government grants and sponsored by the Florida Council on Compulsive Gambling. (Note: The one exception is that the 10-year replication study was supported via non-government funds.)

FLORIDA'S 24-HOUR PROBLEM GAMBLING HELPLINE STATISTICS

One of the most insightful ways to determine how Floridians are responding to gambling is to examine call data from Florida's statewide 24-Hour Confidential and Multilingual Problem Gambling HelpLine (888-ADMIT-IT), operated by the FCCG.

A. HELPLINE SPECIALIST CALL NOTES

In order to appreciate HelpLine data, in the context of Florida's population, it is important to understand some of the presenting challenges experienced by those seeking help and information from the statewide 24-Hour Problem Gambling HelpLine. The FCCG is offering three examples of recent calls, based upon HelpLine Specialist call notes, providing meaningful insight regarding diverse gambling related impacts experienced by Florida residents.

- Caller is a twice divorced man who is living back home with his mother. He is self-employed and spends 100% of what he is earning on blackjack at two different gambling establishments. He had a crisis last week when he opened up to his mother about his addiction and thereafter self-excluded for life at the racinos he frequents. He was feeling suicidal and was given the suicide hotline number.

The HelpLine Specialist further provided specifics about the FCCG's *A Chance for Change* self-help workbook series program and advised about the organization's statewide treatment program, *Recovery Path*.

The caller seems determined to seek help since his gambling has hurt his entire family and resulted in him contemplating taking his own life, which he assured he wouldn't do.

The caller indicated that he would attend Gamblers Anonymous (GA) and Celebrate Recovery (a faith based self-help program) meetings, and was interested in receiving the FCCG's *A Chance for Change* workbook series for gamblers, and agreed to call back later that day to speak with a HelpLine Peer Connect Specialist. The caller was also provided with the FCCG website and advised to call back if further supports were needed.

- A 42 year old woman called and reported she has been gambling heavily on lottery tickets for several years and was just confronted by her husband because she drained their savings account they worked so hard to build up over the years. She stated that she gambled away \$23,000 in savings that was to go toward their child's college education. While she was in charge of overseeing the account, when the bank statement arrived at the house, her husband happened to be home and opened the mail. Her husband was "beyond upset" and told her to get help or he would be seeking a divorce.

The caller was very nervous and depressed since her husband is not fully aware of the extent of the damages resulting from her gambling. She explained that her husband doesn't know that she sold some of her mother-in-law's jewelry, has written bad checks, and has lost about \$50,000 over the last few years.

She stated that she started gambling about eight years ago because she had been having problems at her previous job and it seemed to relieve her stress. She would stop at the store on her way home and play the scratch off tickets which made her feel better. She changed jobs a few years back but still gambles everyday on the lottery. She admitted that she knows she has had a problem for quite some time but didn't realize how far down she had fallen until her husband confronted her. She feels very depressed and had some suicidal thoughts after her husband left the house. She promised she would not do anything rash, as she loves her son.

The caller was supplied with the suicide hotline number, which she accepted, and expressed her disbelief that she would do something so harmful to her family. Some of the statements made included, "I feel like I have been run over by a truck" and "I am stunned that I did this". She was saddened by the fact that her son would not have a chance to go to a good college because of her actions and noted that she and her husband have always been hard workers but have never made a large salary. She said that the fact that they were able to save so much money was incredible but now it was gone.

The HelpLine Specialist explained that there was counseling available for her and her husband and provided several certified therapists in her area to contact. The caller was further supplied with several GA meeting locations and was told about open meetings that her husband could attend with her. (Note: While most GA meetings are "closed" and only available to the gamblers themselves, "open" meetings may be attended by loved ones and others.) As a Gam-Anon (self-help fellowship for loved ones of compulsive gamblers) meeting was also identified nearby, the caller was provided with specifics so her husband could attend. Additionally, the

caller was supplied with the Women Helping Women website for additional support and was sent the *A Chance for Change* workbooks series for gamblers and loved ones. Finally, the caller set up an appointment for a Peer Connect later the same day for added support and expressed her gratitude for the information provided.

- The caller is having problems playing slots at the various racinos in South Florida. He used to go to the Seminole properties but self-excluded, which he noted really helped. However, now he just frequents the other facilities in the area. He is having relationship issues because of his gambling, as well as experiencing difficulty with his finances. He has lost several million dollars since he started gambling and owes about \$500,000 to family, friends and the Internal Revenue Service. He has sold or pawned items to gamble, is behind on all his bills, and lost the majority of his savings.

The caller outlined problems with his employer resulting from the fact that he used the company credit card to gamble, and while not subject to legal action, he was suspended from using the card and required to pay the company back. He stated that he is in the health care field, has tried GA meetings before and is very willing to go again, but stated he would also like some kind of counseling for himself and his wife. He said he does suffer from anxiety and has been told by multiple doctors that they can tell right away that he is a very anxious person. To date, he has not been prescribed medication for this purpose, does not suffer from depression or suicidal thoughts, and also noted that his entire family gambles.

The Helpline Specialist offered specifics regarding the self-help groups of GA and Celebrate Recovery, suggested self-excluding at the other facilities (being sure to bring a trusted friend or family member with him to these establishments), and advised about STEP, certified treatment professionals, and financial counseling.

B. HELPLINE CONTACT DATA

Given the most recent fiscal year data, 2012-2013, the FCCG Helpline responded to an increased number of contacts from residents seeking help and information (4,239).

Note: As Helpline data is self-reported, the following information is conservative in nature:

- While 48% of the contacts were female, confirming a near split among gender, in 61% of the cases reported, the gambler was identified as male. However, when examining the gender among older adults specifically, this was the only age group (55+) where females accounted for a considerably higher percentage of gamblers than males (34% vs. 20%).
- The top three forms of gambling creating the most difficulty included slot machines (48%), cards (29%) and lottery games (12%). Lottery games (60%) were also identified as the secondary gambling problem most often identified for those engaged in more than one form of gambling.
- Further documenting that gambling problems affect persons regardless of background, while slightly more than half of the gamblers were Caucasian (53%), 22% were Black/African American, 20% were Latino/Hispanic, 3% were Asian/Pacific Islander, and 2% were Other.

- Problem and compulsive gamblers experience a variety of negative consequences, ranging from emotional and family conflict, to suicidal ideation and attempts. The percentage of individuals having suicidal ideations or attempts increased to 25% during this period from 22% the previous fiscal year. It also increased by 9% from two years ago (16% in 2010-2011).
- In addition, overwhelmingly, more than 80% of the gamblers experienced feelings of anxiety and nearly the same percentage identified depression, as outlined in the following chart:

Difficulties Caused by Gambling*

Type of Difficulty	Respondents
Anxiety	83%
Depression	78%
Suicidal Ideations/Attempts	25%
Family Conflict	70%
Family Neglect	64%
Family Violence	2%
Problems at School	53%
Problems at Work	49%
Difficulty Paying Household Bills	73%
Gambled Away Savings, Equity, Retirement	56%
Sold or Pawned Assets	54%

*Multiple responses permitted

- Of the HelpLine contacts responding to the question about engaging in illegal acts, 35% admitted the gambler financed their gambling addiction by committing such acts, reflecting a 4% increase from the previous fiscal year. While the most common acts committed were fraud (68% - bad checks, forgery, etc.) and larceny/theft (27%), 11% admitted to embezzling money to fund their gambling habit.

In response to whether the gambler was subject to legal action due to gambling, nearly one in four (1 in 4 - 23%) responded in the affirmative, representing a 5% rise from FY 2011-2012. Legal actions ranged from civil (divorce, foreclosure, repossession, lawsuit) to criminal (arrest, jail and probation) and 17% had been arrested and subject to either jail/prison, and/or probation due to gambling related activities.

Again, it is important to note that as HelpLine data is self-reported, percentages are conservative in nature since many callers do not feel comfortable disclosing information relating to illegal acts or crimes committed, and/or personal questions pertaining to their income, money lost and/or debts owed due to gambling.

- Nearly 30% of the gamblers cited an income range of \$25,000 to \$45,000, with 14% earning \$15,000 or less, which for most families, barring the number of children in the household, is below poverty level in the State. The average debt of the gambler was approximately \$68,000.
- Of those responding to the question, nearly 20% acknowledged that the gambler had gone through bankruptcy and an additional 2% had cases pending.

Data gathered from loved ones regarding the difficulties they were experiencing due to their significant other or another person's gambling problem revealed that 86% were anxious, 87% reported family conflict, 57% were depressed, and 25% were having problems at work.

SPECTRUM GAMING GROUP FINDINGS AND FCCG RESPONSES

In 2012, the Florida State Legislature commissioned the Spectrum Gaming Group to conduct a three-part study examining legalized gambling, focusing specifically on the economic impacts and social costs. Spectrum completed Parts 1A, 1B and 2 and submitted its final report in October 2013. (Note: As previously referenced, Attachment 1 provides a brief synopsis of Florida gambling specific research performed over the 10 year period preceding the Spectrum report.)

Since Spectrum was not permitted to furnish recommendations in their report, per the legislative request, as the statewide advocate on problem gambling, the FCCG is providing suggestions and solutions to presenting challenges in the marketplace in good faith. **(Note: While some suggestions pertaining to the points highlighted within the Spectrum study are outlined within the body of this report, for a complete listing of FCCG recommendations, see Attachment 2.)**

A. THE RELATIONSHIP BETWEEN STATE GOVERNMENT AND GAMING INDUSTRY

Spectrum Findings:

The following information was retrieved from the Spectrum Gaming Group's reports, "*Gambling Impact Study: Part 1, Section A: Assessment of the Florida Gaming Industry and its Economic Effects*, July 1, 2013; *Part 1, Section B: Assessment of Potential Changes to Florida Gaming Industry and Resulting Economic Effects*; and *Part 2: Statistical Relationships Between Gaming and Economic Variables for Communities*, Prepared for the State of Florida Legislature, October 28, 2013. (Select information is highlighted in **bold** to allow for ease of review.)

- **"The gaming industry is uniquely intertwined with government**, arguably, as much as any other industry, particularly any industry that is dependent on discretionary spending. Government - can legislate gaming into – or out of – existence, which underscores this relationship." (Spectrum 2013, Part 1A, p. 54)
- **"Governments not only authorize legalized gambling, but often grant regional monopolies for operators.** The corollary to that is that operators have a responsibility to operate in the public interest." (Spectrum 2013, Part 1A, page 54)
- **"As gambling expands within the home markets of Florida visitors, as well as within markets that compete for those visits, it will impact the growth of gaming in Florida, as well as the ability of lawmakers to guide that growth."** (Spectrum 2013, Part 1A, page 57)
- "Among various private industries, **gaming is uniquely dependent on the political process for its success and, in many instances, for its very existence.** In Florida, as in other states, this essential connection with government and the political process means that gaming operators and their allied interests have devoted – and will continue to devote – considerable revenues

toward influencing that process.” Gambling expansion opponents will also play a role in that process. (Spectrum 2013, Part 1A, page 58)

- **Gaming will continue to evolve, with or without guidance or planning from public officials.** (Spectrum 2013, Part 1A, page 59)
- “Those whose interests are tied to the status quo are more likely to resist change. That does not mean that the industry will stop changing and evolving. Change will continue whether public officials play a lead role or not...**Based on our research and experience in Florida and elsewhere, gaming will evolve in Florida whether or not the Florida Legislature develops a plan and puts that plan into action.** Absent any plan, however, that evolution would be haphazard and would be far less likely to address or advance any public-policy goals.” (Spectrum 2013, Part 1A, page 60)
- **“Florida’s convoluted gambling laws...have allowed an expansion of gambling to occur that the Legislature may never have intended.** Rulings in recent years by the state’s regulatory authority, the Division of Pari-Mutuel Wagering (“PMW”), have allowed what critics call an “exploitation” of current gambling laws.” (Spectrum 2013, Part 1A, page 60)
- **“...no other private industry – and certainly none in the entertainment or hospitality fields – is as dependent as remaining in the good graces of public officials for its ability to earn a profit, or even for its very existence.** The flip side of that is that no other private industry has the ability to secure such local or regional monopolies. Sometimes, these local monopolies are granted to private interests simply because those interests own a particular piece of land, such as a racetrack.” (Spectrum 2013, Part 1A, page 65)
- **“...steps should be taken to insulate gaming from politics, and to limit the ability of the gaming industry to directly influence the political process.** Over time, regulators and the regulated are likely to grow closer to each other. Left unchecked, a real risk exists that regulators can become cheerleaders for the industry they govern.” (Spectrum 2013, Part 1A, page 206)

FCCG Response:

The FCCG concurs with the aforementioned points presented within the Spectrum Gaming Group’s report and **suggests that the Florida Legislature require that problem and compulsive gambling be addressed as a public health issue overseen by one independent entity at the state level.**

- The FCCG further asserts that **prompt action must be taken to establish such an entity given the scope of existing gambling venues, coupled with the prospective gambling expansion presented within the Spectrum reports.** This will assign one organization with responsibility for gambling related matters, including problem gambling, versus dividing these duties among several state agencies. This will also mitigate existing and longstanding conflicts of interest with the State and Florida Lottery, as both a gaming operator and regulator.
- **For every form of gambling established, including the possibility of the Legislature approving online gambling, this state designated independent authority will regulate and provide ongoing oversight, assuring appropriate protections, protocols and adherence to state criteria.**

As the potential expansion could also include the authorization for all pari-mutuel facilities to offer slot machines, as well as table and other Class III games, here again, regulation and oversight are imperative from a public health perspective. This is also true in the event the Legislature overturns the current prohibition of allowing simulated casino-style gambling at Internet sweepstakes cafes, arcade amusement centers and truck stops. (Note: Internet sweepstakes cafes, permissible until early 2013, had resulted in a significant number of calls to the FCCG 24-hour HelpLine for a consistent period prior to it being legislatively prohibited. (Discussed later in document.)

- **See Attachment 2 for complete listing of FCCG recommendations.**

B. PROPER PLANNING & COORDINATION

Spectrum Findings:

- **“With proper planning and coordination, the public and private sectors are more likely to identify common goals, and to achieve those goals.”** (Spectrum 2013, Part 1A, page 54)
- **“All jurisdictions are justifiably concerned with the problems associated with underage gambling and problem/compulsive gambling. Statutory schemes attempt to cope with such important public policy concerns.** One such endeavor entails the formation of a self-exclusion list whereby self-proclaimed problem gamblers can voluntarily decide to be excluded from gambling activity. Once a person is placed on the self-exclusion list, the casino operator is obligated to take appropriate measures to enforce the exclusion from gaming activity, including a cessation of direct marketing to the individual. With respect to underage gambling, such activity is generally harshly punished, both as to the underage patron and the casino operator.” (Spectrum 2013, Part 1A, page 193)
- **“Developing, overseeing and monitoring program to address problem gambling, including reviewing responsible-gaming policies and practices, while maintaining and enforcing exclusion lists, including self-exclusion.”** (Spectrum 2013, Part 1A, page 202)
- **“Addressing other critical public policy concerns, such as underage gambling, or casino-related demands on law enforcement and other public services.”** (Spectrum 2013, Part 1A, page 202)
- **“Some of these goals noted above may seem to be contradictory. For example, a single licensing jurisdiction would be tasked with developing a positive investment climate while addressing serious policy issues, such as crime and problem gambling. Such seeming contradictions can be best addressed by adhering to what economists refer to as ‘goal congruence,’ a system in which the interests of all stakeholders are parallel.”** (Spectrum 2013, Part 1A, page 203)

FCCG Response:

- **Although state government requires certain gambling operators to promote a statewide helpline number, and several industry facilities offer comprehensive responsible gaming**

programs, including self-exclusion options, a significant number of operators provide little to no awareness beyond a 24-hour hotline number.

Furthermore, a host of industry operators offer voluntary self-exclusion programs, which are intended to serve as protective measures that customers choose to opt in when their gambling is out of control. While timelines for self-exclusion vary from location to location (e.g. one year, three year, and lifetime), restrictions, guidelines and penalties also fluctuate significantly. For example, while some operators permit self-excluded patrons to partake in non-gambling activities onsite (e.g. shows, restaurants, etc.), others will have customers arrested for trespassing if found anywhere on the premises. Additionally, policies range within the same corporate structure. Therefore, there are times when an operator with more than one facility will ban self-excluded members from all of their establishments, whereas other organizations will apply the prohibition only to the requested location.

On numerous occasions, there have been times when patrons have been solicited by gaming operators via mail and lured back in to gamble, even though their participation in the facility's self-exclusion program should have precluded such contact. However, in the event of a win during the exclusionary period, the gambler is not entitled to receive any winnings or to recover losses.

Clinically, self-exclusion is a viable option that should be seriously considered for any patron experiencing gambling related difficulties. It is important, however, to be aware that **while facility personnel, in some cases, may advocate one-year self-exclusion bans versus the lifetime exclusion option (when available), the minimum period should be no less than two years due to the high rate of relapse among the problem gambling population within the first 12 months of recovery.**

Another vital point is that operators typically require gamblers to self-exclude in person so it requires this person to be accompanied by a trusted friend or family member. Simply, a family member cannot self-exclude the gambler, except for very rare instances (e.g. medical condition). Therefore, it would be very helpful for state government, and its regulatory authority in particular, to become familiar with facility policies as a means of aiding problem gamblers who may pursue self-exclusion as an initial step in their recovery. **Implementing a comprehensive statewide self-exclusion program would also prove beneficial. (See Attachment 2 for complete listing of FCCG recommendations.)**

- The same is true for underage gamblers in that at some facilities, **minors are not being adequately carded resulting in access to persons under age 21 at racinos and elsewhere.** And, while in some cases gaming facilities permit persons 18 years of age to gamble, because state law requires that gamblers be at least age 21 to play slot machines, this dual age requirement, in effect, enables ready access to several locations by underage persons. And although underage gamblers do not receive money upon winning or recover their losses upon losing (as they were illegally obtained), this too is problematic.

Again, the FCCG acknowledges that **state government has required certain gambling operators to implement responsible gaming programs, including protocols for addressing underage gambling, as well as self-exclusion.** However, these protocols are not consistently monitored

or enforced in all cases. It is also important to note that because all gambling operators are not required to implement such programs, this further compounds problems.

- **It is imperative for the state to heighten oversight of responsible gaming programs implemented at the various facilities** to monitor the aforementioned points, as well as the posting of the HelpLine number, assuring adequate employee training, etc., **since practices vary widely throughout the industry.**

As the state designated organization authorized to assist gambling operators in the establishment of such programming, the FCCG has worked earnestly to build positive relationships with industry members and offers to conduct training at these facilities, including the design of site-specific presentations in response to operator and employee requests. **In some instances, facilities have opted to perform employee training in-house, or to only expose personnel to limited information,** which is also presenting challenges because these facilities are selectively choosing which facts to outline versus providing a body of knowledge to employees and others. Moreover, **in other cases, operators are only training a select group of employees** (e.g. slot floor personnel) which presents additional challenges, **as many gaming floor and management employees are never made aware of their roles and responsibilities pertaining to facility responsible gaming programs.**

Furthermore, in South Florida in particular, **in many instances, employees attending certain training sessions are unable to speak or understand English and although they are present for the presentations, they are not capturing any of the information because it is not being furnished in a language they comprehend.** For this reason, **the FCCG furnishes its presentations in English and Spanish, and has even designed its new employee online training in both languages.** But here again, **despite the fact that this training is provided at no cost, not all state-sanctioned facilities are utilizing.**

- **See Attachment 2 for a complete listing of FCCG recommendations, which includes specifics for a comprehensive Responsible Gaming Program.**

C. EXTENDING HOURS OF OPERATION AND BREAKS IN PLAY

Spectrum Findings:

- While Spectrum suggests that extending the hours of operation at Broward and Miami Dade pari-mutuel facilities would not present a significant positive revenue impact, its report indicated that **“At the same time, we note that the original rationale in most states for limiting the hours of operation was to give gamblers a break, to ensure that they took a forced respite. We can identify no way to quantify whether such respites are effective.”** (Spectrum 2013, Part 1B, page 435)

FCCG Response:

- It is imperative that the Legislature keep in mind that **an essential time a compulsive gambler can actually consider their actions, behaviors and/or losses is when they are forced to take a**

break in play and step away to contemplate their options. As long as the person stays in action, there is nothing that prompts a problem gambler to consider the consequences or repercussions of their behavior. **This is particularly primary for those gamblers engaging in rapid continuous forms of gambling, which have higher rates of addiction,** such as slot machines and wagering online.

- **In recognizing that extending operational hours is a form of gambling expansion and can have negative impacts on problem gamblers,** it is suggested that if the Legislature decides to proceed, regardless of the projected effects (revenue or otherwise), that **at the very least, the Legislature should require a pop-up message on slot machines and similar forms of gambling, highlighting length of time of play, as well as the 24-hour HelpLine number,** to serve as an ongoing reminder for those patrons who may be experiencing difficulty.
- **See Attachment 2 for complete listing of FCCG recommendations.**

D. GAMBLING EXPANSION AND PROXIMITY TO VENUE IMPACTS

Spectrum Findings:

Prospective areas for the state to examine, as requested for examination by the Florida Legislature, to the Spectrum Gaming Group, take into consideration, as outlined by Spectrum, that Florida is a “major gambling state, with a wide array of options.” (Spectrum 2013, Part 1A, page 57)

The following information was retrieved from the Spectrum report, Part 1A, pages 397-398:

- **“Renewal of the Seminole Tribe’s exclusive authorization to conduct banked card games on Indian lands, as defined in the Indian Gaming Regulatory Act.**
- **“Granting the Seminole Tribe exclusive authorization to offer table games on Indian lands, as defined in the Indian Gaming Regulatory Act.**
- **“Regulating, prohibiting, restricting and/or taxing simulated casino-style gambling at Internet sweepstakes cafes, arcade amusement centers or truck stops.** This scenario was subsequently modified to discuss the implications of the prohibition of these types of casino-style gambling.
- **“Adjusting restrictions on the number and operation of slot machines at pari-mutuel facilities in Miami-Dade and Broward counties.**
- **“Authorizing pari-mutuel facilities in counties other than Miami-Dade and Broward to offer slot machines.**
- **“Authorizing pari-mutuel facilities to conduct table games or other Class III games.**
- **“Authorizing a limited number (two) of casino/resort complexes in Miami-Dade and/or Broward counties.**

- **“Authorizing a limited number (six) of casino/resort complexes throughout the state.**
- **“Authorizing a limited number (two) of casino/resort complexes in Miami-Dade and/or Broward counties and authorizing pari-mutuel facilities in Miami-Dade and Broward counties to conduct table games or other Class III games.”**

In addition, Spectrum noted that:

- **Ultimately, depending upon legislative action regarding expansion options, approximately one-third (23) of all counties in Florida could have at least one casino, versus six counties today, and as many as 20 additional pari-mutuel casinos could exist outside of Miami-Dade and Broward counties.** (Spectrum 2013, Part 1B, page 454)
- **“Ranking as the third largest potential market in the United States, Florida would need to carefully consider the pros and cons of Internet wagering and develop an effective strategy for addressing the issue as more and more states can be expected to pass enabling legislation in the future.”** (Spectrum 2013, Part 1A, page 173)
- **Research is fairly consistent in supporting the position that when gambling opportunities are nearby, gambling-related problems are likely to be evident** (Spectrum 2013, Part 1A, page. 535). **Yet, Spectrum ultimately concluded that researchers arbitrarily select distances and such cutoffs (e.g. 50 miles) are not as straightforward in demonstrating the relationship between gambling exposure, gambling expansion and gambling-related problems** (Spectrum 2013, Part 1B, p. 536).
- **Insofar as to the proximity of gambling venues and associated impacts, again, Florida is already exposed to a considerable array of gambling opportunities and access** (Spectrum 2013, Part 1A, page 50) and therefore it is unclear how an expansion of gambling availability would affect the prevalence of problem gambling and gambling disorders (Spectrum 2013, Part 1A, pages 240 and Part 1B, page 590). **Spectrum suggested that new gambling venues would be related to a temporary increase in prevalence. However, if such facilities were to be in areas that already have existing gambling venues, then Spectrum asserts the effect could be minimal** (Spectrum 2013, Part 1B, page 590).

FCCG Response:

- **There are many options on the table for the Florida Legislature to consider.** But make no mistake, **these alternatives could result in significant gambling expansion throughout the State, so the use of the word “limited” by Spectrum is a relative term.** (Spectrum 2013, Part 1A, pages 36 and 38)

For example, modifying hours of operation at Broward and Miami-Dade pari-mutuel facilities with slot machines, expanding slots at pari-mutuel facilities, other than in Miami-Dade and Broward, allowing table and Class III games at pari-mutuel facilities, and granting exclusive authorization to the Seminole Tribe to offer table games on Indian land, are all signs of significant expansion. The re-evaluation of Internet cafes is also a matter requiring careful consideration if determined permissible by the Legislature.

- Currently, the Florida Senate Gaming Committee, and ultimately the Florida Legislature will be considering the numerous gambling expansion options analyzed by Spectrum. However, in the interim, **there is considerable research available in Florida and elsewhere, including the most recent 1999 national study, which documents that accessibility to gambling venues results in a rise in gambling participation, problem gambling prevalence, and related impacts.** (*Gambling Impact and Behavior Study, Report to National Gambling Impact Study Commission*, National Opinion Research Center at the University of Chicago, April 1, 1999 and see Attachment 1 for listing of Florida specific research)

As one very recent example in Florida, following the presence of Internet Cafes and until such time they were prohibited earlier this year, 4% of calls placed to the FCCG Helpline were from persons seeking help due to issues presented by Internet Sweepstakes Centers. This was of particular concern because unlike racinos and some other facilities in Florida, internet cafes were not required to post the 24-hour Helpline number. Therefore, the FCCG suspects that the percentage of people experiencing difficulties was far greater.

- Per well-established research to date, it is the FCCG's contention that **50 miles is a reasonable cutoff as residents are far more likely to travel within an hour to frequent a gambling establishment or another form of entertainment versus traveling longer distances. Further demonstrating the relationship between an increase in participation and proximity, while in 2012 nearly 90% of Floridians reported traveling within 50 miles to gamble** (Rotunda and Schell, 2012), **in 2002** (*Gambling and Problem Gambling Prevalence Among Adults in Florida, A Report to the Florida Council on Compulsive Gambling, Inc.*, Nathan Shapira, Mary Ann Ferguson, Kimberly Frost-Pineda, Mark Gold, University of Florida, October 2002), **this rate was only over 50%.** The University of West Florida researchers noted that this clear decrease in distance traveled may be due to the emergence of new gambling outlets in South Florida. (Rotunda and Schell, 2012, page 33)
- And, again, **other prevalence research has also confirmed this finding, as did the most recent national prevalence study which found that the presence of a gambling facility within 50 miles roughly doubles the prevalence of problem and pathological gambling.** (National Opinion Research Center (NORC), 1999, page x)
- **Regardless of whether the Legislature ultimately approves to expand gambling does not negate the fact that increased venues will have an impact on gambling participation and problem gambling prevalence.** This is also the case when reviewing existing funding and program supports for problem gamblers, loved ones and others, given the current gambling construct in the State. Simply, **there are hundreds of thousands of residents currently experiencing serious to severe difficulties, including those adversely affected, who are in need of supports now.** That said, any **additional efforts to expand gambling options, in any form, would need to be accompanied by required provisions to assure appropriate usage of responsible gaming program options, funding and related program supports.**

Note: The FCCG is available to assist the Florida Senate Gaming Committee, State Legislature, gaming industry, and others in devising appropriate strategies in advance of action being taken.

- See Attachment 2 for a complete listing of FCCG recommendations and Attachment 1 for Florida specific research.

E. PROBLEM GAMBLING AND CRIME

Spectrum Findings:

- Spectrum concluded that given the best available evidence, it seems unlikely that the existence of casinos causes an increase in crime rates, properly calculated. Further, **while there may be a relationship between casinos and crime, according to Spectrum, there is a lack of good evidence, as yet, to support such claims** (Spectrum 2013, Part 1A, p. 242).
- “There is solid evidence that disordered gamblers are more likely than non-gamblers to engage in crime. This connection makes intuitive sense. For example, a person who has difficulty controlling his gambling may have to take drastic measures to obtain money to satisfy a gambling habit. A variety of studies that rely on Gamblers Anonymous members confirm that these individuals are more likely to commit crimes... Even when analyzing a sample of people from the general population, the link between gambling behaviors and crime seems to exist...It is difficult to predict whether or not the increased crime committed by disordered gamblers has a meaningful impact on overall crime rates, since disordered gamblers make up such a small portion of the population. Aside from that, as noted above, **results from crime rate studies are inconclusive as a group. Nevertheless, the literature seems to confirm that problem gamblers are more likely to engage in crimes than non-problem gamblers.**” (Spectrum 2013, pages 242-243)

FCCG Response:

- Without question, **independent research conducted in Florida and elsewhere, as well as FCCG HelpLine data** compiled for well over a decade, **has firmly documented the relationship between problem gambling and crime, and in particular, in the Sunshine State.** While Spectrum was provided with Florida based academic studies/independent research completed to date, for the most part this information was not referenced anywhere in the report. However, **the facts are self-evident in Florida** and are as follows:
 - **Across age groups, problem and pathological gamblers are more likely to engage in illegal acts, to consume alcohol, to use drugs, and to experience greater levels of mental health difficulties than non-problem or lower risk gamblers.** (Rotunda and Schell, 2012)
 - **17% of juveniles, ages 11-20, incarcerated in Florida Department of Juvenile Justice residential detention centers are there due to crimes related to gambling. Overall, 46% of those who placed a bet in the year prior to their institutionalization were clinically screened as problem or pathological gamblers.** (*Gambling Education and Prevention Needs Assessment for Juveniles in Residential Detention Centers of the Florida Department of Juvenile Justice, A Report to the Florida Council on Compulsive Gambling*, Drs. Louis Lieberman, Ph.D., John Jay College of Criminal Justice, C.U.N.Y., and Mary Cuadrado, Ph.D., Department of Criminology, University of South Florida at Sarasota, 2002.)

- Utilizing the well-established simple two question Lie-Bet Screen, **among an adult offender arrestee population in Hillsborough County, the prevalence of problem gambling was 17%. However, when examining only arrestees who have gambled within the past year period, 33% were identified as needing further assessment, diagnosis and treatment.** (*Gambling, Problem Gambling, and Criminality in an Arrestee Population, A Report to the Florida Council on Compulsive Gambling*, Drs. Louis Lieberman, Ph.D., Institute for Policy and Economic Development (IPED), University of Texas at El Paso) and John Jay College of Criminal Justice, C.U.N.Y., and Mary Cuadrado, Ph.D., IDED, University of Texas at El Paso, 2002.)

Responding “Yes” to one or both of the following questions on the Lie-Bet Screen indicates the presence of a gambling problem, warranting further exploration:

1. Have you ever felt the need to bet more and more money?
2. Have you ever had to lie to people important to you about how much you gambled?

Further, the Lie-Bet Positive gamblers were found to be more likely to be charged with a felony. It was also suggested that problem gamblers who commit crimes may be different in their “criminal profile” from non-gamblers or recreational gamblers because when gamblers violate the law their motivation for commission of a crime may be based more on desperation due to their needs related to gambling (whether the relationship is perceived or not) rather than other issues.

The large percentage of offenders identified in the study as problem or pathological gamblers in contrast to the much lower percentage found in the Florida general population indicates there is a need to provide intervention for offenders.

In addition, the researchers cautioned that while this study was a calculation of problem gamblers among an offender population in Tampa, there was no reason to assume that these findings in Hillsborough County would be any different if applied to other large urban areas of the state. In fact, the similarity of these findings to those in Las Vegas further supported this contention.

- **In a statewide survey of middle and high school students completed by the Florida Department of Children and Families, the prevalence of gambling among Florida youth was confirmed with startling clarity –56.3% of students in grades 6-12 reported having gambled in the last 12 months and 15% reported arguing about gambling during that same time period.** Equally disconcerting is that **this study**, based only upon two questions inserted within the State of Florida’s Youth and Substance Abuse Survey, **uncovered that middle and high school gamblers were over six (6) times more likely to “carry a gun” at some time within the prior 12 month period, nearly 20% had been suspended from school, 16% had attacked to hurt, 8% had been arrested, 16% had been drunk or high while at school, and 7% sold illegal drugs.** (*Gambling Among Florida Middle and High School Students, A Report to the Florida Council on Compulsive Gambling*, Louis Lieberman, Ph.D., John Jay College of Criminal Justice, University of South Florida Sarasota-Manatee, Hispanic Addictions Studies Program, and Mary Cuadrado, University of South Florida, Hispanic Addictions Studies Program, June 2006.)

Note: **This study** was the first time students were questioned about gambling in Florida's Youth Substance Abuse Survey, which **solidified the need for problem gambling prevention programming in elementary, middle and high schools**, as a natural extension to existing dialogue about tobacco, alcohol and substance use and abuse.

- **35% of all HelpLine callers admit that the gambler has committed illegal acts to fund their gambling addiction.** (*24-Hour Problem Gambling HelpLine Annual Report*, Florida Council on Compulsive Gambling, July 2013)

While the most common acts committed were fraud (bad checks, forgery, etc.) and theft, over 10% of the callers admitted that the gambler had embezzled money to fund their gambling habit.

Note: As previously indicated these figures are self-reported and therefore are conservative in nature.

- As for nationally, **the most recent national prevalence study also confirmed that pathological gamblers had higher arrest and imprisonment rates than their non-problem gambling counterparts.** In particular, one-third of problem and pathological gamblers reported to have been previously arrested, and 23% of pathological gamblers, and 10% of problem gamblers, acknowledged being incarcerated. (NORC 1999, page 47)

Similarly, a 2004 study by the National Institute of Justice explored the link between gambling and crime and found significantly more problem gambling among arrestees than in the general population. The arrestees had high levels of criminal activity related to pathological gambling. **The percentage of problem gamblers was two to five times higher than in the general population.** Nearly a third of the arrestees who identified as problem gamblers had committed robbery in the last year and 13% had assaulted someone for money. (*Pathological Gambling in Arrestee Populations, Department of Criminal Justice, Final Report Prepared for the National Institute of Justice, U.S. Department of Justice, Richard C. McCorkle, University of Nevada Las Vegas, August 2002.* Retrieved online December 18, 2007, <http://www.ncjrs.gov/pdffiles1/nij/grants/196677.pdf>, page 40)

- Overall, **while the Spectrum report examines the criminal impacts in other states, the FCCG is urging the Legislature to review Florida specific evidence as these studies, as well as national research performed, clearly confirm that Floridians with serious to severe gambling problems are more likely to engage in illegal behavior**, such as forgery, fraud, embezzlement, and tax violations. In addition, burglary, armed robbery, drug sales, fencing stolen goods, prostitution, shoplifting and extortion are also commonly identified among this population. **(See Attachment 1 for Florida specific research)**

It is imperative that the Legislature keep in mind that characteristic crimes also include leaving children at home or in cars without supervision while gambling, handling or receiving stolen goods, participating in donation and insurance scams, among other unlawful acts. Yet, crime rates over the past decade have not traditionally examined these areas.

- **Several examples of criminal actions and incidents resulting from problem gambling and public accounts in the media, Florida specific, are outlined in Attachment 3.** These stories highlight the impacts of gambling addiction on gamblers, loved ones and others.
- **Many compulsive gamblers do not have prior histories of illegal activities and eventually turn to crime (primarily non-violent in nature) to fund their addiction. When incarcerated, they usually continue their gambling, playing cards for cigarettes, favors, or money, placing sports and horse bets with prison bookies, selling drugs to pay for gambling, and providing services for other inmates to offset gambling debts. Therefore, without identification and intervention approaches, compulsive gamblers committing crimes are likely to return to gambling, as well as illegal activity upon release.**
- **See Attachment 2 for complete listing of FCCG recommendations.**

OTHER POINTS OF SIGNIFICANCE

The Spectrum Gaming Group report was limited due to the areas requested for examination by the Florida State Legislature. As such, there are several aspects relating to problem and compulsive gambling that were either not addressed or were reviewed on a very limited basis (e.g. funding for prevention, education, outreach and treatment; gambling addiction courts; and responsible gaming programs and protocols).

In an effort to furnish a thorough picture of Florida specific challenges and needs, the FCCG is providing a separate comprehensive document comprised of recommendations to serve as a guide for the Florida Legislature, the Executive branch of government, gaming operators, and others.

(See Attachment 2 for FCCG Recommendations)

SUMMARY

The Florida State Legislature requested the Spectrum Gaming Group examine the social and economic impacts of gambling and problematic gambling in Florida, in relationship to the expansion of gambling.

This report is a synopsis of the Florida Council on Compulsive Gambling's brief evaluation of the Spectrum report, *Gambling Impact Study: Part 1, Section A: Assessment of the Florida Gaming Industry and its Economic Effects*, July 1, 2013; *Part 1, Section B: Assessment of Potential Changes to Florida Gaming Industry and Resulting Economic Effects*; and *Part 2: Statistical Relationships Between Gaming and Economic Variables for Communities*, Prepared for the State of Florida Legislature, October 28, 2013.

A secondary aspect of this paper is to review the role of Florida state government, given its promotion of gambling expansion opportunities, as well as its responsibilities as policymaker and regulator for the gambling industry, and associated impacts.

To date, state government has not adequately addressed several pivotal aspects of the gambling issue, resulting in ongoing voids and challenges in the marketplace. The Florida Senate Committee on Gaming

and the State Legislature now have an opportunity to not just look to other jurisdictions through this process, but rather to clearly set the standards for Florida and to serve as a national model.

Overall, compulsive (i.e. disordered) gamblers exhibit an uncontrollable impulse to gamble that progressively increases in intensity. The addiction is chronic in nature and has a negative effect on personal, social, and occupational functioning, as well as high co-morbidity rates with substance abuse, mood and other disorders. Compulsive gamblers progress through a spiral of behaviors that necessitate the ability to move, manipulate, or juggle funds and to tighten resources, often leading to the need to make a moral decision. Essentially, all compulsive gamblers, at one point or another, are faced with the constant need for money to fund their gambling habit, and as funds become depleted, the cycle worsens. So, while a "small" crime may initially occur, as resources become more limited, another moral crisis emerges, often resulting in another, larger crime.

Presently, gambling addiction is costing Florida government and taxpayers' money in a variety of forms, including but not limited to public and financial assistance, unemployment, homelessness, mental health and addiction services, and criminal justice supports, and there isn't a mechanism in place to determine such costs. Yet, government does not appear to be slowing its proactive efforts to promote and expand gambling as a way to offset budgetary shortfalls, And, in many instances, these new forms of gambling and the sheer number of increased opportunities have caused difficulties for a percentage of the state's population.

The Florida State Legislature is in a unique position to spearhead the groundwork for the establishment of a statewide and independent authority that could devise consistent regulations, as well as policies and protocols for all gaming operators, while providing oversight, funding, and supports relating to gambling addiction within the framework of a public health model.

The Florida Council on Compulsive Gambling is committed to working with the Florida Legislature, the Executive Branch, local governments, gaming industry operators, and others on issues relating to problem and compulsive gambling and is available to assist in devising an appropriate planning strategy and protocol for implementation.

ATTACHMENT 1 – FLORIDA SPECIFIC RESEARCH

Note: Research performed to date within the State of Florida has been based upon the previous classification of pathological gambling, defined by the American Psychiatric Association, which was conservative in nature. Therefore, in-state statistics presented within this report are likely to be underestimated.

During the past decade, the Florida Council on Compulsive Gambling, Inc. (FCCG), has completed a body of published research and developed a series of programs with state government grants. The FCCG has also responded to thousands of calls to Florida's 24-hour crisis HelpLine (888-ADMIT-IT), operated by the FCCG, from gamblers, loved ones, and others servicing this population (Note: FCCG studies and associated programs created have been funded by state government (with the exception of the 2012 replication study) and publicly available for free.)

Some of the more notable research studies documenting the relationship between problem gambling and social impacts within the State of Florida follow in chronological order.

Gambling and Problem Gambling Prevalence Among Adults in Florida: A 2011 Replication, A Report for the Florida Council on Compulsive Gambling, Robert J. Rotunda, Ph.D., and Terry L. Schell, Ph.D., University of West Florida, January 2012.

- The main goals of this study were to assess the prevalence of lifetime and past year at-risk, problem and pathological gambling rates among Florida adults, ages 18 and older; compare these primary results to the prior prevalence study conducted by the University of Florida in 2002 (*Gambling and Problem Gambling Prevalence Among Adults in Florida, A Report to the Florida Council on Compulsive Gambling, Inc.*, Nathan Shapira, Mary Ann Ferguson, Kimberly Frost-Pineda, Mark Gold, University of Florida, October 2002); identify the forms of gambling creating the most difficulty; and assist the Florida Council on Compulsive Gambling in understanding demographic differences in gambling and problem gambling behaviors so it may more effectively target services for individuals and families negatively impacted.

The study, among 2,500 adults, also examined negative correlates of gambling behaviors and piloted a brief measure of perceived gambling harm.

- The majority of Floridians have participated in some form of gambling in the past year. Of those who gamble, nearly 90% travel 50 miles or less to gamble, a clear decrease in distance traveled from a decade ago, which the researchers concluded may be due to the emergence of new gambling venues in South Florida.
- The overall prevalence of problem or pathological gambling combined in Florida is 2.1% for lifetime occurrence and 1.2% for past year occurrence.
- There are an estimated 180,000 Floridians who are currently diagnosable as problem or pathological gamblers.

- In addition, there are approximately 700,000 at-risk for past year gambling problems, which equates to nearly 5% of the adult population, which is higher than the national at-risk prevalence rate.
- Problem gambling prevalence rates are highest in South Florida and ranked second is South Central Florida.
- High risk problem or pathological gamblers were more likely to participate in virtually every type of gambling compared to those who do not gamble or who gamble socially. The high risk and combined problem and pathological gambling group have very high rates of lifetime lottery, raffle, and casino/racino participation. In fact, 60% of the problem/pathological gamblers prefer a casino or racino. Low risk gamblers were likely to select a broader range of venues as their preferred location.
- Gambling problems and frequency of gambling were associated with substance misuse and other risky behaviors. More specifically, the level of gambling problems was positively associated with tobacco, alcohol and drug use, high-speed driving and lifetime arrest.
- One of the primary recommendations of this study was the need to integrate gambling screening questions into routine clinical and institutional setting (e.g. criminal justice) assessments to help identify and intervene with those needing assistance or harm mitigation. The study noted that this is a particular concern given higher arrestee rates, as well as higher rates of alcohol and marijuana use among the problem gambling population.

Gambling, Problem Gambling, and Criminality in an Arrestee Population, A Report to the Florida Council on Compulsive Gambling, Drs. Louis Lieberman, Ph.D., Institute for Policy and Economic Development (IPED), University of Texas at El Paso) and John Jay College of Criminal Justice, C.U.N.Y., and Mary Cuadrado, Ph.D., IDED, University of Texas at El Paso, 2010.

- This study was a pilot and feasibility study to demonstrate the ability to identify individuals during the initial arraignment step of booking who have gambling problems and who may have become involved in crime related to their gambling problems. The practical implication of this study is that by identifying the problem gamblers within this study, utilizing a short screening instrument at booking, then intervention and diversion at this initial stage may ultimately reduce crime recidivism related to gambling thus reducing later costs to the state.

Data was collected by trained interviewers from the graduate and doctoral programs at the University of South Florida, at the Hillsborough Central Booking Facility in Tampa, Florida among 1,445 arrestees over the course of a 3-month period. Data was collected using the Lie/Bet Questionnaire for 959 arrestees who agreed to volunteer this information (Volunteers), and additional data on the total sample of 1,445 was obtained from the Sheriff's Department public access website regarding data obtained at booking.

Per previous research, two questions were found to be salient as predictors for both pathological and non-problem gamblers. The Lie/Bet Screen was created and validated in 1997 and 1998 (The Lie/Bet Questionnaire for Screening Pathological Gamblers, Psychological Reports, 1988, 80, 83-88, Johnson, E., Hamer, R., Nora, R., Benito, T., Einstein, N., & Engelhart, C). The two questions comprising the Lie/Bet Screen follow:

1. Have you ever felt the need to bet more and more money?
2. Have you ever had to lie to people important to you about how much you gambled?

A “Yes” to one or both questions indicates the need for further assessment.

- The sample, conducted among adult arrestees, ages 18-73, concluded that the estimated total percentage with gambling problems was 17% (Gambling, Problem Gambling, and Criminality in an Arrestee Population, Drs. Louis Lieberman and Mary Cuadrado, June 26, 2010).
 - Upon examining the sub-group of only those who gambled within the past year, 33% of the arrestee population fell into the categories suggesting they may have a problem with gambling, warranting further assessment, diagnosis and treatment gamblers.
 - Persons arrested, as well as those incarcerated, have significantly higher rates of gambling problems than non-problem gamblers
 - 17% of Florida adult arrestees in Tampa, Florida, at the time of arraignment, struggle with gambling related problems. Further, 61% of those scoring positively on the Lie-Bet preliminary screening instrument reported gambling on a daily basis, 56% indicated twice weekly, and 43% noted wagering once a week.
 - Drug (sale and possession) and status (concealed weapon, prostitution, open container, non-reporting of status as sex offender, etc.) crimes are the ones that are significantly correlated with problem gamblers. The researchers reported that this is an interesting finding that may suggest policy and programmatic implications. These are, for the most part crimes that do not appear to have obvious and direct other-person victims.

Whether this suggests different personality types of offenders, with problem gamblers being less of the “criminal types” or whether this may indicate earlier stages of criminal careers, or some other distinguishing and less severe criminal characteristics of these problem gamblers is beyond the scope of this research but certainly raises the question of whether those with drug and gambling problems (often described as co-morbid in the literature) should be assigned to a separate court that specializes in these problems, either a separate gambling court or one that combines gambling and substance abuse.

Moreover, although Florida does not currently utilize a “gambling court,” similar to existing drug and mental health courts, evaluations within drug courts confirm that offenders do experience a significantly reduced recidivism rate. Documenting this point is the experience of the first gambling court in the United States, located in the Town of Amherst in upstate New York, which confirms that the cost of a gambling court is only one sixth of the amount of money required to keep someone in jail.

- Lie/Bet Positives and other gamblers are more likely to have been arrested on felony charges than non-gamblers.
- The large percentage of offenders identified in the study as problem or pathological gamblers in contrast to the much lower percentage found in the 2001 Florida general population (the first prevalence study) indicates there is a need to provide intervention for offenders.

- The percentage of persons who answered either or both Lie/Bet questions positively and may be considered to have a gambling problem was 17.4%. If applied to the total number of bookings (60,183) during 2009 at the Hillsborough County Jail then it is estimated that the total number of arrestees with gambling problems at the time of arraignment was 10,472 during that one full year. (Note: The researchers reported that this estimate might represent a much smaller calculation than the actual size of the problem gambler population among offenders in Tampa given it is based on a self-report. The FCCG concurs with this conclusion as problem and non-problem gamblers typically do not acknowledge engaging in illegal activities, rendering these numbers conservative in nature.)

It should also be noted that while this is a calculation of the problem gamblers among an offender population in Tampa, research indicates that there is no reason to assume that these findings in Hillsborough County would be any different for any other large urban area throughout Florida.

Gambling and Problem Gambling Prevalence among College Students in Florida, Rina Gupta, Ph.D., Jeffrey Derevensky, Ph.D., McGill University; and Melinda Hess, Ph.D., H. Roy Kaplan, Ph.D., Tom Lang, Heather Scott, Teresa Chavez, and Adrienne Woodley, University of South Florida, July 2008.

- This study, among 2,020 students at seven major universities throughout Florida focused on the gambling behavior of college students. Two-thirds of the respondents were female.
- 5.2% of Florida college students are experiencing significant gambling and gambling-related problems. Overall, 2.7% were identified as problem gamblers and 2.5% are pathological gamblers. Another 14.5% of students are exhibiting one or two gambling-related problems. (Note: Per the new DSM-V criteria, many within the 14.5% would transition from the at-risk to problem gambling stage).
- The top five types of gambling most frequently identified by problem or pathological gamblers were cards (84.3%), lottery tickets (70.3%), land-based casino games (54.5%), professional sports (47.1%), and arcade, computer and video games (44%).
- Approximately 50,000 college students are experiencing some level of gambling related difficulties, over 20,000 of whom are suffering from serious to critical impacts.
- The number of Florida college students classified as pathological gamblers was more than twice that reported for adolescents (1.0%) and four times that of adults.
- Students with gambling problems are more likely to report engaging in a wide variety of anti-social activities including shoplifting (4.5%), taking money or possessions without permission (5.5%), using other peoples ATM cards without their approval (3.5%), other forms of stealing (5.1%), selling drugs (5.6%) or engaging in other illegal acts to support their behavior (e.g., fraud, forgery) with 2.1%. Again, these statistics are conservative in nature as they are based upon respondent self-reports.
- Students experiencing gambling-related difficulties were more likely to report abusing illegal substances (i.e. cocaine) and prescription drugs, have more mental health disorders, and were more

likely to report having relatives with gambling problems. More specifically, 15% of at-risk, problem and pathological gamblers are experiencing anxiety disorders, mood problems (12.2%), alcohol or substance abuse (4.6%), and eating disorders (4.1%).

- Pathological gamblers are significantly more likely than other gamblers to have jeopardized a significant relationship because of gambling (24.4%), compromised a job or career (15.9%) or educational opportunity (15.9%).

Gambling among Florida Middle and High School Students, A Report to the Florida Council on Compulsive Gambling, Drs. Louis Lieberman, Ph.D., John Jay College of Criminal Justice (CUNY) and Hispanic Addictions Studies Program, University of South Florida Sarasota-Manatee, and Mary Cuadrado, Ph.D., Department of Criminology and Hispanic Addictions Studies Program, University of South Florida Sarasota-Manatee, June 2006).

- This report is based upon the 2005 Florida Youth Substance Abuse Survey compiled, analyzed and reported by the Florida Department of Children and Families, in response to the inclusion of two gambling related questions.
- The State's Substance Abuse Survey was conducted among a representative sample of 8,501 middle and high school students throughout the state of Florida. The survey measures the degree to which risk and protective factors exist in the community, family, school, and peer and individual environments.

Upon request of the Florida Council on Compulsive Gambling, two (2) questions relevant to gambling among youth were added to the state survey. These were:

1. How many times during the past year (12 months) have you made a bet of any kind (with money or other personal items)?
 2. Has your betting ever caused arguments between you and friends, family members or others?
- Despite the legal gambling age of 18 years, of the entire sample, 13% among middle and high school students gambled once a month or more and 4% gambled once a week or more frequently.
 - In all categories of drugs, gamblers were more likely than non-gamblers to have used that drug during the past 30 days. In all categories, the higher the gambling risk score, the greater the likelihood of using a drug.
 - High Risk gamblers were four times as likely as non-gamblers to report that it would be very easy to get a gun if they want to (20.2% vs. 5.4%).
 - Gamblers were nearly 6 times as likely to "Carry a Gun" at some time during the past year than were non-gamblers.

- For each Antisocial Behavior, the higher the gambling risk score, the more likely to engage in that antisocial behavior.
- High Risk gamblers were almost four times as likely as non-gamblers to skip school 6 or more days “DURING THE LAST FOUR WEEKS” (9.5% vs. 2.4%). (Emphasis as outlined in report.)

Gambling and Problem Gambling Prevalence Among Seniors in Florida, A Report to the Florida Council on Compulsive Gambling, Rachel Volberg, Ph.D., Gemini Research, with contributions from Dennis McNeilly, Psy.D., Department of Psychiatry, University of Nebraska School of Medicine, April 2003.

- The present study builds on the work of the “National Think Tank on Older Adults and Gambling,” a forum organized and hosted in June 2001 by the Florida Council on Compulsive Gambling. The main goals of the senior prevalence study were to improve methods to identify gambling problems among seniors, assess the prevalence of problem gambling among seniors in Florida, and assist the FCCG in targeting services for senior problem gamblers in Florida.
- 1,260 residents, ages 55 and older, responded to the statewide survey, which revealed that 25% of Florida seniors gambled within the past week, and an additional 40% have wagered within the past year.
- 0.4% can be classified as past-year pathological gamblers - meaning they endorsed five or more of the 10 scored items (DSM-IV criteria) based upon the past 12 month period. Another 0.7% of Florida seniors can be classified as past-year problem gamblers and 3.7% as past-year at-risk gamblers. Of senior problem and pathological gamblers, two-thirds are men, whereas among at-risk gamblers, 43.6% are women.
- More than one-third of all at-risk, as well as among problem and pathological gamblers, reside in South Florida and a similar percentage is revealed among those living in South Central Florida.
- When they gamble at a casino, senior problem gamblers in Florida are significantly more likely than non-problem and at-risk gamblers to report that they usually play slot machines or video games (e.g. video poker). Over half (52%) of senior problem gamblers who had gambled at a casino in the past year said that they usually play slot machines or video games compared with 19% of non-problem gamblers and 24% of at-risk gamblers. Senior problem gamblers are also significantly more likely than non-problem and at-risk gamblers to prefer daily or instant lottery games over Lotto and Powerball.
- Senior problem gamblers are significantly more likely than non-problem or at-risk senior gamblers to consume alcohol once a week or more often and to use non-prescription drugs once a month or more often. They are also significantly more likely than non-problem gamblers to rate their physical health as poor or fair, to have experienced the death of someone close in the past year and to indicate that they have been clinically depressed at some time in their lives.
- The most recent census identified 4.4 million adults in Florida aged 55 and over. Based on the lifetime NODS (a strict conservative screen used in the national prevalence study), there are as few as 14,000 and as many as 56,000 Florida residents aged 55 and over who can be classified as lifetime pathological gamblers. Another 20,000 to 68,000 Florida seniors can be classified as lifetime problem

gamblers and between 284,000 and 415,000 Florida seniors can be classified as lifetime at-risk gamblers.

- Based on the past-year NODS, there are as many as 83,000 Florida seniors who can be classified as past-year problem or pathological gamblers and another 205,000 identified as at-risk.
- Past-year problem gambling prevalence rates are substantially higher among monthly and weekly gamblers than in the senior population as a whole. Prevalence rates are highest among past-year horse, dog and Jai Alai bettors, casino gamblers, those wagering privately and bingo players. (Note: This study was performed prior to the opening of racinos and other venue options in South Florida and elsewhere.)
- More than one-third of the individuals with gambling problems reside in South Florida and another near one-third live in South Central Florida.

Gambling Education and Prevention Needs Assessment for Juveniles in Residential Detention Centers of the Florida Department of Juvenile Justice, A Report to the Florida Council on Compulsive Gambling, Drs. Louis Lieberman, Ph.D., John Jay College of Criminal Justice, C.U.N.Y., and Mary Cuadrado, Ph.D., Department of Criminology, University of South Florida at Sarasota, 2002.

- The purpose of this study was to provide data to the Florida Department of Juvenile Justice (DJJ) in order to help in the decision process of whether to initiate a gambling education and prevention program in their residential facilities.
- Five hundred and sixty-nine (569) youths at 13 sites from Low, Moderate, High and Maximum risk levels were surveyed with an instrument measuring the extent of gambling involvement prior to placement in a DJJ Facility. The sample was statistically representative of the residential facilities on risk level and sex. The instrument consisted of a modification of the South Oaks Gambling Screen Revised for Adolescents (SOGS-RA) as well as additional items more closely associated with the DJJ population. The main findings were:
 - 17% of juveniles, ages 11-20, incarcerated in Florida juvenile justice detention centers attribute their institutionalization to gambling.
 - 46% of those who gambling within the 12 month period prior to their incarceration scored four (4) or more on the South Oaks Gambling Screen Revised for Adolescents (SOGS-RA), which would classify them as “problem” or “pathological” gamblers.
 - 51% were identified as in need of some type of gambling intervention services
 - 84% of those who gambled within the 12 month period prior to their incarceration cited at least one negative consequence from a list in the South Oaks Gambling Screen, Revised for Adolescents (SOGS-RA).
 - *
 - 9% said they had been arrested or detained at least once because of gambling.

Gambling and Problem Gambling Prevalence Among Adolescents in Florida, A Report to the Florida Council on Compulsive Gambling, Inc., Nathan Shapira, Mary Ann Ferguson, Kimberly Frost-Pineda, Mark Gold, University of Florida, December 2002.

- A large sample of 1,051 Florida adolescents, interviewed with parent/legal guardian consent, were asked about participation in various gambling activities, financial indebtedness, problems related to gambling, alcohol and drug use, mental health and demographic information.
- This report presents the results of the first statewide survey in Florida to evaluate adolescent gambling participation and the prevalence of problem and pathological gambling in the State. The main purpose of this study is to examine the prevalence of gambling-related problems among adolescents 13 to 17 years of age, within the State of Florida. A secondary purpose is to identify the types of gambling causing the greatest difficulties for adolescents in the State and distinguishing characteristics among subpopulations within the State, such as by gender, ethnicity/race, and religion. Additional objectives include comparing Florida's findings with national and state data and identifying other areas of interest related to problem gambling.
- The study's findings are intended to serve as a guide in the development of prevention, education, outreach, research, training and treatment related activities and to stand as a baseline over time in which the State can examine the ongoing relationship and associated impacts of gambling among adolescents in Florida.
 - Though gambling is illegal in Florida for persons under the age of 18, lifetime participation in gambling was almost 70% among Florida residents, ages 13 to 17.
 - More than 40% of adolescents report gambling in the past year, 11.5% of adolescents are weekly gamblers, 13.2% are infrequent gamblers and slightly more than 30% report having never gambled. Despite restrictions, 18.5% of adolescents report purchasing lottery tickets in their lifetime and 12.5% within the last year.
 - Although the mean age for gambling initiation was 12.5 years across all age categories, when comparing younger gamblers with the age in which they started gambling, adolescents age 13 reported first gambling on average before 10 years of age, whereas those ages 16 or 17 years started at almost 13 and 13.5 years of age respectively.
 - On the American Psychiatric Association's DSM-IV scale, Florida has a larger percentage of adolescent problem and pathological gamblers (3.8%) than reported in the national study (between 1.5% and 3%).
 - When evaluating Florida adolescents who are currently either pathological, problem, at risk or low risk gamblers (as measured by the DSM-IV criteria), the following results were observed:
 - 3.8% or 37,355 Florida adolescents are problem or pathological gamblers.
 - 5.9% of Florida adolescent males are problem or pathological gamblers vs. 1.6% or 8,053 females.
 - 8.2% or 80,608 Florida adolescents are at-risk gamblers.

- Florida 17 year olds also are most likely to be pathological gamblers.
- Illicit behavior among adolescents such as alcohol, marijuana, tranquilizer, crack or cocaine and other stimulant use, as well as tobacco usage, have strong association among adolescents scoring as past year problem gamblers.

Adolescent problem gamblers have much higher rates of alcohol, drug and tobacco usage than reported by teens in any other gambler classification. For example, on days adolescents drink, adolescent problem gamblers report drinking more alcoholic beverages (about 7) than low risk gamblers (approximately 3) and have over five times as many days of tobacco and marijuana use as their low-risk peers.

- Adolescent at-risk, problem and pathological gamblers are more likely to describe family worrying or complaining about gambling, as well as gambling creating problems between them and their family or friends. These gamblers also described getting into trouble at school or work due to gambling.
- Adolescent males and females have important mental health differences. Males are more likely to have been personally treated for an alcohol or drug problem (4.5% vs. 0.7%). However, females are more likely to be often or sometimes anxious, worried or upset in the past month; have fair or poor health in the past year; and have had two weeks or more of depression or loss of interests. Females are also more likely to report alcohol or substance abuse in the family (12.8% vs. 8.1%) than their male counterparts.
- Higher percentages of problem adolescent gamblers report they have a parent who has/had a gambling problem than at-risk gamblers.
- At-risk/problem adolescent gamblers are more likely to have sold personal or family property, stolen other things, bought or sold stolen property or borrowed money from friends/acquaintances without their knowing in order to obtain money to gamble or to pay off gambling debts.
- Problem and at-risk adolescent gamblers are most likely to be nervous about the amount of money they gamble.
- Although lower than adults, a sizeable minority of adolescents reported buying lottery tickets (18.5%). When gambling on lottery games, adolescents are more likely than adults to purchase scratch-offs. Adults are more likely to purchase lotto tickets, Cash 3, Play 4 and Fantasy 5.
- The top three forms of gambling participated in by problem/pathological adolescent gamblers significantly more than low risk/at risk gamblers are games of skill; sporting events; and cards, dice, or dominoes not at a casino.

ATTACHMENT 2 – FCCG RECOMMENDATIONS

Currently, there are many forms of gambling in Florida, as government offers or allows more distinct licit opportunities to gamble than many other states. Specifically, gambling has expanded widely in Florida within the past decade, in both legal and illegal venues (e.g., sports betting, online wagering), including the presence of slot machines at pari-mutuels in designated locations, the opening of no limit poker rooms, Class III gambling at tribal owned casinos, new lottery games, and Internet cafes (which were not State sanctioned and only recently legislatively prohibited).

Overall, the role of government within the gambling equation has grown exponentially, has significantly impacted upon expansion, has resulted in social impacts, and has affected the public's perception of gambling, and associated challenges.

In-state research among adolescents, college age students, adults and senior citizens all confirm that gambling is a problem for a significant percentage of these populations. They also confirm that problem gambling has social and legal consequences and exists in all groups of society, appears in all social strata and socio-economic levels, as well as across race and ethnic groups. The same is true for incarcerated juveniles in Florida, as well as among adult arrestees, in which a significant percentage suffering from gambling problems are engaging in illegal activities.

The Florida State Legislature now has an opportunity, in light of recent research performed and accompanying documentation demonstrating the relationship and impacts of gambling on individuals, families, communities, governments, and society as a whole, to devise a comprehensive protocol for the establishment of a regulatory body, independent of state government, that will monitor and oversee the gaming industry, while considering the impacts of problem gambling as a public health issue worthy of attention.

Recommendation #1: Florida lacks a clear and consistent state policy on gambling that addresses regulatory and public health issues.

Given the configuration of state government, currently Florida does not have a clear and consistent state policy on gambling that addresses regulatory issues, as well as public health issues that arise from problematic gambling.

- Support legislation and other public policy initiatives that recognize gambling as a public health issue and respond to the link between problem gambling and comorbidity, as well as social impacts.
- Design State policy that addresses the regulatory, public health and related aspects of gambling.
- Influence public policy on the requirement for the gambling industry to more formally and consistently address responsible gambling.

- Collect and share utilization of data across State and community-based organizations related to gambling.

**Recommendation #2:
Designate an independent state authority to administer and oversee the gaming industry, including responsibility for problem gambling related issues.**

The Florida Council on Compulsive Gambling (FCCG) has been operating for over 25 years and has served as state government's designated advocate on issues related to problem gambling prevention, education, treatment, and research for nearly 15 years. To date, the State Legislature has never authorized a Florida governmental agency to address problem gambling from a public health and harm reduction perspective. To date, the two State agencies deemed responsible for oversight and regulatory issues relating to gambling operations in Florida have been the same organizations responsible for monitoring initiatives and industry programming related to problem gambling (i.e. Florida Lottery and the Florida Department of Business & Professional Regulation).

- Assign an independent authority with responsibility for all gaming operations which will mitigate the State's existing and longstanding conflicts of interest, i.e. the State operating and regulating the Florida Lottery.

Such division will also insulate gaming from politics and will limit the ability of the gaming industry to directly influence the political process.

- Explore the assignment of responsibility for problem gambling as a public health issue, including comprehensive policy analysis related to problem gambling.
- Prompt action is necessary to assure such authority is in place prior to any further expansion.

**Recommendation #3:
Legislatively mandate implementation of a comprehensive responsible gaming program that requires minimum standards, training, disclosures, and oversight.**

Responsible gaming programs by Florida gaming operators vary, as do practices regarding self-exclusion. Presently, not all gambling venues implement responsible gaming programs and in other instances where protocols are established, they often reflect bare minimum provisions which are deficient in providing necessary training to employees, safeguards to protect the patron population, and/or strategies for aiding a person in need of assistance for a gambling problem. And while there are establishments adhering to high standards, the State lacks consistency throughout the industry.

Further, self-exclusion is intended to preclude patrons from returning to a facility for a set period of time, up to a lifetime. However, it is not working effectively throughout the State, lacks uniformity statewide, allows excluded persons to return to prohibited properties because facility employees are not enforcing provisions (which is also a liability for the gaming operator), and requires that these patrons travel to different gambling facilities to self-exclude.

The benefits of implementing a comprehensive Responsible Gaming and Player Protection Program are significant and include but are not limited to the following:

- Acknowledges and demonstrates an organization's awareness that its services could adversely impact upon a percentage of the patron population.
- Reflects a facility's commitment to helping patrons experiencing difficulties due to gambling.
- Increases public awareness of a 24-hour helpline service that provides problem gambling specific information and resource referral options to persons in need of assistance.
- Reduces harm to identified problem gamblers by cutting off certain options and limiting losses.
- Enables designated and trained staff to provide assistance to customers experiencing difficulty through established protocols and dissemination of information.
- Reflects that the company's advertising and marketing focus are not geared toward the gambling population who experience problems.
- Recognizes that problem gamblers are not good for business and their behaviors can publicly taint a facility operator's reputation.
- Internally provides support and employee assistance to facility staff that may be experiencing a gambling problem.
- Establishes protections that will ultimately aid gamblers, their families, the communities in which they live and society as a whole.

A responsible gaming program should be sure to include employees within all of the following areas:

- Operations management
- Human resources and employee assistance
- Customer service
- Security
- Gaming floor operations
- Non-gaming entertainment and services
- Policy development
- Advertising and marketing
- Credit and financial policies
- Alcohol sales
- Customer/community education and awareness
- Corporate communications

RESPONSIBLE GAMING PROGRAM SPECIFICS:

- Legislatively mandate implementation of a comprehensive responsible gaming program that requires minimum standards, assures adequate employee training, conspicuous disclosure of the

statewide helpline, and develops and oversees a statewide self-exclusion registry that reflects the spirit of self-exclusion and serves as a disincentive for patrons to return to a property or to attempt to gamble elsewhere. Such program shall be a requirement for all gambling establishments, including those on Native American lands, if operating in the state of Florida.

- Require the use of standardized employee training for floor, management and ancillary personnel provided by the Florida Council on Compulsive Gambling (which takes into account facility nuances).
- Mandate type size minimums and locations for posting of the statewide 24-Hour HelpLine number within gaming establishments, on facility signage, literature, advertising, and collateral items.

Similarly, the posting of the 24-Hour HelpLine number should appear throughout facilities, at entrances and exits, at cashier windows, and in locations where gamblers and loved ones take breaks in play (e.g. in facility hotel rooms, at restaurants, in restrooms, on telephones, ATMs and elsewhere).

- Require that all slot and other electronic machines provide the HelpLine number on the actual equipment via a sticker or an onscreen pop-up advertisement. This is particularly imperative as among other things, the Legislature will be considering extending hours of play at pari-mutuels and establishing new facilities.
- The FCCG has devised stickers (e.g. sample below) and numerous other collateral items complete with facility logo's and furnishes at no cost to operators. However, facilities are not consistently utilizing across the board.



- Institute a statewide self-exclusion program, overseen by an independent regulatory authority (noted above), that would adequately prohibit self-excluders from visiting any gaming facility during the banned period.

In addition, a statewide exclusion registry would enable excluded gamblers to be banned from frequenting all gaming facilities within Florida and would eliminate their need to self-exclude at multiple establishments, thereby reducing their exposure to triggers and temptations.

- Disallow self-excluded persons from being present anywhere on the excluded premises for the prohibited period.
- Implement standardized forms and terms for self-exclusion that will require a patron to fulfill their self-exclusion period, without an option of lifting the ban. In the case of a lifetime ban, such persons would not resume the right to gamble in a state approved facility.

Note: As things stand, facilities are allowing patrons to remove themselves from the self-exclusion list, rendering these programs meaningless.

- Self-exclusion periods should range from no less than two years, with additional options, such as three years, five years and lifetime.

Note: As the rate of relapse is high among compulsive gamblers within the first 12 months of recovery, the minimum period suggested is two years.

- Require provisions assuring that when a gaming operator owns more than one facility, it is required to automatically place self-excluded patrons on all property lists.
 - Impose fines that will serve as disincentives to gaming operators who allow self-excluded patrons to return and gamble and/or who solicit such persons to revisit the establishment. Moreover, actively investigate cases where patrons are experiencing difficulty self-excluding and enforce strict penalties when operators are found in non-compliance with state requirements.
 - Devise strict protocols requiring documentation of the absence of a gambling problem before allowing a self-excluded person to return to a facility following the banned period.
 - Allocate any winnings from self-excluded persons to a dedicated fund for problem gambling. (See Recommendation #5.)
- Either establish one legal gambling age in Florida, or determine that within a facility with a dual age requirement (e.g. pari-mutuel facility with slot machines – 18 and 21), that the higher age prevail for all gambling games.

Note: This will eliminate illegal access by minors.

- As is true for self-excluded gamblers who return to gamble and win during the banned period, in instances when a minor gains access and experiences a win, all such monies should be allocated to a dedicated fund for problem gambling. (See Recommendation #5) Since gambling has a direct impact on the problem and compulsive gambling population, it is appropriate that these funds be used to assist the very same people that self-exclusion and underage prevention programs were established to protect.
- Require gaming operators to implement breaks in play as they are an essential time when a compulsive gambler can step away from the action and consider their behaviors and circumstances. In recognizing that extending operational hours is a form of gambling expansion

and can have negative impacts on problem gamblers, it is suggested that if the Legislature decides to proceed, regardless of the projected effects (revenue or otherwise), that at the very least, the Legislature require a pop-up message on slot machines and similar forms of gambling, highlighting length of time of play as well as the 24-hour Helpline number, to serve as an ongoing reminder for those patrons who may be experiencing difficulty.

- Thoroughly examine and implement provisions regarding check cashing, credit requirements, ATM limits, advertising, incentives, offers and promotions, alcohol sales, and employee gambling programs.

Recommendation #4:

Require all gaming operators to provide a monthly statement of money spent, lost and won to all patrons participating in frequent players clubs or the like.

Currently, gaming operators are not required to submit information to patrons participating in frequent players clubs detailing the total amount of money wagered, lost and won over the course of a monthly period. However, this information would be extremely beneficial to all patrons, and in particular, compulsive gamblers, who would gain significant insight from receiving such visual notifications, as often they are unaware of the total amount of money spent.

- Require all gaming operators to provide monthly statements of money spent, lost and won to all patrons participating in frequent players clubs or the like.

Recommendation #5:

Legislatively establish a dedicated fund for problem gambling prevention, education, outreach, research and treatment programming.

While Florida State government has and continues to promote gambling expansion, at no time has it ever established a dedicated fund for problem gambling related programming. This is true despite the enabling legislation for pari-mutuel operations with slot machines in Florida, in that money was earmarked for problem gambling programming (i.e. \$250,000 per facility per year = \$2 million). Although the FCCG has won the competitive bidding process each time it has been issued by the Department of Business and Professional Regulation, to date, the State has withheld the full funding each year.

More specifically, existing State funding for this purpose is limited to \$600,000, is substantially reduced from years past, was lowered despite enabling legislative requirements, and provides no support for treatment. In fact, this absence of State funded treatment has necessitated that the FCCG identify another funding source willing to subsidize free treatment in instances when compulsive gamblers or concerned persons lack adequate insurance or haven't an ability to pay. However, as the State has actively promoted and supported gambling expansion to date, it needs to provide adequate supports for those negatively impacted now, whether or not the Legislature chooses to further expand gambling. In addition, considering that the existing revenue stream for treatment is only available as long as the Seminole Compact remains valid, this too is a concern as it is not a permanent dedicated fund.

- Legislatively establish a dedicated fund for problem gambling prevention, education, outreach, research, and treatment programming, based upon a percentage of State revenues generated by Florida based gaming operations. This will resolve existing and longstanding voids within the problem gambling community and result in appropriate widespread awareness and treatment for Florida residents.

**Recommendation #6:
Educate health care professionals and institute programming within medical and academic institutions to assure competency on problem gambling.**

Few substance abuse, mental health, medical, and other health care professionals ask clients about their gambling habits. As a result, the early signs of a gambling problem are overlooked, particularly in conjunction with other addictive, mental health or medical conditions. So, while nearly all patients presenting in medical facilities, drug and alcohol treatment programs, mental health facilities, emergency rooms, and elsewhere are subject to screening for tobacco, alcohol and other substances, they are not preliminarily screened for gambling. Yet, more than one-third of compulsive gamblers in treatment experience other addictive or mental health disorders, and a significant percentage suffer from an array of medical conditions.

- Educate a broad array of existing health care professionals and institute programming within medical universities and other academic institutions to assure awareness and competency to systematically assess for gambling related difficulties.

**Recommendation #7:
Require health insurance providers to furnish insurance coverage for problem gambling diagnoses.**

Currently, private and managed care providers do not furnish appropriate, consistent and/or comprehensive insurance coverage for gambling disorder diagnoses in problem gamblers or for those adversely affected. These providers also do not facilitate treatment for problem gambling for persons presenting with co-morbid psychiatric illnesses.

- As the American Psychiatric Association's criteria for disordered gambling has been reclassified as a behavioral disorder (i.e. DSM-V-Addiction and Related Disorders), and insurance companies have provided long-standing coverage for persons suffering from alcohol and substance abuse difficulties, it is time the Legislature assures the same protections for compulsive gamblers and loved ones, and prohibits ongoing exclusions.

Recommendations continue on next page.

Recommendation #8:
Devise a protocol that identifies and assists those with gambling problems at all levels within law enforcement and the criminal justice system.

Problem gamblers in Florida do not currently have access to therapeutic justice as is the case for those experiencing substance abuse, mental health and domestic violence difficulties. In particular, Florida does not currently have a system that identifies those with gambling problems at all levels within law enforcement and the criminal justice system. As a result, problem gamblers are not identified nor are the protocols for sentencing, release or reintegration into communities considering the nuances directly impacting this population and/or the potential ramifications to families, communities and the State as a whole.

Incarceration for pathological gamblers in many instances can exacerbate a gambling addiction, since gambling occurs within the prison community among inmates (e.g., for money, commissary goods, favors, etc.). However, if states are not going to use a gambling court system, law enforcement, judicial, and correctional authorities should establish an infrastructure that will provide the education, treatment and support necessary to aid gamblers in abstaining from gambling. They will also need to address gambling behaviors that occur within detention centers, jails, and prisons, so as to avoid a revolving door effect. Such steps would require the implementation of early screening, in-house Gamblers Anonymous meetings, and professional treatment.

- Develop screening mechanisms to identify problem gambling at appropriate points, from the initial investigation through arrest, booking to arraignment, and trial and sentencing.
- Train law enforcement personnel, defense and prosecuting attorneys, and Judges on screening, identifying and responding to problem gamblers, both in traditional and therapeutic justice settings. (The FCCG's *A Chance for Change Program: A Guide for Legal, Criminal Justice and Court Professionals*, funded by Florida State government, has already been developed.)
- Encourage existing drug, mental health and domestic violence courts to screen current participants for problem gambling and establish a process for those who screen positive.
- Develop gambling courts, like the model program in Amherst, New York, in jurisdictions where the level of problem gambling related cases warrant such specialized approach.
- Develop statewide resource networks for Judges and probation officers to support offender access to education and treatment.
- Establish Gamblers Anonymous groups in prisons and jails, and increase the number of certified gambling counselors who are available to work with the criminal justice system.
- Utilize the Florida Council on Compulsive Gambling's existing programs for the juvenile justice population and for the offending population in jails and prisons.

- Build evaluation mechanisms into all programs and expansion efforts. (Even when the FCCG provides free training and programming within criminal justice facilities, and supplies self-help materials for inmates, requests for outcome data by these institutions is not forthcoming.)

**Recommendation #9:
Require use of problem gambling prevention programming, as extension to tobacco, alcohol and substance use, abuse, prevention, and treatment.**

Public school students are not being exposed to programming related to problem gambling prevention education, despite the findings revealed by the Florida Department of Children and Families' Youth Substance Abuse Survey, which found that more than 50% of students reported gambling in the past year and 15% admitted to having arguments with family or friends due to gambling.

Further, although the Florida Departments of Lottery, Education, Health, Office of Drug Control, Juvenile Justice, and Children and Families have all endorsed and supported the FCCG's comprehensive programming for the public school system, to date, the state has never required implementation.

- Require the use of problem gambling programming as a natural extension to existing dialogue about tobacco, alcohol and substance use, abuse, prevention, and treatment. The FCCG has devised prevention and intervention programming for elementary, secondary and college students.

ATTACHMENT 3 – FLORIDA SPECIFIC MEDIA REPORTS

The purpose of the following media accounts is merely to serve as a demonstration of the type and scope of illegal activities engaged in by problem and compulsive gamblers in Florida:

August 19, 2013

Juvenile center 911 calls: 'It's a full-blown riot out here...everybody's fighting – everybody!'
Orlando Sentinel

Polk County Sheriff's Office officials said three canisters of Cup O' Noodles soup were at stake in a sporting match between youth from St. Petersburg and Orlando. When the losers refused to make good on the bet, a riot erupted. Eight boys were injured — one of which remains hospitalized with a broken leg — and most of the 20 buildings at the Department of Juvenile Justice's Avon Park Youth Academy were turned upside down. The office housing juvenile records was set on fire and the Sheriff's Office estimated the damage on the 37-acre complex to be in the hundreds of thousands of dollars.

<http://touch.orlandosentinel.com/#section/-1/article/p2p-77083582/>

July 29, 2013

Nonprofit health center tries to recover stolen millions
Miami Herald

The Miami Beach Community Health Center sued its former leader in an attempt to recoup \$7 million she plundered from the organization. The center also partially settled a lawsuit against its auditors, claiming they failed to notify the board of directors about the years-long theft. Before she was caught, the director won accolades for leadership of the center, which caters to the poor and uninsured throughout Miami-Dade County. Her reputation changed in 2012, when she was charged with embezzling millions of dollars from the non-profit organization to feed what her lawyer described as a gambling and drug addiction. <http://www.miamiherald.com/2013/07/29/3529918/nonprofit-health-center-tries.html>

July 16, 2013

Police: Surveillance Video Shows Sisters Gambling As Young Kids Wait In Car
CBS Miami

Two South Florida sisters were arrested and faced child neglect charges after authorities say they left their four young children in a car while they gambled inside a casino. According to an arrest report, both are facing four counts of child neglect without great harm after they left four children inside a sweltering hot car outside the Mardi Gras Casino in Hallandale Beach. A woman noticed the children were in the car between 20 and 30 minutes and called 911. After a brief investigation, police discovered the two sisters had gone inside and were gambling and had checked in at the player's club and were playing slots. The Judge ordered the two to stay out of casinos if they post bond, but wavered when asked by prosecutors to order them to have no contact with the children.

"It's inappropriate behavior there's no doubt about it, however, I'm not sure that, there's just a part of me that says it may be going too far to keep them away from the children," stated the Judge.

Note: The FCCG's concern is that the judge did not address the gambling, require screening or seem to be concerned about the likelihood of this recurring. Furthermore, while it is clear what harm could have been brought about if the observant bystander had not noticed and reported the unattended minors, overall the circumstances seem to reflect a lack of understanding.

<http://miami.cbslocal.com/2013/07/16/police-surveillance-video-shows-sisters-gambling-as-young-kids-wait-in-car/>

February 13, 2013

Brooksville woman receives five-year sentence for gambling away in-laws' savings

A Tampa woman pleaded no contest of one count of grand larceny of \$50,000 or more for a person older than 65 resulting from her a gambling problem at the Hard Rock Casino & Hotel. The first-degree felony carries a maximum penalty of 30 years in prison, but prosecutors agreed to a cap of 10 years.

Between the fall of 2008 and the summer 2010, investigators say the woman forged her mother-in-law's name on checks, drained the couple's bank accounts and cashed in a pair of the couple's life insurance policies that totaled \$36,000, and gambled most of the money at the Tampa Hard Rock Casino & Hotel.

<http://www.tampabay.com/news/courts/criminal/woman-receives-five-year-sentence-for-gambling-away-in-laws-savings/1275073>

November 14, 2012

Overdose postpones sentencing for Hernando woman who gambled her in-laws' savings

Tampa Bay Times

The woman who gambled away a half-million dollars of her elderly in-laws' life savings to gamble at the casinos, was found unconscious after overdosing on alcohol and pills, four days before a judge was set her punishment. When asked if the woman tried to commit suicide, her lawyer replied: "I don't know, but it doesn't appear it was accidental." (The woman was ultimately charged with grand larceny from a person older than age 65 and is serving time in prison.)

<http://www.tampabay.com/news/courts/criminal/woman-receives-five-year-sentence-for-gambling-away-in-laws-savings/1275073>

October 30, 2012

South Florida Youth Football Gambling Leads to 9 Arrests

Authorities said Tuesday they uncovered a massive gambling operation targeting youth football games in South Florida, leading them to arrest nine men, including several coaches with extensive criminal backgrounds who they say exploited kids to turn a profit.

The 18-month long investigation started when ESPN journalists brought Broward County Sheriff officials' surveillance video showing parents openly exchanging money in the stands while watching their children's tackle football games. Authorities later uncovered that the stakes on Pee-Wee games were high, with more than \$100,000 wagered on the youth football championship.

Authorities worry that betting on games can lead to violence and other crimes. The gambling bust comes after a Miami youth football coach was arrested that same month for punching a referee in the face during a game. In another South Florida city, a coach followed another coach home and killed his dog in front of him. Lt. Frank Ballante warned that gambling could result in "a human being shot over a

football game...because they lost \$40,000 on that play."

http://www.huffingtonpost.com/2012/10/30/south-florida-youth-footb_n_2044854.html

June 2011

Palm Beach, Florida

Source: Florida Council on Compulsive Gambling

In June 2011, just three days after a Palm Beach, Florida woman threatened to leave her husband while he was undergoing outpatient treatment for a gambling problem, she was bludgeoned, stabbed, and left for dead. Thereafter, her husband drove to Orlando where he committed suicide by overdosing on pills. He left a suicide note, as well as contacted someone to advise where his wife's body could be found. Fortunately, the police arrived just in time before the wife bled to death. (Note: This story was not publicly reported to protect the victim's identity.)

February 23, 2011

Ex-music teacher charged with pawning school instruments

Orlando Sentinel

A former Volusia County music teacher who investigators said confessed to having a gambling problem was arrested on charges of pawning instruments that belong to the University High School in Orange City. The 26 year old teacher was charged with 14 felony counts of dealing in stolen property.

http://articles.orlandosentinel.com/2011-02-23/news/os-music-teacher-pawns-instruments-20110223_1_musical-instruments-pawn-transactions-gambling-problem

October 5, 2010

Man Says Daughters Beat Him Up, Took Wallet and Keys

Ocala StarBanner

Three sisters in Ocala, Florida allegedly roughed up their father inside a hospital and took his wallet and car keys because they say he used their mother's money to gamble instead of paying bills. He told the officer they were angry at him because he had gambled the night before and lost \$1,000 that he had taken from his wife's account. <http://www.ocala.com/article/20101005/ARTICLES/101009860>

February 13, 2009

Trooper Accused of Stealing Cash from Drivers

WFTV.com

An Orange County Florida Highway Patrol trooper pulled over drivers who he believed were illegal immigrants and then took their money and let them go. The trooper got away with it, over and over again, until the Highway Patrol received complaints. That's when the agency set up a sting operation and brought the trooper down. He told authorities he had a drinking and gambling problem.

<http://www.wftv.com/news/news/trooper-accused-of-stealing-cash-from-drivers/nJrRr/>

February 13, 2009

Ex-bookkeeper charged with embezzling \$775,000

Naples News

A 45-year-old former bookkeeper in Naples is being held on nearly \$500,000 bond on charges she embezzled about \$775,000 from Pinnacle Home Builders of Marco Island over a more than two-year period and used the money to pay mortgages, bills and to gamble at a casino. Her prior record involves a 1993 arrest for felony drug possession that ended in a plea to a misdemeanor paraphernalia charge. Further, County records show her two homes on Marco Island foreclosed.

<http://www.naplesnews.com/news/2009/feb/13/ex-bookkeeper-charged-embezzling-775000/>

February 11, 2009

Lakeland Woman Charged with Exploiting Elderly Man

The Ledger

A Lakeland woman faced charges of swindling more than \$1 million she exploited from an elderly man with memory problems. Records also showed a large volume of gambling activity at the Seminole Hard Rock Casino in Tampa, including more than \$2.4 million in bets. (Note: At a subsequent time, the woman's son, age 26, was charged with scheming to defraud, money laundering and 10 counts of grand theft. According to investigators, he also used the money to fuel a gambling addiction.)

<http://www.theledger.com/article/20090211/news/902110218>

January 26, 2009

Accountant Accused of Stealing \$1.6 Million from Law Firm

Tampa Bay Times

An accountant and partner in an accounting firm, stole \$1.6 million to fund an online gambling addiction and horse racing habit. The Clearwater accountant transferred money from his company to personal accounts beginning in 2004 in order to support his gambling addiction. He was responsible for handling the firm's payroll and payroll taxes. Prior to this incident, the accountant had a clean criminal record and public documents indicate that he filed for bankruptcy in 1995 and had been married and divorced three times. (Note: Authorities charged the man, who had been employed with the accounting firm for two decades, with felony grand theft and scheme to defraud.)

<http://www.tampabay.com/news/publicsafety/crime/accountant-accused-of-stealing-16-million-from-law-firm/970775>

January 17, 2009

City aide allegedly stole \$76K in order to gamble

Casino Watch

North Miami's former purchasing director, was arrested on 28 counts of grand theft. Police say she took \$76,000 from the employee's emergency trust fund. She told authorities she had a gambling problem.

http://www.casinowatch.org/this_weeks_news_briefs/news_1-17-09/fl_news_1-17-09.html

November 22, 2008
Homeless Man Admits to Stealing Car in Martin County
TC Palm

A homeless man in Martin County, Florida admitted he stole a car and crashed it on Interstate 95 while on his way to a night at the Palm Beach Kennel Club. The man told deputies he stole the vehicle so he could drive to the Kennel Club for an evening of dog track gambling. He further said he crashed the car while driving south on I-95 and then walked away from the crash without leaving any information. <http://www.tcpalm.com/news/2008/nov/22/homeless-man-admits-stealing-car-martin-county/>

November 21, 2008
DCF Supervisor Sentenced to 17 Years in Jail
TC Palm

In Fort Lauderdale, Florida, a former supervisor at the state Department of Children & Families (DCF) has been sentenced to 17 years in prison after pleading guilty to stealing more than \$1.5 million from the state welfare system, which was used by her and two friends to gamble. She used the money to purchase two Lexus vehicles and to gamble at local casinos. The former supervisor took advantage of the system of DCF to fraudulently gain access to funds set aside for social services and underprivileged people. <http://www.tcpalm.com/news/2008/nov/21/dcf-supervisor-gets-17-year-sentence-stealing-publ/>

August 20, 2008
Gambling Granny Released from Jail
Sun Sentinel

A Hallandale Beach, Florida grandmother, accused of neglecting two children while she gambled was released from jail. A witness saw the children, a 2-year-old girl and 14-year-old boy, in the car and alerted security at the casino. <http://www.topix.com/forum/city/hallandale-fl/T1JT1M39LD1KLU77R>

October 26, 2007
Former Broward Union Leader Browne's Conviction Upheld
Miami Herald

A federal appellate court upheld the corruption conviction and nearly six-year prison sentence of once Broward County's most powerful labor leader who embezzled funds to feed a gambling addiction. www.miamiherald.com

July 24, 2007
Grandson arrested for stealing safe with money
ABC Action News

A 22 year old Tampa man was arrested and charged with grand theft for stealing from his 82-year-old grandfather to feed a gambling problem. <http://www.abcactionnews.com/>

November 9, 2006

Former Official Stole \$1.5 Million from Palm Beach County Visitors Bureau

Sun Sentinel

The former controller of the Palm Beach County Convention and Visitors Bureau stole at least \$1.5 million over a three year period and left the tourism agency with a \$750,000 tax liability. According to his attorney, he stole from the bureau to cover for a gambling problem. www.sun-sentinel.com

July 30, 2005

Discarded Papers Lead To Arrest

Sun Sentinel

Deputies say a 17-year old in Fort Lauderdale confessed to killing another teen over a \$25 scratch-off lottery ticket. http://articles.sun-sentinel.com/2005-07-30/news/0507290611_1_juvenile-court-robbery-lottery-ticket