



Exhibit X.A.3 – Identification of Problem Gambling

Submit as Exhibit X.A.3. a description of the initial and ongoing training that will be used to help Gaming Facility employees identify those who may have gambling-related problems, or self-identify, and assist them to obtain help for those problems.

Tioga Downs management and ownership have an established track record of Responsible Gambling training and certification. Partners and content providers have included OASAS (New York State Office of Alcoholism and Substance Abuse Services), TCCASA (Tioga County Council on Addiction and Substance Abuse) and NYCPG (New York Council on Problem Gambling). Tioga Downs is currently modifying our training and certification programs to include the newly created Problem and Responsible Gambling Training for Casino Employees, produced by NYCPG. All Tioga Downs employees receive their initial training during New Hire Orientation and/or Departmental Training. This training includes at a minimum two of the following three options:

- Video presentations by either the NY Council on Problem Gaming or the National Council on Problem Gaming
- On-line based training which includes a minimum of 20 minutes of participation via slide or video presentation with a questionnaire at the conclusion of the training
- Live training by an individual qualified and certified in the area of problem gaming.

Follow up training occurs on an annual basis at minimum, and the training is tracked by the Human Resources department. As part of the annual review process beginning with reviews as of August 2014, supervisors are required to discuss an employee's Responsible Gaming training experience during their review, and ensure they have up to date certification. Supervisors and managers are held accountable for ensuring 100% compliance of their workforce for responsible gaming training and certification; failure to provide their teams with responsible gaming training will result in disciplinary measures up to and including termination.

Attached are sample Certifications received by Tioga Downs personnel as well as a sample presentation given as part of responsible gaming training.

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Exhibit X.A.3. (cont.)

Verification Number: 1318868



Red Flags & Referrals

Gaming Employee Training on Problem Gambling

This is to certify that

David Miller

has successfully completed a one hour
accredited training program on responsible gambling.

March 20, 2013



Signed and Certified by:

Elizabeth M. George

Elizabeth M. George, Director
North American Training Institute

This course is accredited by the American Academy of Health Care Providers in the Addictive Disorders

North American Training Institute - 218-722-1503 - redflagsandreferrals.com

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Exhibit X.A.3. (cont.)

The New York Council on Problem Gambling awards this
CERTIFICATE OF COMPLETION

for
Casino Employee Training on Problem and Responsible Gambling

to
William Ripley

who has successfully completed this education and training program

as of
03/27/2014

Mariangela Milea

Mariangela Milea (Assistant Executive Director)

Responsible and Problem Gambling for Casino Employees

Presented by:
New York Council on Problem Gambling, Inc.

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Exhibit X.A.3. (cont.)



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.



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Exhibit X.A.3. (cont.)



New York Council on Problem Gambling

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.

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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.



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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



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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>)

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Exhibit X.A.3. (cont.)

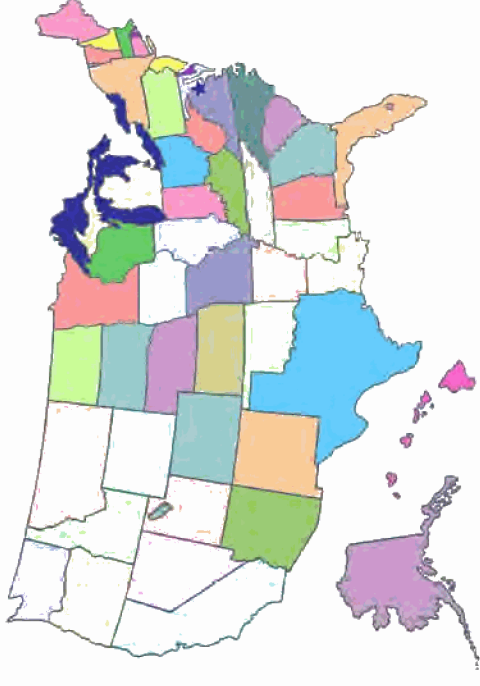
Types of Gamblers

- **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>

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Exhibit X.A.3. (cont.)

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

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Exhibit X.A.3. (cont.)

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.

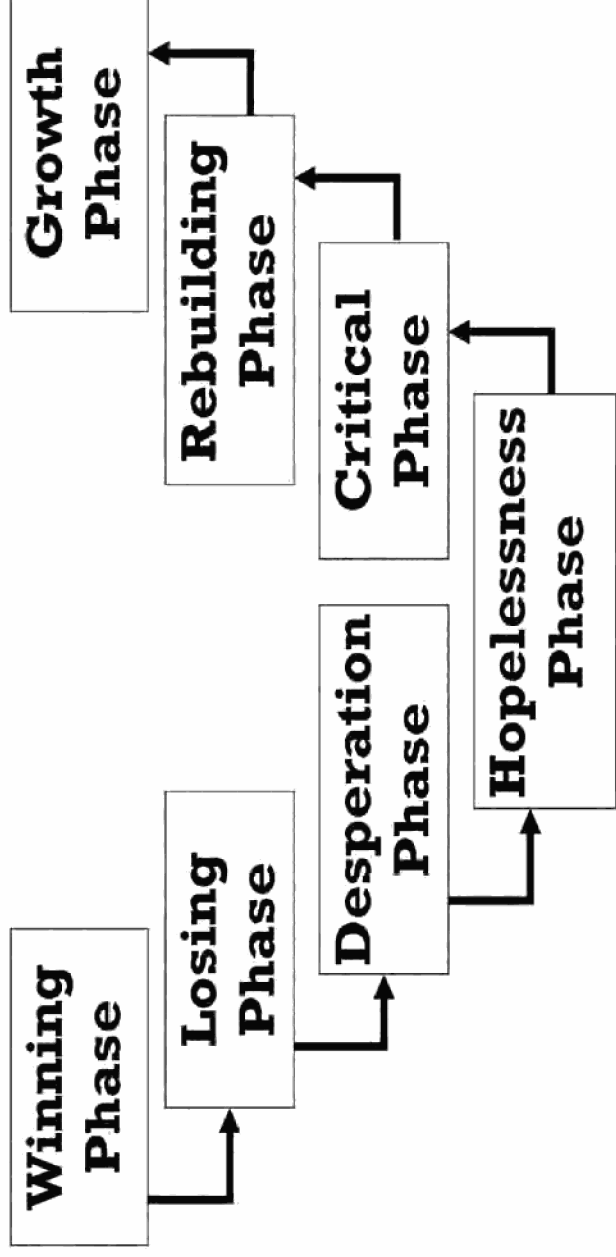


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Exhibit X.A.3. (cont.)

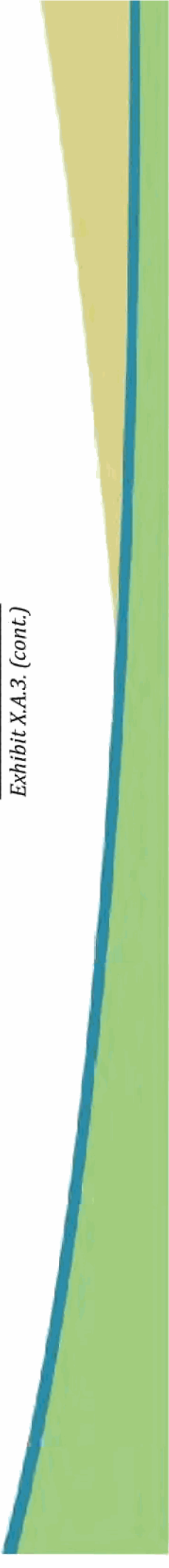
Social/Recreational Gambler	Problem/Pathological Gambler
<p>Gambles for entertainment</p>	<p>NEEDS to gamble Experiences negative consequences due to gambling</p>
<p>Sets limits on time and money</p>	<p>Spends increasing amount of time gambling Uses money that's needed for something else or borrowed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

Phases of Gambling Addiction and Recovery



Different Populations Different Gambling Patterns Different Risks

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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

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Exhibit X.A.3. (cont.)

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)

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Exhibit X.A.3. (cont.)

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

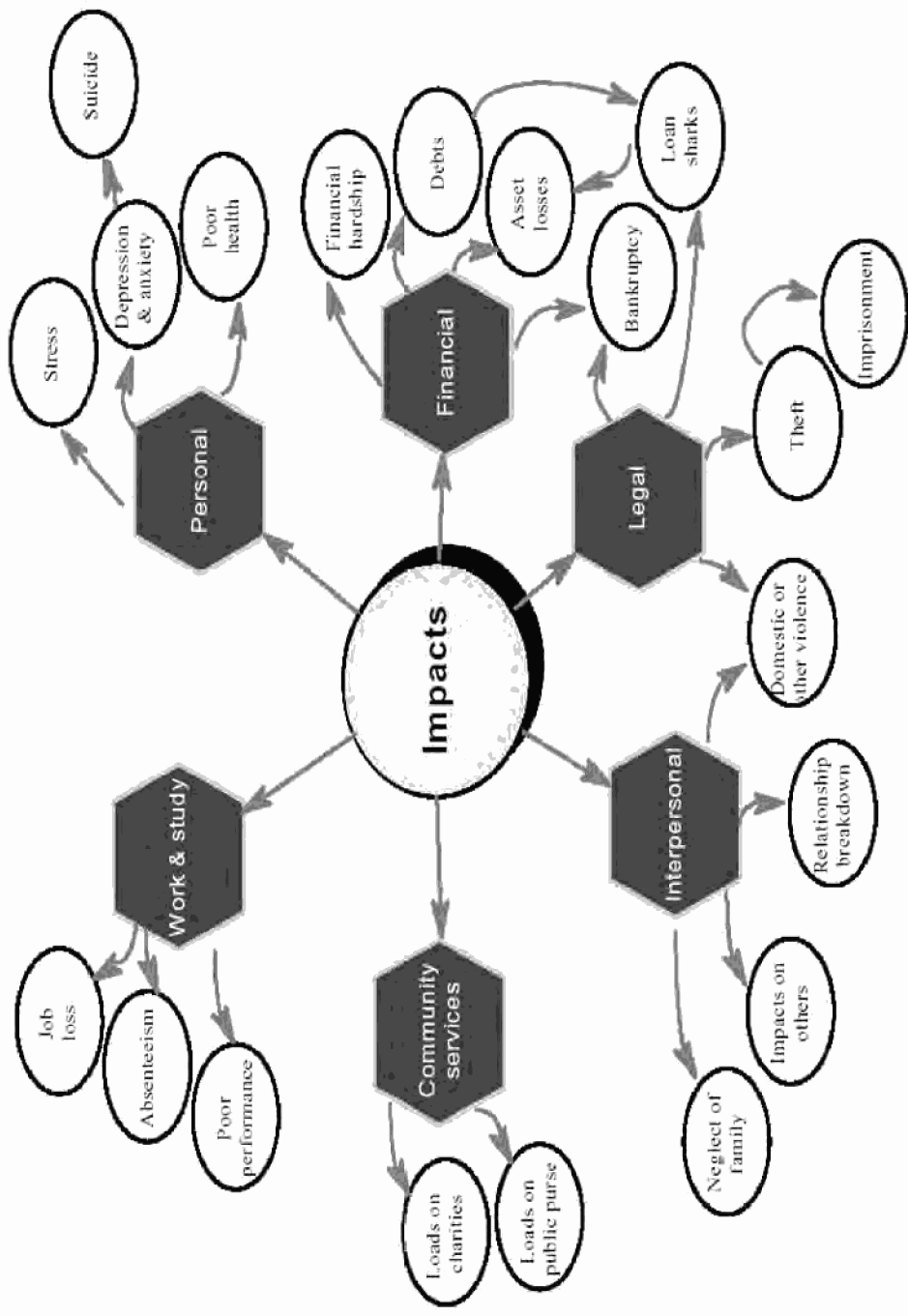
Youth are actually more likely to become pathological gamblers than are adults.



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Exhibit X.A.3. (cont.)

Effects of Problem Gambling



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

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Exhibit X.A.3. (cont.)

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)

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Exhibit X.A.3. (cont.)

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.**

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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

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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.

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Exhibit X.A.3. (cont.)

Information and Messaging

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



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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.

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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)

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Exhibit X.A.3. (cont.)



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.*

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Exhibit X.A.3. (cont.)



1-877-8-8-HOPENY

**Find Help for 1-877-846-7369
Alcoholism, Drug Abuse, Problem Gambling**

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Exhibit X.A.3. (cont.)

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

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Exhibit X.A.3. (cont.)