CHAIRPERSON JAMES: Ms. Schlitchter.

MS. SCHLICHTER: Good morning.

CHAIRPERSON JAMES: Good morning.

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

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

I would like the Commission to look at compulsive gambling from the family's perspective. To lessen the negative impact on society, you must look at the family dynamics and provide specific services to families effected by compulsive gambling. I left Art in the spring of 1994. My second child was eight weeks old. I had a four-year old daughter. The FBI was investigating Art for bank fraud and was possibly going to wrongly implicate my sister.
I went home. I moved into my parent's basement. I had no job, no money and no car. A month later I was faced with a six-figure tax lien. I had spent the previous 14 years in emotional chaos. We moved six times in seven years. Art was running from debt and legal problems. Art's sports gambling habit increased to tens of thousands of dollars a day. He used elaborate schemes to hide this from me. I was aware that Art was a compulsive gambler before I married him. He had been through a treatment program and was involved in Gamblers Anonymous.

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

Gambling was Art's primary relationship. He had a group of friends that would collaborate his stories when trying to obtain money to gamble and to cover his activities from me. They would convince me that he was doing well and that I was over-reacting. At times I thought that I was crazy. In the
1. The desperation phase for a compulsive gambler there is nothing that they won't do to obtain money. The action gambler is often highly competitive. They have a relentless drive and an unrealistic optimism. Gamblers suffer intense cravings very similar to substance abusers.

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

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

4. Art sold anything we had of value. When those resources ran out, he would take from others. The people touched by his obsessions were many well-meaning friends and acquaintances. The financial cost is staggering but this is not
consistent with Art's value system. Art is a loving father. Friends and family were the most important thing to him. I had a counselor explain it to me this way; this addiction destroys the value system. It is very important to separate the individual from his behavior and his behavior is typical for a compulsive gambler.

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

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

She has grieved the loss of her father with anger and sadness. Compulsive gambling is hidden from adults but it is even more easily concealed from children. They don't have the physical explanation for the family's crisis. When Art was...
released from prison he came home to live with us. I decided to
give him a second chance. My oldest daughter was seven years
old and she was thrilled to have her father back in her life.
She adored him.

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

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

My situation is not unique. In fact, since I've
been working with other families, I realize that I was very
lucky. My family took me in or we could have been homeless. My
story was public so friends reached out in support. My faith
was strong and I had an internal drive to overcome the
situation. I was alert in the early days. I separated my finances, closed my checking account and credit cards. We paid all our bills with money orders when I was with Art.

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

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

I took some specific steps on my own that can be duplicated for other families. First, families need to be aware. Educational programs need to explain the warning signs of compulsive gambling and teach how the families should not enable the compulsive gambler. Although there are many
similarities to substance abuse, emotional counseling needs to focus specifically on the unique dynamics of compulsive gambling. I was involved in Gam-anon and received support from this group.

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

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

In conclusion, here are my recommendations. Develop awareness programs targeted to adults that clearly explain the risks associated with all gambling and provide education for families. Implement educational programs at the junior high and
high school levels where many adolescents first experiment with
recreational gambling. Research the effects of compulsive
gambling on the family. Provide treatment for compulsive
gamblers and family members. And because of the hidden nature
of this addiction, require state health care professionals to
make screening and awareness of compulsive gambling a priority.

Thank you.

CHAIRPERSON JAMES: Thank you.