

This Responsible Gambling Public Awareness Campaign is sponsored by:  
**Nebraska Lottery and the Nebraska Department of Health & Human Services**  
A Partnership to reduce problem/pathological gambling in Nebraska.

For additional information:  
Gamblers Assistance Program (GAP)  
NE DHHS Division of Behavioral Health  
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Lincoln, NE 68509-5026  
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[www.playitsafenebraska.com](http://www.playitsafenebraska.com)



If you choose to play, know the rules.



# Low Risk Gambling

▶ If you choose to play,  
know the rules!



A Responsible Gambling Public Awareness Campaign - Treatment Providers

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Included inside this informational packet:

Legal Gambling in Nebraska

Introduction to Gambling

Signs and Symptoms of Problem Gambling

Where to go for help

Tips for Responsible Gambling

**"Play it Safe"**

A Responsible Gambling Public Awareness Campaign

Materials produced by:  
Gambler's Assistance Program - Lincoln, NE  
NE DHHS-Div. Behavioral Health

For more information about gambling regulations in Nebraska:  
Nebraska Charitable Gaming - [www.revenue.ne.gov/gaming](http://www.revenue.ne.gov/gaming)  
Nebraska State Racing Commission - [www.horseracing.state.ne.us](http://www.horseracing.state.ne.us)

## Play it Safe!

### Compulsive Gambling Service Providers In Nebraska

#### Region I—Scottsbluff Area

*CrossRoads:* 308-432-3920/After hours: 302-430-4610

*Renew Counseling:* 308-632-2525

#### Region II—North Platte Area

*Sue Huebner:* 308-532-0587

#### Region III—Hastings/Kearny Area

*Rebecca Green:* 402-736-4713

#### Region IV—Norfolk Area

*Hampton Behavioral Health and Family Services:* 402-336-3200

*Michael Sullivan Counseling:* 402-750-7923

*Addiction & Mental Health Counseling:* 402-841-3791

#### Region V—Lincoln Area

*Choices Treatment Center:* 402-476-2300

*Changes:* 402-432-6207

*First Step Recovery Center:* 402-434-2730

*Reflections:* 402-362-7985

#### Region VI—Omaha

*Heartland Family Services:* 402-553-3000

*Peace & Power Counseling:* 402-515-7412

*Spence Counseling:* 402-991-0611/24hr# 402-660-1895

For local referrals to counselors: *Call* 1-800-522-4700

*or go to* [www.nebraskacouncil.com](http://www.nebraskacouncil.com) Nebraska Council on Compulsive Gambling

Visit [www.playitsafenebraska.com](http://www.playitsafenebraska.com) for more info!

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### Signs and Symptoms of Problem Gambling:

- Increase in time spent gambling
- Increase in size of bets
- Intensity of interest in gambling activity
- Turning to gambling during stress
- Excessive phone, texting or internet use
- Sleeping and/or eating patterns disturbed
- Increased irritability/hostility
- Erratic mood and personality changes
- Withdrawal from family/friends
- Feeling depressed, anxious and sensitive
- Decreased productivity at work and home
- Lying about activities, whereabouts, money
- Evasive about losing and bragging about winning
- Spending money earmarked for bills, etc. on gambling

### The Lie/Bet: A two question screen

Have you ever felt the need to bet more and more money?  
Have you ever had to lie to people important to you  
about how much you gamble?

98% of Pathological Gamblers will answer 'yes' to these two questions.  
If a client answers yes, administer the GA20 and/or refer for an evaluation.

If you're concerned about yourself  
or someone you know,  
call the 24hr Helpline: 1-800-522-4700



### Play it Safe!

### What are the 'rules' for gambling in Nebraska?

**Regulated forms of gaming often vary** in cities, counties and states. It is important that you, the consumer, understand the rules that apply in your area. In Nebraska, legal forms of gambling include: Bingo and Lottery by Pickle Cards; Lotteries and Raffles conducted by qualifying nonprofit organizations; Lotteries (Keno) conducted by counties, cities and villages; State Lottery (Powerball, Scratch off tickets, etc.) and Horse Racing.

**Legal age limits vary slightly.** Lotteries (Keno) conducted by cities and villages, State Lottery and Horse Racing require participants to be at least 19 years of age. However, you can be 18 and play bingo, purchase Pickle cards, Lottery and Raffle tickets. Individuals under 18 may participate in Bingo and purchase Lottery and Raffle tickets **ONLY** under limited circumstances authorized by Nebraska law.

**Any other game or form of gambling is illegal.** Three elements must be present in order to be considered gambling: 1) paying to play, 2) element of chance, 3) a prize. For example playing a card game of poker without paying in or winning a pot, isn't gambling—it's a game.

**If you choose to play, know the rules!** Always know how to 'Play it Safe' and protect yourself from the risks associated with gambling. Know how much you want to risk... but don't risk your life!

**Read on for tips about Responsible Gambling.**

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## What is Gambling?

**Gambling** is betting money or something of value on the outcome of a game, contest or other event where the results lie in chance and the outcomes are uncertain.

**Problem Gambling** is gambling to the extent that it causes emotional, family, legal, financial, or other problems for the gambler and the people around the gambler.

**Pathological Gambling** has the features of persistent, recurrent, maladaptive gambling behavior that disrupts personal, family or other pursuits.

**Responsible Gambling** is legal wagering for entertainment only, with limits on time played and money spent for a **low risk** of harm to self and others.

### What does 'Risk' mean?

**No Risk:** not chancing anything thus would not win or lose

**Low Risk:** chancing something of little value thus wouldn't matter if won or lost

**Medium Risk:** chancing something of greater value thus would matter if won or lost

**High Risk:** chancing something very valuable thus would matter if won or lost

High risk gambling includes gaming that is illegal. Your stakes aren't just what you bet, but the legal consequences of hosting or playing when it isn't sanctioned in your city, county or state. If you choose to play, know the rules!

**Here's what gambling is illegal in Nebraska at any age:**

- Casino gambling-Slots
- Roulette
- Black Jack
- Dog Fights
- Video Lottery machines
- Craps-Dice
- Betting on Sports/Games
- Office Pools
- Internet Gambling
- Private Poker games in homes

## Play it Safe!

### Do You Love Someone with a Gambling Problem?

Please circle the numbers that apply to you.

1. Do you find yourself constantly bothered by bill collectors?
2. Is the person in question often away from home for long, unexplained periods of time?
3. Does this person ever lose time from work due to gambling?
4. Do you feel that this person cannot be trusted with money?
5. Does the person in question faithfully promise that he or she will stop gambling, beg or plead for another chance, yet gamble again and again?
6. Does this person ever gamble longer than he or she intended to, until the last dollar is gone?
7. Does this person immediately return to gambling to try to recover losses or to win more?
8. Does this person ever gamble to get money to solve financial difficulties or have the unrealistic expectations that gambling will bring the family material comfort and wealth?
9. Does this person borrow money to gamble with or to pay gambling debts?
10. Has this person's reputation ever suffered due to gambling, even to the extent of committing illegal acts to finance gambling?
11. Have you come to the point of hiding money needed for living expenses, knowing that you and the rest of the family may go without food and clothing if you do not?
12. Do you search this person's clothing or go through his or her wallet when the opportunity presents itself, or otherwise check on his/her activities?
13. Does the person in question hide his or her money?
14. Have you noticed a personality change in the gambler as his or her gambling progresses?
15. Does the person in question consistently lie to cover up or deny his or her gambling behavior?
16. Does this person use guilt induction as a method of shifting responsibilities for his or her gambling onto you?
17. Do you attempt to anticipate this person's moods or try to control his or her life?
18. Does this person ever suffer from remorse or depression due to gambling, sometimes to the point of self-destruction?
19. Has the gambling ever brought you to the point of threatening to break up the family unit?
20. Do you feel that your life together is a nightmare?

If you answered "yes" to six or more of these questions, the person you care about probably has a gambling problem.

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## Gambler's Anonymous 20 Questions

Answer the following questions by circling the *yes* or *no* to the answer that best fits you.

1. Have you ever lost time from work due to gambling? yes/no
2. Has gambling ever made your home life unhappy? yes/no
3. Has gambling effected your reputation? yes/no
4. Have you ever felt remorse after gambling? yes/no
5. Do you ever gamble to get money with which to pay debts or otherwise solve financial difficulties? yes/no
6. Does gambling cause a decrease in your ambition or efficiency? yes/no
7. After losing, do you ever feel you must return as soon as possible and win back your losses? yes/no
8. After a win, do you have a strong urge to return and win more? yes/no
9. Do you often gamble until your last dollar is gone? yes/no
10. Do you ever borrow to finance your gambling? yes/no
11. Have you ever sold anything to finance your gambling? yes/no
12. Are you reluctant to use 'gambling money' for normal expenditures? yes/no
13. Does gambling make you careless of the welfare of yourself and your family? yes/no
14. Do you ever gamble longer than you had planned? yes/no
15. Have you ever gambled to escape worry or trouble? yes/no
16. Have you ever committed or considered committing an illegal act to finance gambling? yes/no
17. Does gambling cause you to have difficulty in sleeping? yes/no
18. Do arguments, disappointments or frustrations create within you an urge to gamble? yes/no
19. Do you ever have an urge to celebrate any good fortune by a few hours of gambling? yes/no
20. Have you ever considered self-destruction as a result of your gambling? yes/no

Pathological gamblers will generally answer 'yes' to at least 7 of these questions.

## Play it Safe!

### Tips about Responsible Gambling

A person who chooses to gamble should have the intent of pure entertainment, avoiding illegal wagering. Gambling should include a safety plan such as setting limits in advance on time played and money spent, never betting more than you can afford. Wagering money set aside for purposes other than entertainment, borrowing to play, chasing losses and losing track of time spent gambling are indicators of problematic behavior. Gambling can be addictive so the best way to 'play it safe' is not to use it for an escape from life's woes, but as recreation only. Never expect to win, then if you do... it's a nice surprise! If you choose to play, know the rules!

**Low Risk Gambling Tip #1:  
Don't bet more than you can afford.**

**Low Risk Gambling Tip #2:  
Play for fun, not for money.**

**Low Risk Gambling Tip #3:  
Set limits on time played and money spent.**

**Low Risk Gambling Tip #4:  
Don't borrow to play. Don't play illegally.**

**Low Risk Gambling Tip #5:  
Don't chase your losses.**

**Low Risk Gambling Tip #6:  
Don't gamble when stressed, depressed or  
in recovery from other addictions.**

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## Compulsive Gambling Clients

Gambling clients are often categorized into two domains: Action Gamblers and Escape Gamblers. This separation helps clinicians formulate treatment plans that better fit the client's needs based on the pathology of the addiction for each individual.

**Action Gamblers** tend to play action oriented and challenging games such as poker, keno, racing, sports betting and more. This gambler, usually male, has characteristics that are rather hard charged, intelligent, competitive, narcissistic with a high ego. This person likes the action, seeks the win and chases the adventure. This gambler often has a 'career' of gambling for 10-30 years before presenting for treatment. Treatment is often forced by family involvement, tremendous financial problems and/or legal issues.

The **Escape Gambler** is usually a female who plays less competitive games with the intention of a mood neutralizing activity. She may enjoy the social interaction some venues offer and likes the idea of not having to know a lot to fit right in. This is why gaming like Bingo, slot machines and pickle cards are enticing. A large percentage of female gamblers have a history of abuse. This client usually presents within a few years with considerably less debt than her male counterparts. The rate of female problem gamblers is increasing and many are also presenting with legal concerns.

Although problematic gambling behavior is on the rise, treatment resources can be limited. Most insurance companies do not reimburse and Nebraska state funding for treatment is limited.

## Play it Safe!

## Co-Occurring Disorders

Many gamblers have substance abuse and/or other mental health disorders. Clinicians must be able to identify presenting disorders and screen for others. National averages report that over half of pathological gamblers experience substance abuse or dependency. Every substance abuse client should be screened and educated about problematic gambling behavior as well because cross addiction in recovery is a high risk.

An additional concern is the high level of anxiety, depression and suicide risk that the gambling client often presents with. Extreme circumstances increase the suicide rate for pathological gamblers to six times that of the general public. This alone is cause for alarm and should illuminate the serious nature of this addiction. Clinicians should be aware that gambling clients usually seek mental health care, physical care or financial assistance before presenting with gambling problems. This progressive disorder is often overlooked by clinicians because clients misreport or aren't asked the right questions.

There are similarities and differences between compulsive gambling and substance abuse. Pathological gambling is a progressive but hidden addiction with few visual indicators and no real overdose point. Our society views gambling differently than substance abuse so prevention messages aren't easily accepted. Also, the financial gain of gambling can be seen as a remedy for the financial burden experienced in problematic gambling behavior. This encourages the cycle of addiction, reinforces relapse and challenges recovery since money is an obviously unavoidable trigger.