

## An Introduction to Compulsive Gambling

March 7th-13th is National Problem Gambling Awareness Week



**G**ambling odds, as the saying goes, are stacked in favor of the house. But that doesn't stop people from trying to beat the odds and hit the jackpot. About 85 percent of American adults say they have gambled at some point in their lives, whether it's at the racetrack, the casino, or online. Gambling results in hundreds of billions of dollars in annual wagers. And for some people, it also results in compulsive gambling, or an urgent need to keep gambling despite the toll it exacts on their lives.

People with compulsive gambling lose control of their betting behavior, often with serious consequences. They're constantly chasing their losses, and they often go to extremes to hide their gambling. They may even resort to fraud or theft when faced with desperate financial problems.

Rather than being an addiction, compulsive gambling is technically classified as an impulse-control disorder – a disorder in which you can't resist a temptation or drive to perform an act that's harmful to you or someone else. Whatever the label, it's difficult to overcome the powerful hook of compulsive gambling without professional treatment.

Compulsive gambling can affect many areas of your life, possibly causing:

- Estrangement of family and friends
- Financial problems
- Legal problems, as you may resort to illegal activities to fund your addictive behavior
- Workplace problems
- Development of associated problems, such as excessive alcohol consumption or drug abuse

### Causes

It's not known what drives people to engage in compulsive gambling. Problems with certain naturally occurring chemicals in the brain may play a role. In particular, the neurotransmitters serotonin, norepinephrine (noradrenaline), and dopamine may be factors.

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Neurotransmitters act as chemical messengers that enable nerve cells (neurons) to communicate. Neurotransmitters are released into the gaps (synapses) between nerve cells in the brain to help messages flow from one cell to another. If neurons don't produce enough of these chemicals, messages aren't communicated effectively. Serotonin is a chemical in the brain that plays a key role in regulating mood and behavior.

Norepinephrine, a hormone released in response to stress, has been linked to arousal and risk-taking in compulsive gamblers. Brain cells release dopamine as part of the reward system through which you learn to seek things that make you feel pleasure, such as food and sex. Dopamine plays a role in developing addiction. Together, these may set the stage for compulsive gambling.

### Signs and Symptoms

People with compulsive gambling are typically in it for the thrill, rather than the actual winnings. They find the action exciting and arousing.

Signs and symptoms of compulsive gambling include:

- A preoccupation with gambling
- Reliving past gambling experiences
- Taking time from work or family life to gamble
- Concealing gambling
- Feeling guilt or remorse after gambling
- Borrowing money or stealing to gamble
- Failed efforts to cut back on gambling
- Lying to hide gambling

### Coping Skills

People with compulsive gambling often wager money that they need to pay bills. When they lose, they chase their losses, or attempt to gain back the money they've gambled away. They may turn to gambling both when they feel down and when they feel up. If they try to cut down on gambling, they may become restless or irritable.

The lure of gambling is hard to overcome if you think you'll win the next time. Here are some recovery skills that may help you remain focused on resisting the urges of compulsive gambling:

- Tell yourself that it's too risky to gamble at all. One bet typically leads to another and another.
- Give yourself permission to ask for help, as part of realizing that sheer will power isn't enough to overcome compulsive gambling.
- Stay focused on your No. 1 goal: Not to gamble. Coping skills to better manage the other issues in your life can only be initiated when you aren't gambling.
- Recognize and then avoid situations that trigger your urge to bet.
- Make a point of engaging in supportive self-help activities. Add healthy social activities that don't involve gambling.
- Acknowledge setbacks and return to your recovery plan.
- Be honest with family members and friends. Tell them how they can help you stick to your recovery plan. Ask them to encourage your use of coping skills when the urge to gamble strikes.

**For more information:**

<http://concern-eap.personaladvantage.com/content?sub=10001527>



## The Many Causes of Insomnia

March 7th-13<sup>th</sup> is National Sleep Awareness Week

Anxiety and stress are the most common causes of insomnia. About 35 percent of people with chronic insomnia suffer from depression or anxiety.

But sleeplessness can also be caused by a variety of medical conditions and medications and environmental factors. If you suffer from insomnia and have any of the following medical conditions, ask your doctor to discuss possible treatments.

### Respiratory Conditions

Allergies, asthma, bronchitis, and emphysema can interfere with your breathing at night and can cause you to awaken frequently. In addition, many medications used to treat these conditions cause insomnia. Ask your doctor to give you a dosage schedule least likely to interfere with your bedtime.

### Sleep Apnea

People with sleep apnea stop breathing for 10- to 60-second intervals dozens or hundreds

of times each night. Overweight individuals and men over 50 have the greatest risk of the condition.

Most people with sleep apnea are not aware of their breathing problems. Symptoms include: ear-splitting snores, long pauses without breathing followed by a snort, gasp, or forced inspiration without awakening, daytime headaches, and chronic daytime fatigue. If untreated, apnea can increase a person's chances of suffering high blood pressure, heart disease, and stroke.

Treatments include weight loss, corrective surgery of abnormalities of the upper airway, prescription respiratory stimulants, and a nasal mask that keeps breathing passages open during sleep (nasal CPAP).

### Heartburn and GERD

Heartburn can interfere with your sleep when stomach acid seeps into the esophagus, triggering a reflex that wakes you up. To reduce the incidence of heartburn: Avoid coffee, alcohol, chocolate, and high-fat and highly acidic foods. Don't eat late at night. Raise the head of your bed six inches by placing blocks of wood under the bed frame. Stop smoking; tobacco smoke weakens the esophageal sphincter.

### Arthritis

The pain and stiffness of arthritis often keep sufferers from sleeping well. Pain relievers and regular exercise that increase your joints' range of motion may provide relief. According to the National Sleep Foundation, as many as 75% of people with rheumatic or arthritic disorders often suffer from sleep problems.

### Menopause

Many women experience restless sleep, night sweats, and early morning awakenings when they reach menopause. Women on hormone replacement therapy are less likely to experience sleeping problems. Because HRT

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carries increased health risks, a woman should talk to her doctor about what is best for her.

### **Medications and Sleep**

Many prescription and nonprescription medications can cause insomnia. Ask your doctor if you can change to a related drug or alter the dosage or the time you take the medication if you have sleep problems and regularly take one or more of these drugs: Excedrin, Anacin, Triaminicin, prescription diet pills, and other drugs that contain amphetamine, beta blockers, decongestants, antidepressants, anti-hypertensive medications, steroids, thyroid hormones, antimetabolites, oral contraceptives, broncho-dilating drugs for asthma, and tranquilizers.

### **Nicotine and Alcohol**

Nicotine is a stimulant. Smokers experience nicotine withdrawal during sleep and can have difficulty falling asleep and problems waking up.

Alcohol may speed the beginning of sleep, but it increases the number of times you awaken in the later half of the night.

### **For more information:**

<http://concern-eap.personaladvantage.com/content?sub=10000761>



## **The Anatomy of a Simple Will, and Why You May Need One**

Everyone should have a will. Even people of modest means should at least have a simple will, for two reasons:

- To name an executor (sometimes also referred to as a "personal representative") to wrap up their affairs, and
- To specify "who gets what" from their property, to avoid family squabbles.

In the absence of a will, the state law of intestacy determines how the decedent's (the deceased person's) property is to be distributed. In many situations, the law dictates exactly what the decedent would have wanted if he or she had taken time to write a will. But other times the law does just the opposite.

Too often, one mistakenly thinks that one's heirs know what they are "supposed" to do, know what they're to get, or will act appropriately. Family squabbles regularly occur because siblings cannot agree on how to distribute mom's candlesticks, ashtrays, or microwave oven. When big-ticket items are involved, things can get bitter and ugly. A

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will, therefore, should be used to either name a particular person to receive each item of property or to set out a procedure for making the distribution—e.g., alternating selections by the two children, beginning with a coin flip.

Although some states include a form for a simple will in their statute books, there is no particular format required. The design of the document is usually straightforward, even if the language used by lawyers is a bit stilted. The text generally runs 2-5 pages. Keeping in mind that such a "simple" will may not be what you need at all, look over this description of a typical simple will structure just for reference purposes:

- A paragraph stating that the will-maker is of sound mind and intends this document to be his or her "last will and testament."
- A paragraph naming the executor—there should be an alternate, too.
- Nomination of guardians for any minor children in the event both parents die prematurely. A guardian should be named for the person and for the property of each child. (These roles can be filled by the same person.) Note that whoever is nominated still must be approved and appointed by the court.
- A provision that the executor first pay all the decedent's debts and taxes.
- Specific bequests—if any—to named individuals, e.g., "Daughter Sally gets my wedding ring; daughter Jane gets my gold necklace."
- Disposition of the remainder (residue) of property, which consists of everything that remains after taxes, bills, and bequests.

Married people with children often write wills that are "mirror images" of each other: "If I die first, everything goes to my spouse. If my spouse has already died, I give everything to my children, in equal shares, per stirpes." Wills of this type are sometimes referred to as "I love you" wills.

The will can set out an alternating selection process, to be supervised by the executor. If no procedure is specified, it is the executor's job to conduct the property distribution as he or she sees fit—as long as it is completely fair to all beneficiaries. Too often, the executor is an adult child who is also a beneficiary and who abuses the position by giving himself or herself preference in some way. This is strictly prohibited by law, but it is the basis of many probate horror stories.

The "pay all my debts and taxes" clause seems straightforward, but it frequently leads to an unsuspected problem: Since many transfers of property at death take place completely outside the probate system (e.g., joint property, retirement accounts, life insurance, etc.), this clause sometimes results in one beneficiary being singled out for these expenses. The decedent's "debts and taxes" all must come out of the "hide" of the beneficiary (e.g., a child) who inherits probate property, while other property, which may pass outside of probate to another child, is free and clear. This is one of many scenarios that make it wise at least to consult an attorney about your will.

People find that preparing a will provides great peace of mind, but they often fear that preparing one is complex. A simple will, however, is often merely a structured list of straightforward tasks designed to wrap up their affairs.

**For more information:**

<http://concern-eap.personaladvantage.com/content?sub=10000486>