

1 CHAIRPERSON JAMES: Ms. Schlitchter.

2 MS. SCHLICHTER: Good morning.

3 CHAIRPERSON JAMES: Good morning.

4 MS. SCHLICHTER: First of all, I'm very honored to  
5 be a part of this panel. My qualifications to speak on this  
6 topic may be somewhat unique. My ex- husband Art Schlichter,  
7 was a former NFL quarterback and a compulsive gambler. As Bob  
8 kind of eluded to, Art is one of those people who really had  
9 everything going for him. He had a great future ahead of him  
10 and he lost it all because of his gambling habit. He lost his  
11 reputation, his family and eventually his freedom.

12 Art is now serving a 15-year prison sentence for  
13 fraud and forgery. I spent 15 years in this relationship and I  
14 watched my husband self-destruct. My children were uprooted and  
15 my life became unmanageable. Our family was irreversibly  
16 changed and I will not go over my written testimony that  
17 chronicles our life but I trust that you will read that. I  
18 would like to give you some additional personal insights.

19 I would like the Commission to look at compulsive  
20 gambling from the family's perspective. To lessen the negative  
21 impact on society, you must look at the family dynamics and  
22 provide specific services to families effected by compulsive  
23 gambling. I left Art in the spring of 1994. My second child  
24 was eight weeks old. I had a four-year old daughter. The FBI  
25 was investigating Art for bank fraud and was possibly going to  
26 wrongly implicate my sister.

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1 I went home. I moved into my parent's basement. I  
2 had no job, no money and no car. A month later I was faced with  
3 a six-figure tax lien. I had spent the previous 14 years in  
4 emotional chaos. We moved six times in seven years. Art was  
5 running from debt and legal problems. Art's sports gambling  
6 habit increased to tens of thousands of dollars a day. He used  
7 elaborate schemes to hide this from me. I was aware that Art  
8 was a compulsive gambler before I married him. He had been  
9 through a treatment program and was involved in Gamblers  
10 Anonymous.

11 Even with the knowledge, Art was able to hide his  
12 gambling from me. He would place his bets from his cellular  
13 phone that he kept locked in his car. He had a secret post  
14 office box for mail and correspondence but he was home every  
15 night for dinner. He kept a job. Physically, he was with us  
16 but emotionally he was unavailable. Sports wagering is very  
17 easy to hide. When a family member is watching for clues as to  
18 the gambler's activities they see only circumstantial evidence;  
19 reading the lines in the newspaper, watching the games on TV,  
20 talking on the phone. These are all normal activities for most  
21 people in America. But they're the tools for a sports better.

22 Gambling was Art's primary relationship. He had a  
23 group of friends that would collaborate his stories when trying  
24 to obtain money to gamble and to cover his activities from me.  
25 They would convince me that he was doing well and that I was  
26 over-reacting. At times I thought that I was crazy. In the

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1 desperation phase for a compulsive gambler there is nothing that  
2 they won't do to obtain money. The action gambler is often  
3 highly competitive. They have a relentless drive and an  
4 unrealistic optimism. Gamblers suffer intense cravings very  
5 similar to substance abusers.

6 The DSM-4 classifies compulsive gambling as a  
7 disorder of impulse control. It shares many features with  
8 addictive substance abuse disorders but there are some  
9 differences that are critical. One of the difficulties for  
10 compulsive gamblers and families compared to substance abusers  
11 is that the alcoholic can identify their negative behavior with  
12 their drinking. The alcoholic can say, "I'd never have done  
13 that if I was sober." The compulsive gambler doesn't have that  
14 excuse and the family doesn't have that explanation for the  
15 erratic behavior.

16 Even though gamblers see that gambling has caused  
17 difficulties, they also believe that gambling is the solution.  
18 Compulsive gamblers think in extremes. Everything is evaluated  
19 by if they're a winner or a loser and the compulsive gambler  
20 believes that they are always just one bet away from the big  
21 win. They use this to justify their actions. Stealing was just  
22 a loan that could be paid back with the jackpot.

23 Art sold anything we had of value. When those  
24 resources ran out, he would take from others. The people  
25 touched by his obsessions were many well-meaning friends and  
26 acquaintances. The financial cost is staggering but this is not

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1 consistent with Art's value system. Art is a loving father.  
2 Friends and family were the most important thing to him. I had  
3 a counselor explain it to me this way; this addiction destroys  
4 the value system. It is very important to separate the  
5 individual from his behavior and his behavior is typical for a  
6 compulsive gambler.

7 Sports wagering was especially elusive and lethal  
8 for my family. Art was able to gamble on credit. If he lost  
9 early in the week, he could double down and try to make it up  
10 before pay day for the bookie. The debt added up fast. The  
11 bookie had no legal recourse to collect this debt so he would  
12 use threats and intimidation. Art was threatened and we were  
13 threatened. I received strange phone calls and at one point had  
14 a car parked outside my home. We all lived in fear.

15 As Art borrowed money from friends and loved ones, I  
16 began to withdraw from the relationships that had once given me  
17 support. I suffered from anxiety and depression. I had no  
18 financial resources. At times I even wanted to believe Art's  
19 fantasy that it would all go away. The impact on my children  
20 has caused me the most anger and heartache. My oldest daughter  
21 is extremely close to her father. She offered to pay back his  
22 debts so that he could get out of jail.

23 She has grieved the loss of her father with anger  
24 and sadness. Compulsive gambling is hidden from adults but it  
25 is even more easily concealed from children. They don't have  
26 the physical explanation for the family's crisis. When Art was

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1 released from prison he came home to live with us. I decided to  
2 give him a second chance. My oldest daughter was seven years  
3 old and she was thrilled to have her father back in her life.  
4 She adored him.

5 Art promised her he would never gamble again and I  
6 believe Art believed this promise as well. One day he did not  
7 pick her up from the babysitter's as planned. I went and got  
8 her and we found out in the car from a radio report that Art had  
9 been rearrested for gambling charges. We returned to our  
10 apartment and went in the back door and as she entered, she saw  
11 six FBI and police agents in full uniform with gloves on  
12 searching our apartment. They were dumping boxes of cereal  
13 searching for money.

14 This trauma has effected her. She has difficulty in  
15 trusting others in relationships. She's been involved in  
16 extensive counseling. My youngest daughter is now four years  
17 old. She doesn't understand all that has happened but she does  
18 understand the prison system. She knows to take her shoes off,  
19 stand up straight with her arms out and be checked before you go  
20 through the metal detector. She has no memory of living with a  
21 father in her home.

22 My situation is not unique. In fact, since I've  
23 been working with other families, I realize that I was very  
24 lucky. My family took me in or we could have been homeless. My  
25 story was public so friends reached out in support. My faith  
26 was strong and I had an internal drive to overcome the

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1 situation. I was alert in the early days. I separated my  
2 finances, closed my checking account and credit cards. We paid  
3 all our bills with money orders when I was with Art.

4 The debt I faced was minimal to what it could have  
5 been. Many families have lost much more. The fact that my  
6 story was public caused additional embarrassment but resources  
7 and support came to me. In working with other families with  
8 Trimerdian I know of a woman who found out that her husband was  
9 a compulsive gambler. She ran a credit report and found there  
10 were 37 joint credit cards that she was unaware of. They were  
11 all max'd out. She would be financially responsible for this  
12 debt.

13 Families must be educated and protected. Many  
14 families are suffering alone. They may not even be aware that  
15 compulsive gambling is what they are fighting. In my situation,  
16 the professional resources that were made available were focused  
17 on Art. In some ways I was seen in terms of how I could aid his  
18 treatment. Professionals were not focusing on my needs.  
19 Programs for the families of compulsive gamblers were virtually  
20 non-existent. There was nothing to teach families how to deal  
21 with the repercussions of a loved one's gambling.

22 I took some specific steps on my own that can be  
23 duplicated for other families. First, families need to be  
24 aware. Educational programs need to explain the warning signs  
25 of compulsive gambling and teach how the families should not  
26 enable the compulsive gambler. Although there are many

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1 similarities to substance abuse, emotional counseling needs to  
2 focus specifically on the unique dynamics of compulsive  
3 gambling. I was involved in Gam-anon and received support from  
4 this group.

5 I was eventually able to work with a counselor who  
6 specialized in compulsive gambling and learned to identify the  
7 pattern of manipulation and break that cycle. I worked through  
8 the anger and resentment of the situation and began to  
9 understand the disease of compulsive gambling. Family members  
10 need to have the emotional strength to take the action steps to  
11 insure their well-being. I was eventually able to do this. My  
12 children now have a secure home. They have supported  
13 relationships with their extended family and I was fortunate, I  
14 had a college education and was able to pursue a career to  
15 establish financial security.

16 Many families don't have the resources that I do and  
17 did. They must rely on state agencies. There is a lot that we  
18 don't understand about compulsive gambling but what's clear is  
19 that in the wake of the destruction a compulsive gambler  
20 creates, the family shoulders the burden. With programs  
21 addressing education, awareness and treatment for those effected  
22 by compulsive gamblers, families do not need to be the victim.

23 In conclusion, here are my recommendations. Develop  
24 awareness programs targeted to adults that clearly explain the  
25 risks associated with all gambling and provide education for  
26 families. Implement educational programs at the junior high and

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1 high school levels where many adolescents first experiment with  
2 recreational gambling. Research the effects of compulsive  
3 gambling on the family. Provide treatment for compulsive  
4 gamblers and family members. And because of the hidden nature  
5 of this addiction, require state health care professionals to  
6 make screening and awareness of compulsive gambling a priority.  
7 Thank you.

8 CHAIRPERSON JAMES: Thank you.

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