



MRMI
COMPULSIVE AND
PROBLEM
GAMBLING
PLAN

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Goals of MRMI's Compulsive and Problem Gambling Plan and Procedures and Timetables to Implement the CPG Plan.

MRMI has developed, and will maintain, amend and adjust as necessary, the goals, procedures and timetables of this Compulsive and Problem Gambling Plan ("CPG Plan") as outlined below. The procedures set forth in this CPG Plan and its attachments will be followed by the designated employees. Applicable sections of the CPG Plan were implemented in March 2014 for the current Monticello Casino & Raceway. The CPG Plan will be implemented on or before the opening of the [NAME OF NEW FACILITY].

Employees of MRMI with duties specified herein are expected to be knowledgeable of, and follow approved procedures consistent with, this CPG Plan. As part of their new employee orientation and annually as reinforcement training, all employees will receive responsible gaming training. Employees specified herein will receive training on the scope, practice and procedures of this CPG Plan as well as training on the CPG Plan itself.

MRMI will:

1. Educate all employees on gambling opportunities in New York State.
2. Educate all employees on chance and randomness.
3. Educate all employees on types of gamblers (social, problem and pathological/compulsive) and the difference in behaviors.
4. Educate all employees on responsible gaming.
5. Educate all employees on the definition of Problem Gambling.
6. Educate all employees on the DSM-V criteria for a gambling disorder.
7. Educate all employees on the phases of gambling addiction and recovery.
8. Educate all employees on populations, patterns and risks.
9. Educate all employees on how to recognize some signs of distress which could indicate compulsive or problem gambling.
10. Educate all employees on the social and economic costs of compulsive and problem gambling.
11. Educate all employees on the effects of problem gambling and the relationship between compulsive and problem gambling and other addictive and destructive behaviors.
12. Educate all employees on where to locate and how to provide compulsive and problem gambling literature to patrons seeking such information.
13. Educate all employees on the location of problem gambling literature on treatment services.
14. Make publicly available to patrons brochures and other literature describing responsible gaming, explaining characteristics of compulsive and problem gambling, and where to find professional assistance and/or treatment.
15. Educate all employees on underage gambling and the prevention of underage gambling.
16. Prevent gambling by intoxicated patrons.
17. Conspicuously place signage bearing the toll-free helpline number for the Office of Alcoholism and Substance Abuse Services ("OASAS") 24-hour hotline (in 7 languages) as specified in the section titled *Plans for posting signs* and as provided in Attachment A.
18. Serve alcoholic beverages responsibly.
19. Advertise responsibly and to avoid using individuals who appear to be under 21 years of age in advertisements.
20. Educate all employees regarding self-exclusion including where to direct a patron who requests to be self-excluded.
21. Establish effective procedures to ensure that all aspects of the New York State Gaming Commission's

(“NYSGC”) regulations regarding self-exclusion are complied with.

22. Mandate attendance at employee orientation and mandate attendance at annual reinforcement trainings regarding compulsive and problem gambling.
23. Ensure that orientation and annual reinforcement training is developed or conducted by a person with specialized knowledge, skill, training and experience in responsible gaming employee training programs or by the New York Council on Problem Gambling (“NYCPG”). Departmental specific training is conducted by Department Directors.

The Responsible Gaming Committee is Responsible for the Implementation and Maintenance of the CPG Plan.

MRMI has established a Responsible Gaming Committee (the “Committee”) which consists of the following permanent members:

- Chief Compliance Officer (Chair)
- General Manager
- Assistant General Manager of Casino and Marketing
- Assistant General Manager of Racing and Facilities
- Director of Food & Beverage
- Director of Finance
- Director of Information Technology
- Director of Pari-Mutuel
- Director of Security
- Director of Surveillance

The Committee is responsible for:

- Developing and maintaining the CPG Plan;
- Monitoring and reviewing the operation and contents of MRMI’s responsible gaming programs and materials;
- Recommending policies and procedures in an effort to enhance the effectiveness of MRMI’s responsible gaming programs;
- Promoting and supporting continuous improvement in MRMI’s responsible gaming programs;
- Encouraging and promoting awareness of responsible gaming to employees and guests; and
- Reviewing and determining disciplinary action for employee violations of policies relating to compulsive, problem, underage and intoxicated gambling, gambling by individuals on the self-exclusion and exclusion lists and unattended minors.

The role of the Committee is to monitor, review and enforce responsible gaming programs and policies of MRMI. The Committee is charged with reviewing the CPG Plan and ensuring its effective implementation during day-to-day operations of the facility. The Committee shall monitor, adjust, and respond to concerns involving the maintenance of the CPG Plan and ensure meaningful compliance therewith. The Chair of the Committee will be the liaison to the NYSGC. The Committee’s Mission Statement and Charter are attached as Attachment B.

Commitment to Train Employees and Annual Reinforcement Training.

MRMI will educate all employees regarding compulsive and problem gambling, the prohibition of underage

gambling, the prohibition of gambling by intoxicated patrons, and the identification and ejection of excluded and self-excluded persons. All employees of MRMI will be trained in accordance with the employee training program developed by NYCPG and available at <http://nyrghub.org> and Attachment C. All employees, as specified herein, will be trained in the Training for Intervention ProcedureS (“TIPS”). Employees of specific departments will be trained in departmental specific training regarding policies and procedures as set forth in this CPG Plan. The training program includes training regarding:

1. Characteristics and symptoms of disassociated behavior, including compulsive and problem gambling.
2. The relationship of compulsive and problem gambling to other addictive behavior.
3. The social and economic consequences of compulsive and problem gambling, including debt, treatment costs, suicide, criminal behavior, unemployment and family counseling.
4. Techniques to be used when compulsive and problem gambling is suspected.
5. Techniques to be used to discuss compulsive and problem gambling with patrons and advise patrons regarding community, public and private treatment services.
6. Procedures designed to prevent serving alcohol to visibly intoxicated patrons.
7. Procedures designed to prevent persons from gaming after having been determined to be visibly intoxicated.
8. Procedures for the dissemination of written materials to patrons explaining the self-exclusion program.
9. Procedures for removing an excluded person, an underage individual or a person on the self-exclusion list from a licensed facility including, if necessary, procedures that include obtaining the assistance of appropriate law enforcement personnel.
10. Procedures for preventing an excluded person or a person on the self-exclusion list from being mailed any advertisement, promotion or other target mailing no later than 5 business days after placing the person on the excluded person or self-exclusion list (or within 5 business days after receiving notice from the NYSGC that the person has been placed on the excluded person or self-exclusion list).
11. Procedures for preventing an individual under 21 years of age (18 years of age for VGM gaming, traditional lottery and wagering on races) from receiving any advertisement, promotion or other targeted mailing.
12. Procedures to prevent an excluded person, an individual under 21 years of age (18 years of age for VGM gaming, traditional lottery and wagering on races) or a person on the self-exclusion list from having access to or from receiving complimentary services, or other like benefits.
13. Procedures to prevent an excluded person, an individual under 21 years of age (18 years of age for VGM gaming, traditional lottery and wagering on races) or a person on the self-exclusion list from cashing checks.

During orientation, all new employees will receive responsible gaming training. Employees with duties specified herein will be trained on the CPG Plan with specific dedication to the issues of compulsive and problem gambling, the prohibition of underage gambling, the prohibition of gambling by intoxicated patrons, and the identification and ejection of excluded and self-excluded persons.


All employees will be trained in reinforcement training with sole and specific dedication to the issues of compulsive and problem gambling, the prohibition of underage gambling, the prohibition of gambling by intoxicated patrons, and the identification and ejection of excluded and self-excluded persons.


Duties and Responsibilities of Employees Designated to Participate in the CPG Plan.

The following sets forth the duties and responsibilities, by department, of employees designated to implement or participate in the plan.

1. All employees of MRMI are expected to be knowledgeable of, attend trainings and follow approved procedures consistent with, the CPG Plan. This includes reporting suspected or identified compulsive or

problem gamblers to supervisory employee. Employees are required to keep the identity of an individual suspected of compulsive or problem gambling confidential.

2. The Committee shall engage directly or through the New York Gaming Association (“NYGA”), on a contractual basis, a person or business with specialized knowledge, skill, training and experience in responsible gaming employee training programs, or the NYCPG, to develop or conduct the orientation and reinforcement trainings as set forth in this CPG Plan.
3. The Committee shall engage directly or through NYGA, on a contractual basis, a person or business with specialized knowledge, skill, training and experience in responsible gaming, or NYCPG, to create, provide and/or review the literature/brochure content.
4. The Committee will conduct routine and periodic reviews of self-exclusion/exclusion lists, the training program, literature/brochure content, availability and accessibility, and will keep meeting minutes or create annual reports regarding the CPG Plan.
5. Specific departments have duties and responsibilities as set forth below:
 - a. **Security Department**-Security is responsible for initiating exclusions and conducting self-exclusion intake (in the absence of a NYSGC program) and maintaining both lists as well as the enforcement and reporting of operational efforts, which relate to the prevention of underage gambling, intoxicated gambling, and gambling by excluded and self-excluded persons. This includes identifying and removing underage, intoxicated, excluded and self-excluded persons. Procedures for the Security Department are set forth in this plan.
 - b. **Surveillance Department**-Surveillance is responsible for the electronic monitoring of all gaming areas, areas off the gaming floor where contests or tournaments are conducted and the food and beverage areas in the facility. The Director of Surveillance and surveillance personnel assigned to surveillance duties are responsible for monitoring these areas for patron intoxication, patrons appearing under the age of 21 (or 18 years of age for VGM gaming, traditional lottery and wagering on races) who are on the gaming floor and/or are engaged in gaming activities and visual identification of excluded and self-excluded persons. Procedures for the Surveillance Department are set forth in this plan.
 - c. **Slots/VGM Department**-Slots/VGM Department is responsible for attempting to recognize suspected compulsive or problem gambling behavior and identification of underage and intoxicated individuals and the prevention of underage and intoxicated gaming. Slot/VGM attendants are also responsible for verifying identification of individuals prior to payment of a hand paid jackpot to ensure that the individual is not underage or on the self-exclusion or exclusion list. Procedures for the Slots/VGM Department are set forth in this plan.
 - d. **Table Games Department**-Table Games Department is responsible for attempting to recognize suspected compulsive or problem gambling behavior and identification of underage and intoxicated individuals and the prevention of underage and intoxicated gaming. Table Games employees are also responsible for verifying identification of individuals to ensure that an individual is not underage or on the self-exclusion or exclusion list. Procedures for the Table Games Department are set forth in this plan.
 - e. **Credit Department**-Credit Department is responsible for ensuring that individuals who are underage or on the self-exclusion, exclusion or voluntary credit suspension lists do not receive credit. The credit department receives the voluntary credit suspension list from the NYSGC.
 - f. **Cashier’s Cage**-Cashier’s Cage is responsible for preventing underage individuals and individuals on the exclusion and self-exclusion lists from cashing checks and conducting certain transactions at the cage including the extension of credit. Procedures for verification are set forth in this plan.
 - g. **Marketing Department**-Marketing is responsible for ensuring that no individuals who are underage or are on the excluded or self-excluded lists receive player cards, player club privileges, complimentary services or direct mail marketing materials. 

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- h. **Food and Beverage Department**-Food and Beverage is responsible for preventing the serving alcohol to visibly intoxicated gaming patrons and underage individuals and for notifying security to prevent persons from gaming after having been determined to be visibly intoxicated. Procedures for Food and Beverage are set forth in this plan.
 - i. **Pari-Mutuel Department**-Pari-Mutuel personnel are responsible for preventing underage individuals and individuals on the exclusion and self-exclusion lists from wagering. Procedures for verification are set forth in this plan.
 - j. **Valet Department**-Valet personnel are responsible for preventing intoxicated patrons from obtaining a valet parked car to leave the facility or notifying Security to notify local law enforcement personnel if a patron suspected of being intoxicated obtains a valet parked car and attempts to leave the facility.

The Responsibility of Patrons with Respect to Responsible Gambling.

1. MRMI utilizes a rack card, which provides patron responsibilities regarding responsible gambling (Attachment D).
2. 10 rules of responsible gaming:
 - If you choose to gamble, do so for entertainment purposes. If your gambling is no longer an enjoyable activity then ask yourself why you are still “playing.”
 - Treat the money you lose as the cost of your entertainment.
 - Treat any winnings as a bonus.
 - Set a dollar limit and stick to it. Decide before you gamble not only what you can “afford” to lose, but how much you want to spend. Do not change your mind after losing.
 - Set a time limit and stick to it. Decide how much of your time you want to allow for gambling. Leave when you reach the time limit whether you are winning or losing.
 - Expect to lose. The odds are that you will lose.
 - When you meet your gaming dollar limit, whether cash or credit, do not turn to more credit. Do not borrow money from others to gamble once you hit your limit.
 - Create balance in your life. Gambling should not interfere with or substitute for friends, family, work or other worthwhile activities.
 - Avoid “chasing” lost money. Chances are the more you try to recoup your losses, the larger your losses will be.
 - Don’t gamble as a way to cope with emotional or physical pain. Gambling for reasons other than entertainment can lead to problems.
 - Become educated about the warning signs of problem gambling. The more you know, the better choices you can make.
3. All rack cards and related material will be provided at various locations throughout the facility (locations set forth in the section titled *Procedures for providing information to individuals with suspected or known compulsive and problem gambling behavior*, in the section titled *Procedures for responding to patron requests for information* and in the section titled *Provision of printed material to educate patrons about compulsive and problem gambling and to inform them about treatment services available*.

Procedures to Identify Patrons and Employees with Suspected or Known Compulsive and Problem Gambling Behavior.

MRMI educates all employees regarding signs, symptoms and procedures to be utilized to identify patrons and employees with suspected or known compulsive and problem gambling behavior pursuant to the compulsive

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and problem gambling plan training developed by NYCPG and available at <http://nyrghub.org> and Attachment C. Employees are trained to recognize some of the potential behavioral, verbal, social, legal, economic and emotional characteristics that may indicate that a patron may have a gambling problem.

Employees will not diagnose an individual as having a gambling problem. Compulsive gambling is often referred to as a hidden addiction and therefore, identification of compulsive and problem gambling behavior may be difficult for non-mental health personnel. The inaccurate identification of compulsive and problem gambling can lead to faulty assumptions, violations of privacy, or possibly the assignment of an inaccurate stigmatizing label by a non-professional.

Procedures for Employees to Report Suspected or Identified Compulsive or Problem Gamblers to a Designated Key Employee or Other Supervisory Employee.

MRMI educates all employees regarding procedures to report suspected compulsive or identified problem gamblers to designated key employees or other supervisory employees. Reporting by employees shall be oral reporting unless otherwise specified herein. All employees are required to keep the reporting of suspected or identified problem gamblers confidential. An identified problem gambler includes an individual on the self-exclusion list who has self-identified himself/herself as a problem gambler.

1. If any employee has identified a compulsive or problem gambler (the individual is on the self-exclusion list) he/she shall contact Security immediately. Security will proceed pursuant to the procedures set forth in the section titled *Procedures to prevent self-excluded persons from gambling*.
2. If any employee suspects a patron has a gambling problem, he/she shall orally notify his/her supervisor immediately with specific concerns regarding the behavior exhibited or oral statements made. The report of concern to the supervisor should include (if possible) the patron's name and specific reasons for concern. The concern should not be entered into the player tracking system.
3. Employees should ask themselves, before reporting:
 - a. Am I concerned?
 - b. Are there security or service issues involved?
 - c. Is my concern based on statements?
 - d. How quickly should I report my concern?
4. Supervisors shall follow the steps below or contact the Director of Security or the Assistant General Manager of Casino and Marketing.
5. The Director of Security or the Assistant General Manager of Casino and Marketing will evaluate the facts and circumstances presented and make a determination if the patron should be approached. If an approach is warranted, the Director of Security or the Assistant General Manager of Casino and Marketing shall casually approach the patron to assess the situation. If possible, inquire about the day, the weather or other "small talk." If the person seems receptive, attempt to suggest a conversation in a private setting. Express concern and offer alternatives for assistance such as responsible gaming and self-exclusion rack cards, self-exclusion form, and problem gambling treatment and assistance resources (Attachments D, E and F) as set forth in the next section titled *Procedures for providing information to individuals with suspected or known compulsive and problem gambling behavior*. Always protect privacy of the patron.
6. If the person is not receptive, walk away.
7. If the Director of Security or the Assistant General Manager of Casino and Marketing is not comfortable approaching a patron or is uncertain whether the situation warrants patron contact, he/she should contact the Chief Operating Officer who will follow the procedures set forth above.
8. [REDACTED]

Procedures for Providing Information to Individuals with Suspected or Known Compulsive and Problem Gambling Behavior.

MRMI will make available to all patrons printed material to inform patrons about compulsive and problem gambling, responsible gaming, the self-exclusion program and treatment options (Attachments D, E and F).

1. MRMI will post OASAS signage within 50 feet of each entrance and exit of the facility (Attachment A) and on stickers will be on each slot machine/VGM, ATM, cash dispensing and change machine within the facility (Attachment G) as set forth in the section titled *Plans for posting signs*.
2. MRMI will provide the following information in display cases located near the main entrance of the gaming floor and at the Security Office. The Player's Club Booth, Credit Booth and Cashier Cage will have Attachments D and H.
 - a. Responsible Gaming rack card (Attachment D)
 - b. Self-Exclusion rack card (Attachment D)
 - c. Self-Exclusion form (Attachment E)
 - d. Treatment options (Attachment F)
 - e. OASAS hopeline palm card (Attachment H)
 - f. Voluntary Credit Suspension Brochure (if provided by the NYSGC)
 - g. Treatment provider list (if provided by NYSGC, NYCPG or OASAS)
 - h. Gamblers Anonymous Directory (if local meetings are available)
 - i. GAM-ANON Directory (if local meetings are available)
3. All employees will be familiar with the location of the information and will be able to direct patrons to the information.
4. The Director of Security or the Assistant General Manager of Casino and Marketing may provide the above referenced information pursuant to the section titled *Procedures for employees to report suspected or identified compulsive or problem gamblers to a designated key employee or other supervisory employee*.
5. On the backside of all Player Cards MRMI will print "If you or someone you know needs help, Hope is available. Call 1-877-8-HOPE" and on the backside of all ticket vouchers, MRMI will print "24 HOUR PROBLEM GAMBLING HOPELINE: 1-877-8-HOPENY" (Attachments I and J)

Procedures for Responding to Patron Requests for Information.

MRMI will provide or direct patrons to the location of printed material to inform patrons about compulsive and problem gambling, responsible gaming, the voluntary credit suspension program, the self-exclusion program and treatment options.

1. MRMI will provide the following information in display cases located near the main entrance of the gaming floor and at the Security Office. The Player's Club Booth, Credit Booth and Cashier Cage will have Attachments D and H.
 - a. Responsible Gaming rack card (Attachment D)
 - b. Self-Exclusion rack card (Attachment D)
 - c. Self-Exclusion form (Attachment E)
 - d. Treatment options (Attachment F)
 - e. OASAS hopeline palm card (Attachment H)
 - f. Voluntary Credit Suspension Brochure (if provided by the NYSGC)
 - g. Treatment provider list (if provided by NYSGC, NYCPG or OASAS)
 - h. Gamblers Anonymous Directory (if local meetings are available)

- i. GAM-ANON Directory (if local meetings are available)
2. All employees will be familiar with the location of the information and will be able to direct patrons to the information.
3. All employees should be able to refer patrons to the information on the backside of all Player Cards MRMI will print “If you or someone you know needs help, Hope is available. Call 1-877-8-HOPE” and on the backside of all ticket vouchers, which provides the phrase “24 HOUR PROBLEM GAMBLING HOPELINE: 1-877-8-HOPENY” (Attachments I and J)
4. Requests for information should never be entered into the player tracking system.

Procedures to Keep the Identity of an Individual Suspected of Problem Gambling Confidential.

All employees are required to keep the identity of an individual suspected of problem gambling confidential.

1. Except for the procedures set forth in the section titled *Procedures for employees to report suspected or identified compulsive or problem gamblers to a designated key employee or other supervisory employee* and the section titled *Procedures for providing information to individuals with suspected or known compulsive and problem gambling behavior* employees shall not discuss or disclose the identity of an individual that he or she suspects has a gambling problem.
2. Employees may discuss the identity of such individuals with their supervisor, security and Director of Security or the Assistant General Manager of Casino and Marketing, however the identity should never be discussed or disclosed to any other employee of MRMI or individual who is not one of the designated employees unless directed to do so by any of the above referenced individuals or a NYSGC employee.

Provision of Printed Material to Educate Patrons About Compulsive and Problem Gambling and to Inform Them About Treatment Services Available.

MRMI will provide or direct patrons to the location of printed material to inform patrons about compulsive and problem gambling, responsible gaming, the voluntary credit suspension program, the self-exclusion program and treatment options and will review and update the printed materials as necessary.

MRMI will post signage and provide printed information in display cases as set forth herein.

List of Community, Public and Private Treatment Services.

If provided by NYSGC, NYCPG or OASAS, MRMI will provide or direct patrons to the location of printed material to inform patrons about treatment options and will review and update the printed materials as necessary. Providing this list *does not* create a duty for MRMI or its employees to refer compulsive and problem gamblers to qualified treatment professionals.

1. MRMI will provide the list of community, public and private treatment services pursuant to the section titled *Procedures for providing information to individuals with suspected or known compulsive and problem gambling behavior*, the section titled *Provision of printed material to educate patrons about compulsive and problem gambling and to inform them about treatment services available* and upon request.
2. MRMI will provide information in display cases located at the Security Office, Player’s Club Booth and Cashier Cage as set forth herein.

Certification Process to Verify That Each Employee Has Completed the Required Training and Annual Reinforcement Training.

MRMI will educate all employees regarding compulsive and problem gambling, the prohibition of underage gambling, the prohibition of gambling by intoxicated patrons, and the identification and ejection of excluded and self-excluded persons. All employees of MRMI will be trained in accordance with the employee training program developed by NYCPG and available at <http://nyrghub.org> and Attachment C. Appropriate employees, as specified herein, will be trained in TIPS. Employees of specific departments will be trained in departmental specific training regarding policies and procedures as set forth in this Plan.

1. Verification of attendance at training and annual reinforcement training regarding compulsive and problem gambling, the prohibition of underage gambling, the prohibition of gambling by intoxicated patrons and the identification and ejection of excluded and self-excluded persons will be demonstrated on “sign-in” and “sign-out” sheets which will be completed by the employee at the trainings or by a certificate issued by the NYCPG (Attachment K). This record of training attendance will be kept on file in the Human Resources Department.
2. Verification of TIPS training will be demonstrated pursuant to the TIPS certification process. This record of training attendance will be kept on file in the Human Resources Department.
3. Verification of departmental specific training regarding policies and procedures as set forth in this Plan will be demonstrated on “sign-in” and “sign-out” sheets which will be completed by the employee at the trainings. This record of training attendance will be kept on file by the department or the Human Resources Department.

Estimated Cost for Development, Implementation and Administration of the CPG Plan.

MRMI has developed, implemented and is administering this plan without the need for a specified annual budget.

The costs of the implementation and maintenance of the Plan will be reviewed annually by the Committee and will include employee training, printing signage, printing brochures and literature, reinforcement training sessions, outside presenters as necessary, sponsorships/memberships, outreach and incidental fees associated with Plan. The costs of the Committee and the CPG Plan will be included in MRMI’s approved budget.

Procedures to Prevent Underage Gambling.

Persons under the age of 21(or 18 years of age for VGM gaming, traditional lottery and wagering on races) (“underage”) are prohibited from gambling, or traversing the gaming floor. Underage persons may transverse the gaming floor utilizing pathways that have been specifically excluded from the gaming floor, as approved by the NYSGC, with an adult over the age of 21 and a security escort.

If permitted by NYSGC regulations, an individual 18 years of age or older employed by a gaming facility or vendor, the NYSGC or any other regulatory or emergency response agency and will not considered to be underage while engaged in the performance of the individual’s employment duties.

1. MRMI will prominently post signage within 50 feet of each entrance and exit of the gaming floor signage related to underage gambling as set forth in the section titled *Plans for posting signs*. MRMI will place stickers on each slot machine/VGM (Attachment L) and will provide in display cases located near the main entrance of the gaming floor and at the Security Office an Underage Gambling and Unattended Minors rack

card (Attachment M).

2. Prior to entering the gaming floor, all patrons who appear under the age of 30 will be asked, by security officers, to verify their age by producing valid, legally acceptable government issued photo identification. If patrons do not wish to be repeatedly asked to produce valid, legally acceptable government issued photo identification, they may elect to have their hand stamped or a bracelet placed on by a security officer who has verified their age/identification. Rotating colored hand or date stamps or rotating colored bracelets will be placed on the individual, by the security officer, if requested by a patron who is of legal age to gamble and consume alcohol in the State of New York.
3. Legally acceptable government issued identification must include a photograph and date of birth:
 - a. A valid photo driver's license issued by the State of New York or any other state.
 - b. A valid Alcohol Beverage Control Card.
 - c. A valid photo identification issued by the State of New York or any other state.
 - d. A valid Armed Forces identification card that contains the holder's photograph.
 - e. A valid passport or visa, which contains the holder's photograph.
 - f. Any other form of valid government issued identification (Green Card, Merchant Marine Identification, foreign driver's license, etc., that has been verified in an identification book or database).
4. Security will not permit an individual to enter or transverse the gaming floor without having presented a valid, legally acceptable government issued photo identification that indicates that the individual is at least 21 years of age (or 18 years of age for VGM gaming, traditional lottery and wagering on races), however, underage individuals may transverse the gaming floor utilizing pathways that have been specifically excluded from the gaming floor if accompanied by an adult 21 years of age or older **and** with an escort of the Security Department. Underage individuals may only be escorted to a restaurant, retail shop or other non-gaming amenity.
5. Any employee who suspects that an individual on the gaming floor, in areas off the gaming floor where contests or tournaments are conducted and/or engaging in gaming activities is underage shall immediately notify a Security Officer who will enact the security procedures related to underage gambling as set forth in the Security Department duties and responsibilities below.
6. Specific departments have duties and responsibilities as set forth below:



[Redacted text block]



[REDACTED]

Procedures to Prevent Excluded Persons from Gambling.

MRMI prohibits excluded persons from gambling.

1. MRMI shall maintain electronic and hard copies of the most current version of the Exclusion List and distribute to the appropriate personnel. The list distribution and appropriate personnel include the Security Department, Surveillance Department, Players' Club, Slots/VGM Department, Table Games Department and Pari-Mutuel Department.
2. A hard copy of the exclusion list is kept at the Security Office, Surveillance Room and the offices of each of the departments listed above. Employees of Security and Surveillance will review the information and photographs of the Excluded persons [REDACTED] to become familiar with the appearance, identity and physical description of each excluded person.
3. Excluded persons, who have been identified by the NYSGC and placed on the list, will have their names and brief physical descriptions entered on the player tracking system by the Players' Club Supervisor or above [REDACTED]

[REDACTED]. In addition, the account will be flagged any complimentary points that may be due to the patron as a result of gaming play at MRMI will be deleted, and the individual will not be permitted to redeem them or to participate in any bonuses, awards or promotionals.

4. Any employee who suspects that an individual is on the Exclusion List, or is a person known to satisfy the criteria set forth below, shall immediately notify the Security Supervisor or above who will enact the security procedures related to Excluded Persons as set forth below.
5. The Director of Security or the Chief Compliance Officer shall inform the NYSGC, in writing, of the names of persons that MRMI believes are appropriate for placement on the exclusion list or a person who has been

excluded or ejected because they meet one or more of the following criteria, and the reason for placement on the list:

- a. A career or professional offender as defined by regulations promulgated by the NYSGC.
 - b. A person who has been convicted of a criminal offense under the laws of any state, or of the United States, which is punishable by more than 12 months in prison, or who has been convicted of any crime or offense involving moral turpitude.
 - c. A person who meets the NYSGC definition of excluded person, including cheats and persons whose privileges for licensure or registration have been revoked.
6. Specific departments have duties and responsibilities as set forth below:



[REDACTED]

[REDACTED]

Procedures to Prevent Self-Excluded Persons from Gambling.

MRMI prohibits self-excluded persons from gambling.

1. If required by the NYSGC, MRMI will prominently post signage at all entrances to its facility indicating that a person who is on the self-exclusion list will be subject to arrest for trespassing if the person is on the gaming floor, in areas off the gaming floor where contests or tournaments are conducted or engaging in gaming activities as set forth in the section titled *Plans for posting signs within the facility*.
2. Subject to NYSGC regulations, the prohibition against allowing self-excluded persons on the gaming floor or in areas off the gaming floor where contests or tournaments are conducted does not apply to an individual who is on the self-exclusion list if all of the following apply:
 - a. The individual is carrying out the duties of employment or incidental activities related to employment,
 - b. MRMI's security department and the NYSGC have received prior notice,
 - c. Access to the gaming floor or areas off the gaming floor where contests or tournaments are conducted is limited to the time necessary to complete the individual's assigned duties, and
 - d. The individual does not otherwise engage in any gaming activities.
3. The Security Department maintains the official self-exclusion list. If in the future NYSGC or other third party maintains the official self-exclusion list, it will notify MRMI of additions, deletions, changes and other updates to the list by first class mail or electronically. The notice will include the following information concerning a person who has been added to the self-exclusion list:
 - a. Name, including any aliases or nicknames.
 - b. Date of birth.
 - c. Address of current residence.
 - d. Telephone number.
 - e. Social Security number, when voluntarily provided by the person requesting self-exclusion.
 - f. Physical description of the person, including height, weight, gender, hair color, eye color and other physical characteristics that may assist in the identification of the person.
 - g. A copy of a photograph.
 - h. The notice provided to slot machine licensees concerning a person whose name has been *removed* from the self-exclusion list will include the name and date of birth of the person.
4. MRMI shall maintain electronic and hard copies of the self-exclusion list and distribute to the appropriate personnel and shall maintain electronic and hard copies of the list of individuals whose name has been removed from the self-exclusion list.

The list distribution and appropriate personnel include the following;

- a. The Security Supervisor or above disperses the list and additions, deletions or other updates to the list [REDACTED] to: Assistant General Managers and Directors of Security, Surveillance, Slots/VGM, Table Games, Marketing, Cashier Cage, Credit and Pari-Mutuel. Directors are responsible for ensuring the Managers/Supervisors of each respective department review the information and photographs of the self-excluded persons [REDACTED] to become familiar with the appearance and physical description of each self-excluded person.
- b. Employees are required to keep the identity of an individual on the self-exclusion list confidential.
5. A hard copy of the self-exclusion list is kept at the Security Office, Surveillance Room, Players' Club, Slots/VGM Department, Table Games Department and Pari-Mutuel Department. All employees of Security and Surveillance will review the information and photographs of the self-excluded persons [REDACTED] [REDACTED], to become familiar with the appearance, identity and physical description of each self-excluded person.
6. The Players' Club Supervisor or above will "flag" and disable the player tracking system account of a self-excluded individual [REDACTED]. In addition, the account will be flagged any complimentary points that may be due to the patron as a result of gaming play at MRMI will be deleted, and the individual will not be permitted to redeem them. [REDACTED]

7. The Players' Club Supervisor or above will remove the "flag" and enable the player tracking system account of an individual who has been removed from the self-exclusion list [REDACTED]
8. MRMI will ban self-excluded individuals from all areas of the facility, whether gaming or non-gaming.
9. Employees will disseminate written materials to patrons explaining the self-exclusion program as set forth in the section titled *Procedures for providing information to individuals with suspected or known compulsive and problem gambling behavior* and the section titled *Procedures for responding to patron requests for information*.
10. Employees should direct an individual inquiring about self-exclusion to Security. Security currently conducts the intake. In the future NYSGC or other third party may conduct the intake. Security should explain the highlights of the program. Security should provide copies of the Forms to the individual. All contact with employees and security is to be kept confidential.
11. Specific departments have duties and responsibilities for which they will be trained as set forth below:

[REDACTED]

[REDACTED]

[REDACTED]

Procedures to Prevent Intoxicated Patrons from Engaging in Gaming Activities.

MRMI will prevent intoxicated patrons from engaging in gaming activities and will assist in arranging food and a safe departure or accommodations.

1. MRMI has trained all employees as set forth in the policy titled *Commitment to train employees and annual reinforcement training* which includes procedures designed to prevent serving alcohol to visibly intoxicated gaming patrons and has established these procedures designed to prevent persons from gaming after having been determined to be visibly intoxicated.
2. Visibly intoxicated patrons will be denied entry to the gaming floor and areas off the gaming floor where contests or tournaments are conducted by security officers to prevent the patron from engaging in gaming activities and from entry to the gaming floor and areas off the gaming floor where contests or tournaments are conducted. The procedures outlined below will be followed to ensure that the intoxicated patron is provided with food and safe transportation or accommodations.
3. Specific departments have duties and responsibilities as set forth below:



[REDACTED]

Procedures to Ensure That Certain Individuals May Not Obtain Credit. (if applicable pursuant to NYSGC regulations)

In order to ensure that individuals on the Voluntary Credit Suspension List (“VCS List”) do not obtain credit, MRMI has instituted the following procedures.

1. The Credit Department will maintain a copy of the VCS List and will ensure that the copy of the list is updated [REDACTED]. The Credit Department will immediately suspend the credit privileges of any individual upon receipt of notice that the individual has been added to the voluntary credit suspension list.
2. A member of the Credit Department will check the player tracking system for the patron’s account and will flag the account to denote credit suspension. As a result, this patron can no longer receive credit from MRMI. [REDACTED]
3. A member of the Credit Department will also manually fill out a Voluntary Credit Suspension/Removal Form. The Voluntary Credit Suspension/Removal Form will be filed in the patron’s credit file if that patron has a credit account with MRMI. If the patron does not have a credit account, the Voluntary Credit Suspension/Removal Form will be attached to MRMI’s VCS List.
4. A member of the Credit Department will remove the patron from all MRMI’s copies of the VCS List [REDACTED]

- [REDACTED]
5. A member of the Credit Department will eliminate the credit suspension flag on the patron's account in the player tracking system. [REDACTED]
 6. A hard copy of the Removal from Voluntary Credit Suspension advisory will be placed in the patron's credit file if they have an account with MRMI or in a separate designated removal file if the patron has no credit account with MRMI.
 7. The VSC List will be posted in the Credit Department and Casino Cage.

Details of Outreach Program(s) Offered to Employees and Other Individuals.

MRMI offers the following outreach programs to its employees and other individuals as well as the following memberships and sponsorships.

1. In addition to the training provided to all employees, a second level of training will be offered to specific employees who will be involved in patron contact regarding suspected gambling problems. Other interested employees may participate in this second level of training.
2. National Problem Gambling Awareness Month—Activities include responsible gaming contests with games such as word search, cryptogram, scavenger hunt and a game to identify underage individuals from a series of photos.
3. Informational posters are displayed in back-of-house areas and there is a display of information and materials near the employee entrance.
4. Corporate membership in the National Council on Problem Gambling.
5. Participation in local, state and national conferences, forums, etc.

Plan for Posting Approved Signs in the Facility and Materials Offered to the Public.

MRMI will post the required signage throughout the facility and on information offered to the public. Signage will convey information in plain clearly understandable language. The signage and examples of helpline statements are Attachments to this CPG Plan and the specific locations for the signs are set forth herein. For purposes of this section, the term "advertisement" means marketing materials including signs, billboards, print, radio and advertisements communicated through television, emails or cellular phone text messages and any notice or communication to the public through broadcasting, publication, mailing or other means of dissemination. The Marketing Manager or above is responsible for reviewing all signs and materials offered to the public and for submitting signs and materials to the NYSGC if required.

1. MRMI will post signs bearing the gambling assistance message which is the phrase “Remember, it’s just a game. Play responsibly. 24-Hour Problem Gambling Helpline. If gambling is a problem for you or someone you care about, please call the Office of Alcoholism and Substance Abuse Services 24-hour toll-free helpline below. 1-877-8-HOPENY”. The complete text of the sign is as set forth in Attachment A. Signs and stickers shall be prominently posted at the following locations:
 - a. within 50 feet of each entrance and exit
 - b. affixed to each slot machine/VGM, ATM, cash dispensing and change machine in the facility (Attachment G)
 - c. affixed to each slot machine/VGM (Attachment M).

2. MRMI will print the gambling assistance message “If you or someone you know needs help, Hope is available: 1-877-8-HOPENY”, or a similar message with the toll-free number, on all marketing or advertising materials that are offered to the general public, including signs, billboards, print, radio and television advertisements.
3. If required by the NYSGC, MRMI will post signs at all entrances to the facility relating to criminal trespass if the person is on the gaming floor or engaging in gaming activities.
4. MRMI will post signs indicating that no person under the age of 21 is permitted on the gaming floor (or 18 years of age for VGM gaming, traditional lottery and wagering on races). The signs will be prominently posted within 50 feet of each entrance and exit of the gaming floor.
5. MRMI advertisements will not use or depict individuals who appear to be under 21 years of age.
6. MRMI will discontinue as expeditiously as possible the use of a particular advertisement upon receipt of written notice from the NYSGC that the NYSGC has determined that the use of the particular advertisement in, or with respect to, New York could adversely impact the public or the integrity of gaming.
7. MRMI advertisements will not (1) contain false or misleading information, (2) use a font, type size, location, lighting, illustration, graphic depiction or color obscuring any material fact or the gambling assistance message, or (3) fail to disclose any material conditions or limiting factors associated with the advertisement.
 8. The height of the font used for the gambling assistance message in signs, direct mail marketing materials, posters, websites and other print advertisements will determined by the NYSGC.
 9. The height of the font used for the gambling assistance message will be determined by the NYSGC.
 10. The height of the font used for the gambling assistance message for video and television advertisements will be determined by the NYSGC.
11. All advertisements on social media sites will include a gambling assistance message.

Other Policies and Procedures Intended to be Used Beyond What is Required.

MRMI offers the following which are intended to prevent and raise awareness of compulsive and problem gambling.

- a. MRMI provides win/loss statements upon request.
- b. MRMI’s website has a Responsible Gaming page that includes information on responsible gaming, self-exclusion, underage gambling, unattended minors and provides links to assistance and treatment.

Procedures to Prevent Cashing of Certain Checks for Patrons.

MRMI prohibits the cashing of any check except a personal check and prohibits the cashing of any check payable to an individual, including Social Security, unemployment insurance, disability payment, public assistance payment or payroll check for a patron.

1. MRMI cashes personal checks for gaming purposes.
2. Personal checks will not be cashed at any location off the gaming floor and will be cashed only at the Casino Cage. Cashiers and Cage Management will only cash personal checks in accordance with the procedures outlined in MRMI’s approved Internal Controls and as set forth in the policy titled *Procedures to prevent underage gambling*, policy titled *Procedures to prevent excluded persons from gambling* and policy titled *Procedures to prevent self-excluded persons from gambling*.
3. MRMI will not cash third party checks, checks from any government agency issued for any purpose, or paychecks.
4. No one at MRMI may authorize an exception to the cashing of only personal checks.

Procedures Relating to Promotions and Promotions Advertising.

MRMI intends to use marketing promotions as part of its overall marketing strategy. Any person wishing to take part in any promotion must be a valid Player's Club card holder and cannot be on either the self-exclusion list or the exclusion list. MRMI will take the following steps prior to conducting any promotion:

1. Post the Rules for the Promotion at the Player's Club for public view which includes:
 - a. A description of what is being offered as part of the promotion
 - b. The date(s) and time(s) of the promotion
 - c. Eligibility requirements to participate in the promotion
 - d. What must be done to receive the promotion offer
 - e. The procedure to claim or redeem the promotion offer
 - f. The gambling assistance message on all printed materials
2. Marketing personnel will review the valid identification of any person who wishes to take part in any promotion to ensure that they are at least 21 years of age (18 years of age for VGM gaming, traditional lottery and wagering on races). In addition, all persons who wish to take part in any promotion are checked against the player tracking system to ensure that they are not on the self-exclusion/excluded persons list. All records generated from any promotion will be retained by MRMI for a minimum of 3 years or as required by NYSGC regulations.
3. MRMI may conduct a promotion that is limited to invited patrons only. In the event that rules of a promotion are printed on any invitation that the invited guest would be required to present upon arrival at the facility, MRMI will not post the rules of the promotion listed in #1 above.



Remember, it's just a game.

Play responsibly.

24-Hour Problem Gambling Helpline

If gambling is a problem for you or someone you care about,
please call the Office of Alcoholism and Substance Abuse Services
24-hour toll-free helpline below.

請謹記，這只是一種遊戲。

謹慎賭博。

24小時沉迷賭博問題求助熱線

如果您自己或您關心的人有沉迷賭博的問題，請致電下列酗酒及藥物濫用服務辦公室
24小時免費求助熱線。

Recuerde, sólomente es un juego.

Juegue responsablemente.

Línea De Ayuda de 24-Horas Para La Adicción Al Juego

Si la adicción al juego es un problema para usted o alguien que le importa,
llame a la línea de ayuda gratuita de 24-horas (abajo)
de la Oficina de Alcoholismo y Servicios de Abuso de Sustancias.

Ricorda: è solo un gioco.

Gioca responsabilmente.

Linea diretta 24 ore su 24 per dipendenze da gioco d'azzardo

Se il gioco d'azzardo costituisce un problema per te o per una persona a te cara, mettiti in contatto
con l'Office of Alcoholism and Substance Abuse Services (Servizio di assistenza dell'Ufficio abusi di
sostanze alcoliche e stupefacenti) al numero verde qui di seguito, attivo 24 ore su 24:

Это всего лишь игра.

Не забывайте о жизни.

Круглосуточная служба помощи по вопросам игровой зависимости

Если вы или ваши близкие страдают от игровой зависимости, позвоните в Office of
Alcoholism and Substance Abuse Services (Управление по борьбе с алкоголизмом и наркоманией).
Бесплатную консультацию можно получить круглосуточно по телефону горячей линии.

Sonje, se senpleman yon jwèt.

Jwe yon Fason ki Responsab.

Liy Dirèk 24 Èdtan pa Jou pou Pwoblèm Jwèt Aza

Si jwèt aza se yon pwoblèm pou ou oswa pou yon moun ki pwòch ou, tanpri rele liy dirèk
Office of Alcoholism and Substance Abuse Services (Biwo Sèvis pou Abi Alkòl ak Dwòg)
24 èdtan pa jou gratis nan nimewo kiekri anba a.

기억하세요. 도박은 게임일 뿐입니다.

신중 하십시오

24시간 도박 중독 헬프라인

도박 중독으로 고민 중이거나 주변사람 중에 도박 중독자가 있다면,
아래에 있는 알코올 중독 및 약물 남용 관리국(Office of Alcoholism and Substance Abuse Services)의
24시간 무료 헬프라인으로 전화하십시오.

1-877-8HOPE-NY

1-877-846-7369

Attachment C

Responsible and Problem Gambling Training for Casino Employees

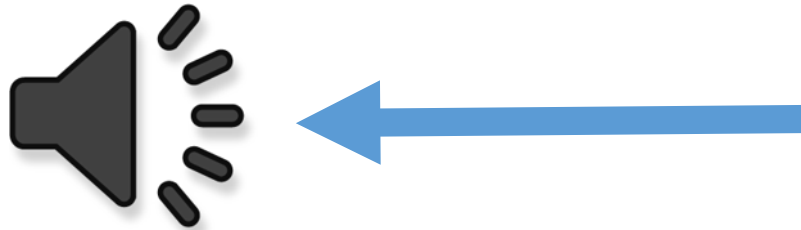
Presented by:

New York Council on Problem Gambling, Inc.

Some slides in this training also include audio content that expands on the information on the slide.

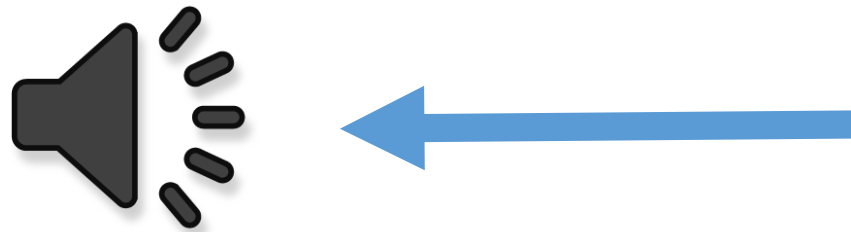
The audio can be played by scrolling over and clicking the **audio symbol**, as shown below.

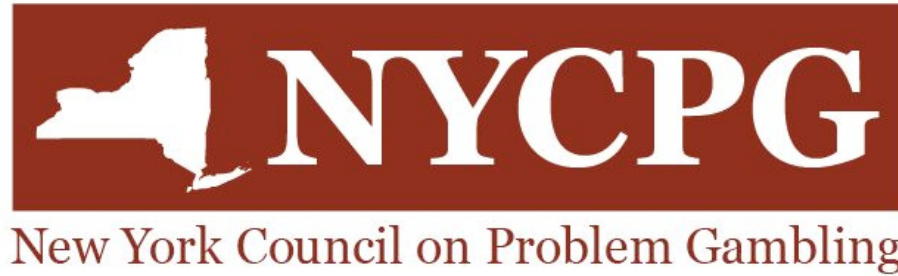
In order to hear the audio, please be sure that your computer has speakers and the volume is turned up.



Audio Test Page

To test your audio, scroll over and click the **audio symbol** below.





The New York Council on Problem Gambling is a not for-profit independent corporation dedicated to increasing public awareness about problem and compulsive gambling and advocating for support services and treatment for persons adversely affected by gambling.

The Council maintains a neutral stance on gambling.



Gambling Opportunities in NYS



- Horse Racing at Race Tracks and OTBs
- Casinos and VLT's
- Lottery
- Internet Gambling
- Bingo
- Pull Tabs
- Cards for Money
- Dice
- Sports Betting
- Office Pools
- 50/50 Raffles
- OTHER: stock market, animals (dogs/cocks), etc.





What are chance and randomness in gambling?

- **Chance:** Although some games involve skill, all forms of gambling ultimately involve some level of chance.
- **Randomness:** Random events fool people into believing they can predict outcomes.

A WIN IS NEVER GUARANTEED





Is there a link between misunderstanding the concept of chance and excessive gambling?

“If individuals with a gambling problem still believe that they can beat the odds, the odds are they will try again.”

“... exploring these beliefs can be an important aid in helping the client understand their gambling experiences—both their wins and their losses. Correcting these beliefs may also help in relapse prevention.”

(<http://www.problemgambling.ca/EN/Documents/HPG%20Probability%20Final.pdf>)





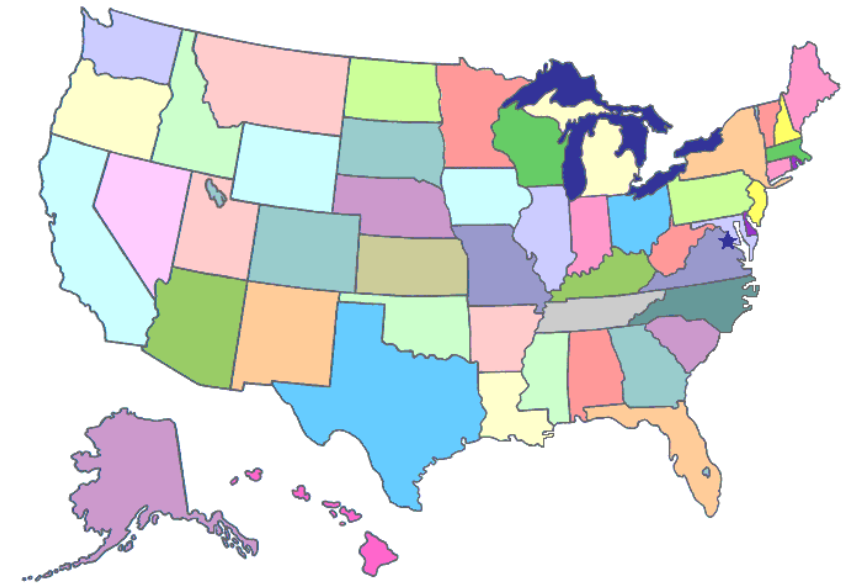
Types of Gamblers

- **Social Gambler** - Gambles for entertainment and a little excitement. Dedicates small amounts of leisure time and gambling is not given excessive emphasis.
- **Problem Gambler** - Dedicates more time, thoughts and money towards gambling.
- **Pathological (Compulsive) Gambler** - Uncontrollable preoccupation and urges to gamble. Gambling is the most important thing in their life.



Gambling in the US

- Approximately 85% of U.S. adults have gambled at least once in their lives; 60% in the past year.
- 4-6 million (2-3%) will have a gambling problem in any given year.
- An additional 2 million (1%) of U.S. adults are estimated to meet criteria for pathological gambling in a given year.



Source: National Council on Problem Gambling , Retrieved from
<http://www.ncpgambling.org/i4a/pages/index.cfm?pageid=3314#widespread>

Problem Gambling

Problem gambling is gambling behavior which causes disruptions in any major area of life: psychological, physical, social or vocational.

*The term "Problem Gambling" includes, but is not limited to, the condition known as "Pathological" or "Compulsive" Gambling or "Gambling Disorder."

Source: NCPG



DSM-V Criteria for Gambling Disorder

A. Persistent and recurrent problematic gambling behavior leading to clinically significant impairment or distress, as indicated by the individual exhibiting **four (or more)** of the following in a **12 month period**:

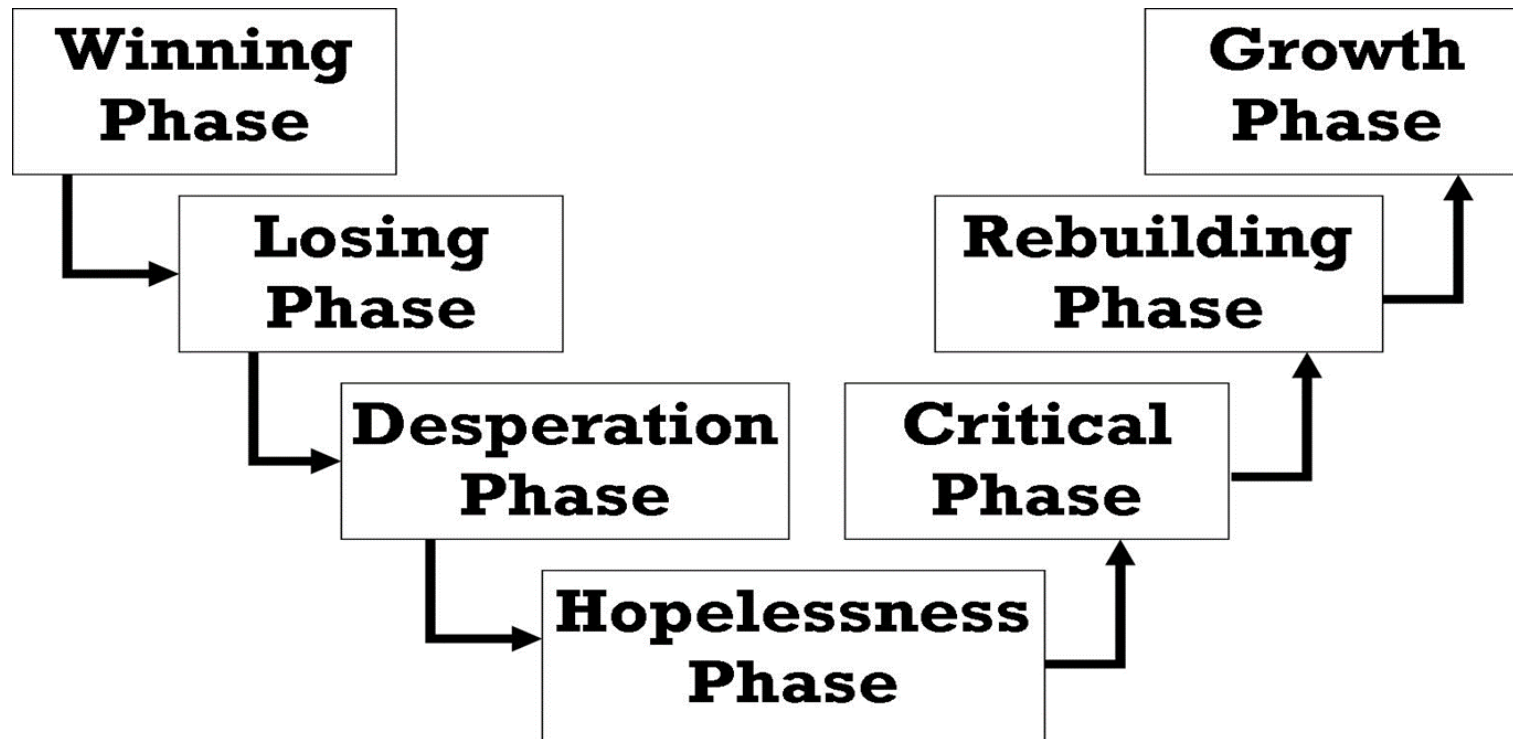
1. **Tolerance** – Needs to gamble with increasing amounts of money in order to achieve the desired excitement
2. **Withdrawal** – Is restless or irritable when attempting to cut down or stop gambling
3. **Preoccupation** – Has persistent thoughts of reliving past gambling experiences, handicapping or planning next venture, thinking of ways to get money with which to gamble
4. **Escape** – Gambles when feeling distress (e.g., helpless, guilty, anxious, depressed)
5. **Chasing** – After losing money gambling, often returns another day to get even (“chasing” one’s losses)
6. **Lying** – Lies to family, friends and others to conceal the extent of involvement with gambling
7. **Risks Relationships/Opportunities** – Has jeopardized or lost a significant relationship, job, or educational career opportunity because of gambling
8. **Bailout** – Relies on others to provide money to relieve desperate financial situations caused by gambling
9. **Loss of Control** – Fails in an effort to control or stop gambling

B. The gambling behavior is not better explained by a manic episode.



Social/Recreational Gambler	Problem/Pathological Gambler
Gambles for entertainment	NEEDS to gamble Experiences negative consequences due to gambling
Sets limits on time and money	Spends increasing amount of time gambling Uses money that's needed for something else or borrowed
Realistic expectations – hopes to win, expects to lose	Irrational thoughts – always expects to win
Walks away from losses	“Chases” losses – returns to “get even”

Phases of Gambling Addiction and Recovery





Different Populations
Different Gambling Patterns
Different Risks



Women

- Reasons for Gambling
 - Escape
 - Avoidance
- Risk Factors
 - Pre-existing mental health vulnerabilities
 - Increased responsibilities at home
 - Often neglect own needs

Senior Citizens

- Reasons for Gambling
 - Boredom
 - Socialization
 - Escape
 - Physical limitations
- Risk Factors
 - Organized Recreation
 - Limited Financial Resources
 - Deserve to Have Fun
 - Extra Time
 - Emotional Escape

Youth Prevalence Rates

- Approximately 68% of youth between the ages of 14 and 21 have gambled in the last year
- 11% report having gambled twice a week or more
- 2.1% already meet the criteria for problem gambling
- 6.5% of those youth are in the category of at-risk or problem gambling

Youth involvement in gambling is believed to be greater than their use of tobacco, hard liquor, and marijuana.

Source: Welte (2007)

Underage Gamblers

REASONS

Entertainment, Excitement, Socialization, Boredom

RISK FACTORS

Why are they more at-risk for developing a problem with gambling?

Answer: **Brain Development**





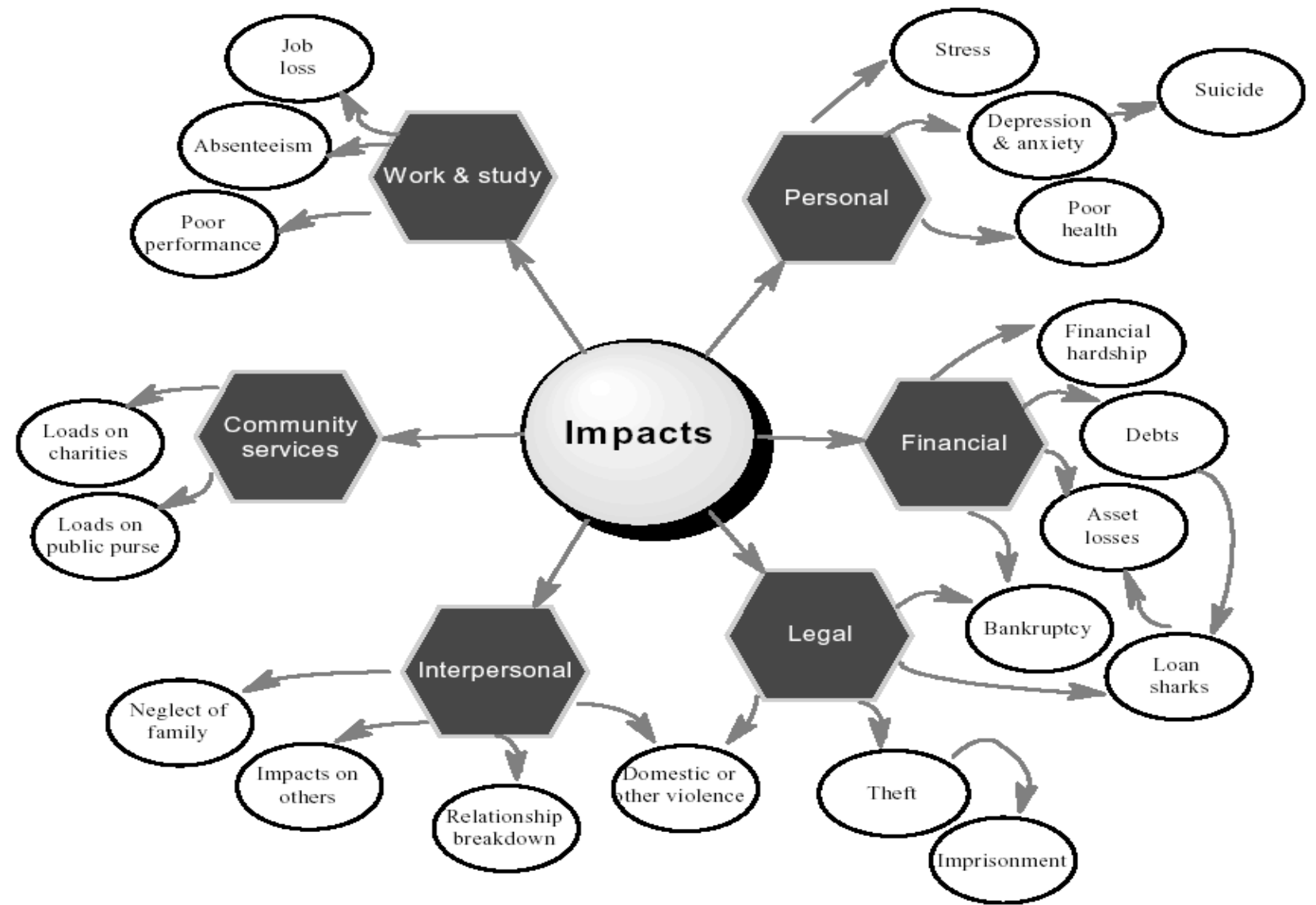
Brain Development

- Youth is a period of profound brain maturation
- The maturation process is not complete until about age 24
- “Normal” youth brains
 - Greater risk taking
 - Desire for low effort-high excitement activities
 - Lower capacity for good judgment and weighing consequences
 - Greater sensitivity to novel stimuli

Youth are actually more likely to become pathological gamblers than are adults.



Effects of Problem Gambling



Source: Productivity Commission (1999) *Australia's Gambling Industries*. AusInfo, p. 7.3.

Individual and Relational Impact

Consequences for the Individual:

- Financial
- Legal
- Relationship
- School/Work
- Physical and Mental Health
 - Specifically co-occurring disorders such as depression, anxiety, substance abuse
 - Suicide

Consequences for the Family:

- Unmet needs
- Domestic Violence
- Child Abuse
- Mental Health Issues
- Stealing
- Loss of productivity

*It is estimated that each pathological gambler affects between 5 and 10 other people, including family, friends, co-workers, etc.

Sources: Blanco, Et Al (2001), Petry, Et Al, (2005), Volberg (1996)

Community and Economic Impact

- Compulsive gamblers engage in \$1.3 billion worth of **insurance fraud** each year.
- **Bankruptcy** costs are 18% higher in casino communities.
- 15% of pathological gamblers have collected **unemployment** benefits at some point during the last 12 months.

The NORC study (1999) found that pathological and problem gamblers in the United States cost society approximately **\$5 billion per year and an additional \$40 billion in lifetime costs** for *productivity reductions, social services, and creditor losses*.



Why should casinos have RG programs?

- Mandated by the NYS Gaming Commission
- For the protection of patrons with and without gambling problems
- The casino has an obligation to be socially responsible and a good corporate citizen

“The approach is not to prohibit gambling, but to put into place programs to minimize the negative impact gambling will have on those who are unable to gamble with control.”

NCPG, 2014





Responsible Gambling (RG) Program Areas

- Responsible Gambling Policies
- Informed Decision Making
- Underage Gambling Policies and Practices
- Self Exclusion Programs
- Information and Messaging
- Assisting Patrons who May Have Problems with Gambling
- Access to Money
- Employee Training



Underage Gambling Policies and Practices



- Gambling under the age of 18 is prohibited
- Those under the age of 24 are neurologically more at risk of developing a gambling problem, than the general population
- Research shows that the older a person is when they start participating in an “at risk” behavior, the less likely they are to develop a problem
- Everyone who appears to be under the age of 30 should be asked for ID

Self-Exclusion Programs (SEP)

SEPs allow problem gamblers to remove themselves from a gaming facility, marketing programs and from access to the Player's Club.

1. Participants must register for self exclusion. Registration is usually completed with Security.
2. They are given information on the exclusion process, protocols, etc.
3. During the exclusion period, they are not allowed on the premises and if they are found, will be removed and will forfeit any winnings.
4. Following the exclusion period, the participant must go through a reinstatement process that typically involves a request for reinstatement.

Information and Messaging

- Brochures, palm cards, posters, etc.
- Located near entrances/exits, security podiums/offices, Players Club kiosks
- Includes the 24-Hour HOPEline number



Assisting Patrons Who May Have a Problem with Gambling



- For their own protection and that of other patrons, individuals with a gambling problem should be offered assistance and removed from the facility if necessary.
- All gaming facilities have their own protocols that determine how patrons who are suspected to have a gambling problem are assisted.
- Be sure to understand specifically what your supervisor wants you to do in these situations.

Access to Money

- Restricting immediate access to money decreases the degree to which gamblers exceed their financial limits
- Includes:
 - Limiting physical access to ATM's
 - Limiting check cashing options
 - Limiting access to daily funds

- Increasing the time between a problem gambler's "hot state" and access to their money allows them time to calm down and rethink their decision to increase their spending



Warning Signs on the Casino Floor...When to Be Concerned

Behavioral Signs	Physiological Signs
Increased agitation after each loss	Sickness or nausea
Excessive frequency and prolonged duration of each gambling session	Sadness or depression
	Shaking while gambling
	Sweating
Repeated cash withdrawals Borrowing money Cashing checks Playing until funds are exhausted Complaining about not having any money	Nervousness/Edginess

Sources: Allack, et. al. (2002) and Schellink & Schrans (2004)



Bet The House:
3 Stories About
Problem Gambling

Vignette #3 Marsha H.

**This is a video and is just under 9 minutes long. Scroll over the picture above and click play to view.*



1-877-8-HOPENY

Find Help for **1-877-846-7369**

Alcoholism, Drug Abuse, Problem Gambling

Resources

- New York Council on Problem Gambling Resources
 - NYCPG www.nyproblemgambling.org
 - Videos can be found at www.nyproblemgambling.org/resources/videos
 - NYRG Hub www.NYRGHub.com
 - Know the Odds www.knowtheodds.com
 - NYS Gambling Support and Treatment Centers <http://knowtheodds.org/gambling-support-directory>
- OASAS www.oasas.ny.gov/gambling
- Gamblers Anonymous www.gamblersanonymous.org
- Gam-Anon www.gam-anon.org
- PG and Their Finances www.ncpgambling.org/files/public/problem_gamblers_finances.pdf
- Your First Step to Change – Self Assessment Tool and Resource
http://s96539219.onlinehome.us/toolkits/FirstStepSite/main_intro.htm