



YMCA
Youth Gambling
Awareness
Program (YGAP)

YMCA
Programme de
sensibilisation aux
jeux de hasard chez
les jeunes (PSJJ)

Fall 2014

Newsletter

Financial Literacy

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For our directory of site locations across Ontario: **1-877-5515** or ymcagta.org/gambling

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Social Costs & Benefits of Gambling In Ontario

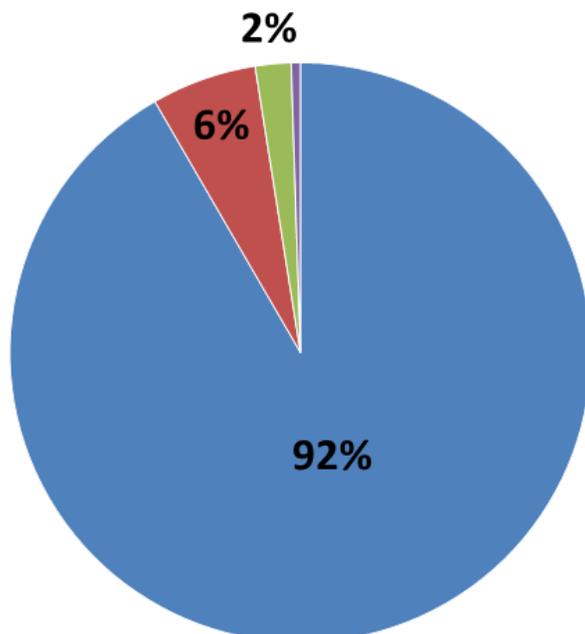
By: Nikki Anderson

Many people today participate in gambling in some form or another, whether it is buying a lottery ticket, betting on a sports game or playing cards with friends. Gambling has become one of the most popular forms of entertainment in today's society.

As with anything we are presented with, there are positives and negatives, and the same is of course true for gambling. The OLG and many gambling supporters and participants argue that gambling brings in valuable money to the province, while others argue that problem gambling costs the province far more than it brings in. Let's examine the benefits and cost of Gambling in Ontario.

Last year alone the OLG contributed \$2.0 billion of its \$3.3 billion gains directly to the Province of Ontario. The chart below outlines how Ontario distributes this \$2.0 billion.

Where Does the Money Go?



Source: www.olg.ca

On the other hand, the social costs of gambling can be pretty costly. Approximately 1.2%-3.4% of Ontarians are affected by problem gambling, with 1.7% of our youth also suffering from problem gambling.

So what does problem gambling cost our province? Research varies when it comes to the costs of a problem gambler to Ontario, ranging from \$1,200 to \$56,000 per year. But what about \$39.0 million that is directed to problem gambling every year? Critics state that while this money helps, it does not cover many of the public costs that are associated with problem gambling. These costs include, loss of work, court costs, health problems related to problem gambling, divorce related to gambling, and much more.

Understanding both the social costs and benefits of Gambling is essential to making informed decisions when it comes to gambling. YGAP prides itself in presenting a balanced perspective and we continue to encourage our readers to make educated choices when it comes to gambling!

By: Nikki Anderson

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- Operation of hospitals and other provincial priorities
\$1.8 billion
- Gaming proceeds distributed through the Ontario Trillium Foundation to local and provincial charities
\$115.0 million
- Research, prevention and treatment of problem gambling
\$39.0 million
- Support for amateur athletes through the Quest for Gold program
\$10.0 million



Les conséquences du jeu problématique; Seulement une question d'argent?

By: Suzanne Tremblay

Lors de nos présentations, lorsqu'on demande aux jeunes quels sont les conséquences relatives au jeu problématique, souvent ils nous répondent les problèmes d'argent. Il est facile de deviner que cela peut apporter des difficultés dans ce domaine, mais est-ce que c'est la seule sphère de notre vie qui peut être affecté? Certainement pas!

Les personnes qui essaient de "se refaire" peuvent en arriver rapidement avec des problèmes financiers. Voyons un exemple. Monsieur X perd tout l'argent de sa paye qu'il a reçu aujourd'hui. Il a joué aux machines à sous quelques heures en perdant beaucoup plus d'argent qu'il a gagné. Quelles sont ses deux principales solutions? Arrêter de jouer ou s'endetter pour obtenir plus d'argent pour jouer. Qu'est-ce qu'il va arriver par la suite s'il décide de continuer? Étant donné qu'on a toujours plus de chance de perdre que de gagner, il est plus probable que Monsieur X ait dépensé toute sa paye et qu'il se soit endetté. Maintenant, avec quel argent va-t-il vivre jusqu'à sa prochaine paye?

Les jeux de hasard prennent une place importante dans la vie d'un joueur excessif. Les conséquences peuvent se faire ressentir au travail (absence, manque de concentration), dans la vie sociale (mensonges, vol, isolement, etc.) dans la famille (relation conflictuelle, perte de confiance, etc.) et au niveau personnel (stress, baisse d'estime de soi, saute d'humeur inexplicable, etc.). Ceci n'est qu'une courte liste des conséquences possibles.

Si vous êtes inquiet par rapport à vos habitudes de jeux, consultez un professionnel. Celui-ci pourra vous aider par rapport à tous les aspects de la vie qui sont affectés par le jeu.

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Did You Know? November is Financial Literacy Month!

www.financialliteracymonth.ca

Financial Literacy Resources:

ABC Life Literacy Canada · www.abclifeliteracy.ca

Canadian Foundation for Economic Education · www.cfee.org

Get Smarter About Money · www.getsmarteraboutmoney.ca

Canadian Centre for Financial Literacy · www.theccfl.ca

Practical Money Skills · www.practicalmoneyskills.ca

Credit Canada · www.creditcanada.com

SEDI · www.sedi.org



**FINANCIAL
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A Gambler's View of Money

By: Emily Gray

During a vacation, my husband and I received a complimentary \$25 coupon to Fallsview Casino. Armed with our free credits, my husband and I played a number of machines without much success. The tide really turned when we played the Miss Kitty machine and won 'big' at the more interactive Wizard of Oz machine. We walked away with just over \$40 – good enough! If we had played with our own \$25, we would only have won an extra \$15 dollars. We knew that there was no way to predict the outcome of the games, and we walked away from the machines with the small amount of money we won. But not everyone knows or thinks this way, especially someone with gambling addiction.

Below is the conversation I had with a self-identified gambling addict; his responses give us a small window into another way of thinking.

A gambling addict does not leave with money – “A gambling addict is always broke. I never left the casino with any money, ever. I would start with “x” number of dollars in my pocket and play until it was gone, then I'd go to credit cards, and play until I had nothing. The worst feeling in the world is being defeated and losing; all you have to look forward to is tomorrow – and the hope that you'll win the next day.”

When you are addicted to gambling, you lie – “You lie to yourself when you tell yourself that ‘it's only money’ and ‘I'll win it back tomorrow.’ Lies! You don't communicate with your partner, you don't share bank statements, and you try to hide your spending and losses. It feels like hell when you do it, but you have to do it, that's why it's an addiction. You lose your dignity, not just your money.”

It becomes like Monopoly money – “For a gambling addict, money is just an object; it becomes a means to an end. You don't care about winning that much, you just want to play and you'll play until it's all gone. The money doesn't seem real - it's like Monopoly money, except it really matters if you go bankrupt. When

you're feeding the machine you don't think about it – really, you don't think about it! When you're in a casino, all the machines, the bells and the chimes bother you in the beginning. But then you don't hear it. You don't hear anything – until you win. You might feel OK when you win, or feel relief for a time, but it is short lived because you always put the money back in the machine or on the table. You just play until it's all gone. When you see the machine you don't think of money as money...but you do when you're walking out.”

What I put away, I blew away – “I wish money had been a lion; I would have had a healthy fear of it and never risked it. Instead, it was mouse and I used it to feed the lion inside of me – my addiction. Before I started gambling, I loved the Almighty Dollar, I always saved. The addiction to gambling didn't happen instantaneously for me; it was a slow build. Maybe after the sixth or seventh visit, I was hooked. You might start gambling out of curiosity, many people do, but if it grabs you it becomes a problem. I'll always be an addict but I'm back to viewing money the way I used to: money has less control over me now and I'm back to saving. When I was gambling, I never really had time to think about money. The more money I had, the longer I could play.”

By: Emily Gray

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Common Myths about Gambling

By: Michelle Parks

People often hold false beliefs or myths about gambling that can lead to problems. Some of the more common ones are listed below.

If I keep gambling, my luck will change and I'll win back the money I've lost. Each time you place a bet, the outcome is completely independent of the previous one. This means that the odds are no more in your favour on the tenth bet than they were on the first bet. Over time, the more you risk, the more you'll lose.

I almost won; I must be due for a win. "Almost" winning in no way means that a real win is around the corner. Future gambling outcomes are in no way influenced by previous outcomes.

If I play more than one slot machine or in more than one poker game at a time, I'll increase my chances of winning. Sure, you may win more often by playing two slot machines or poker games at a time, but make no mistake about it: You'll also spend—and ultimately lose—more doing so. Remember, over time, the more you gamble, the more you'll lose.

If I see a certain card coming up frequently in a poker game, I should bet on it because chances are it will come up again very soon. There are 2.6 million possible hands in a deck of 52 cards. Since each hand is independent of the last, the chance of one card coming up again once it's already appeared is no more (or less) likely than that of any other card.

I have a special strategy that helps me win. I pick certain numbers for the lottery and press the stop button on a slot machine at exactly the right time.

The outcome of most games of chance, particularly lotteries and slot machines, is completely random: You cannot influence it, regardless of what you do. For lotteries, this means that betting the same numbers every week won't help you win any more than betting different numbers will. The odds of winning Lotto 6/49, for example, are 1 in 14 million each and every time you play: It doesn't matter how many people have purchased tickets or what numbers you play—the odds are the same, regardless.

Whether or not you win playing slot machines is based solely on the randomly drawn numbers generated by the machine's computer—numbers which determine the game's outcome even before the reels stop. Pressing the stop button may speed up when you find out what the game's outcome is, but it won't influence what that outcome is in any way.

I have a feeling that today is my lucky day. I just know I'm going to win. Hoping, wishing or even needing to win money has absolutely no influence on the outcome of a game of chance.

By: Michelle Parks

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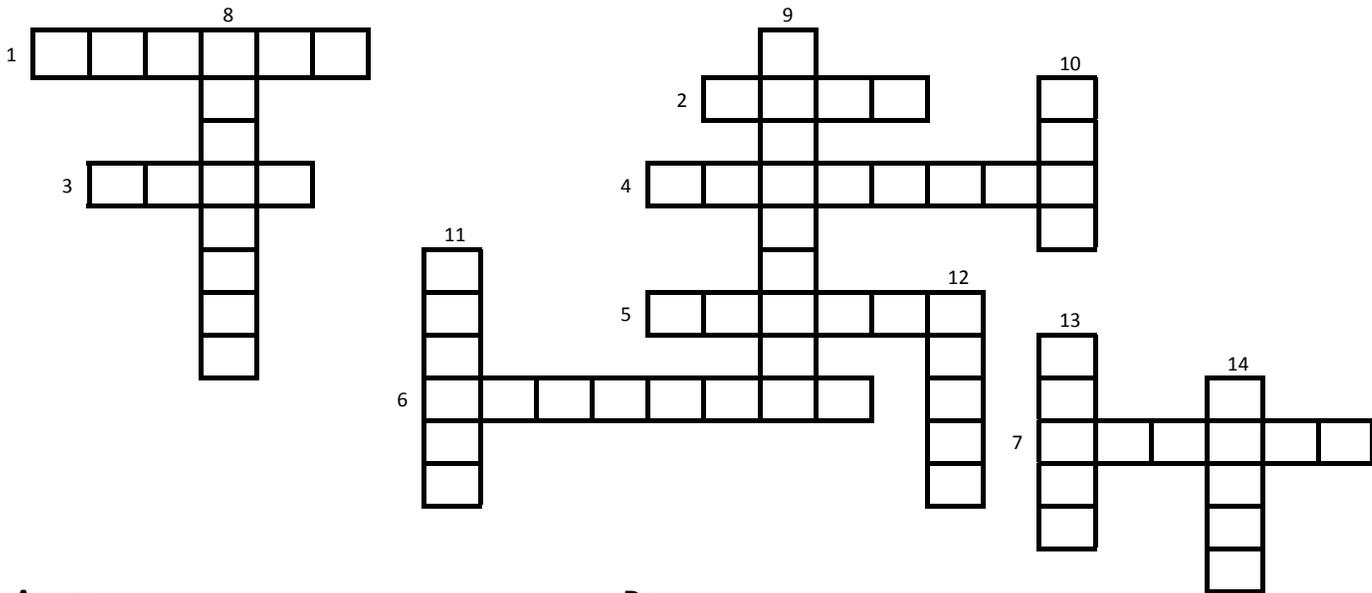
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Trivia Questions: *Answers can be found on the last page.*

- Q1. YGAP uses education and harm reduction tools to help youth and adults make informed decisions about gambling.
- Q2. Credit is buying items or borrowing money now and promising to pay in the future?
- Q3. Credit is a great way to pay for your gambling because even if you lose, you don't have to pay the money back right away.
- Q4. *Anyone can be a professional poker player for a living and make millions of dollars?*



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Across

1. A way to keep track of your money.
2. A financial institution that takes cash, lends money and provides other money services.
3. Money you owe.
4. What you spend your money on.
5. Buying now and paying later.
6. A fee paid to borrow money.
7. Money you make.

Down

8. _____ means risking money or valuables on a game with the chance of winning more.
9. Money can't buy _____.
10. The most common negative effect of problem gambling is serious financial _____.
11. A responsible gambling tip is to set money _____.
12. Money doesn't grow on _____.
13. Small discs used in lieu of currency in casino.
14. Frequently borrowing _____ is a sign of problem gambling.

Answer Key:
1-Budget 2-Bank 3-Debt 4-Expenses 5-Credit 6-Interest 7-Income
8-Gambling 9-Happiness 10-Loss 11-Limits 12-Trees 13-Chips 14-Money

Trivia Questions Answers:

- Q1. True.
- Q2. True. *Credit means buying now and paying later.*
- Q3. False. *Gambling with credit is an easy way to run up large debt.*
- Q4. False. *Very few people can make it professionally as poker players.*



Next Issue:
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