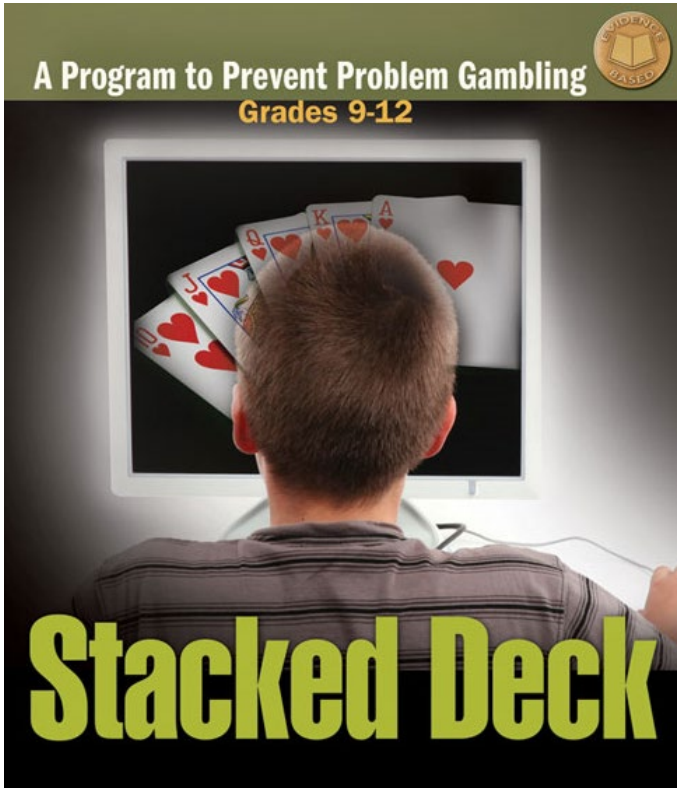
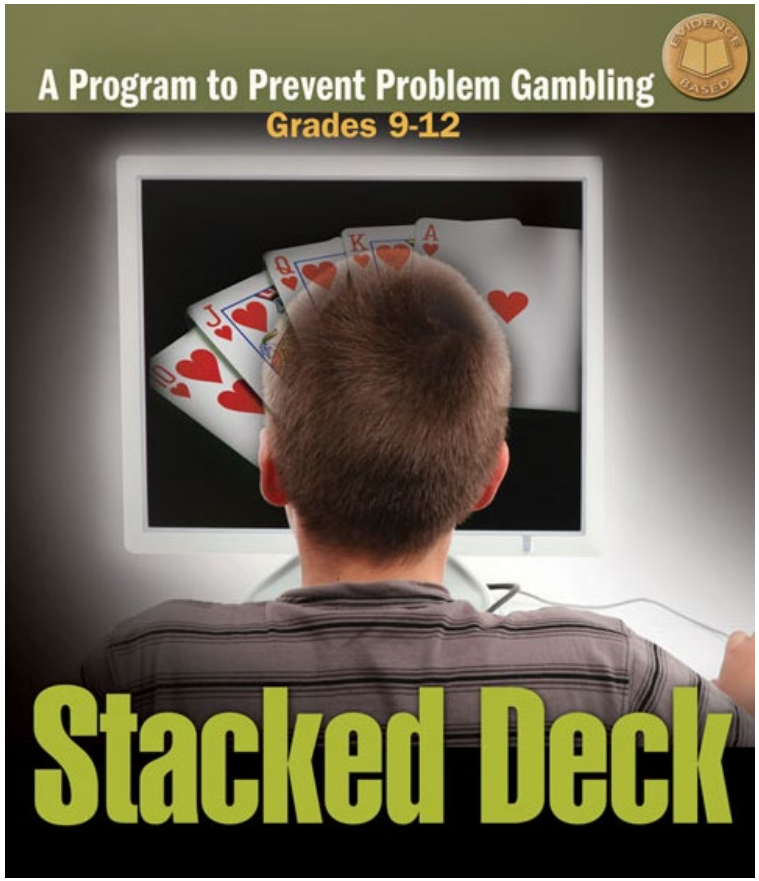

A Program to Prevent Problem Gambling
Grades 9-12
Stacked Deck

Pre Test



Stacked Deck Training Lesson 1

Dr. Robert Williams
University of Lethbridge
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KNOW YOUR ODDS

THE LONGER YOU PLAY THE MORE YOU LOSE

Lesson 1: Gambling History and the "House Edge"

Gambling?

Does gambling have to be for money?

- No!
- Gambling stakes can be anything of material value.

Does gambling have to be about totally unpredictable events?

- No!
- Gambling can also be about somewhat predictable events, such as sports.

What Is Gambling?

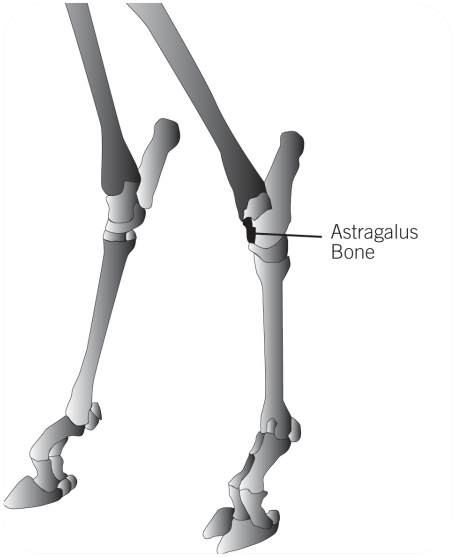
Definition:

Gambling is *risking money or something of material value* on something with an uncertain outcome in hope of winning additional money or something of material value.

Gambling has been around for thousands of years and is found all over the world

Reproduced with permission of CULVER PICTURES

Ancient Greeks enjoyed "throwing the bones."



Ancient Egyptians crafted these twenty-sided clay dice.

Ancient Romans wagered vast sums on chariot races

and gladiator duels.

China used lotteries to help finance the Great Wall.

Reproduced from the Codex Magliabechiano (fine art facsimile edition) with permission of

Aztecs gambled on a game called *patolli*.

Gambling history is also traced through other Native American traditions, from times long before the arrival of Europeans.

This group is playing a traditional "hand game."

Used with permission of Marathon County Historical Society, Wausau, WI

Modern gambling differs from older forms of gambling in two important ways.

First, the type of games played today is different.

In Western culture, today's most popular games are, in order of popularity:

Lotteries

- Powerball
- Mega Millions
- Lotto 6/49

Instant win tickets

- These are scratch-off games.
- Tickets cost $1 to $20 each.
- Top prize: $10,000 to $1,000,000

Electronic gambling machines (EGMs)

$$
Gambling's biggest money maker
$$

Private bets on games of skill

(most popular form of gambling for teens)

Sports betting

Bingo


BINGO
1 TO 15
16 TO 30
31 TO 45
46 TO 60
61 TO 75
25 37 50 67
12 40 58 65
3 24 57 69
10 22 31 75
8 19 33 49
B 15
N 36
I 21

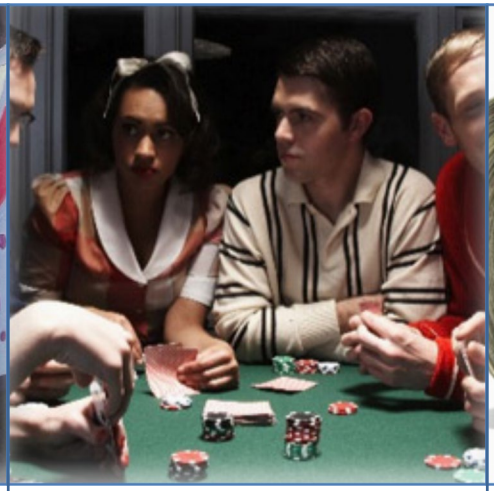
Casino Table Games

Horse Racing And Dog Racing

The games have changed. But an even more important difference is that modern gambling is a commercial enterprise.

The *Big* Change

1. Long ago, most gambling had religious and ceremonial functions.



2. Later, gambling became a recreational activity played among individuals.

3. Most recently, gambling has become a business.

The house edge: How it works

- Casinos, bingo halls, racetracks, sports books, and lottery providers are in the business of making money.
- These businesses make money by making sure that you do not have a 50 percent (or fair) chance of winning.
- Each time you play against "the house," your chance of winning is only about 25 to 49 percent.

The House Edge: What It Means

U.S. citizens lost **$107 billion** to the gambling industry in 2017.

Canadians lost **$13 billion** to gambling in 2016.

Las Vegas was built from gambling losses!

The law of averages

The larger the sample size (the more times you play),
the closer your average outcome will be
to the true odds of the game.

A coin has two sides, heads and tails, so if you toss it there are two possible outcomes. With a fair coin, each side has an equal chance of facing up after a single toss. But if a coin lands the same way several times in a row, what might a person start to believe? Would that belief be correct?

Probability & Law of Averages guarantee the HOUSE will win over time.

How much money does the average person lose after betting one dollar 1,000 times?

Form of gambling	Average loss
Lotteries	$490
Instant win tickets	$450
Bingo	$350
Horse race betting	$200
Craps (dice)	$14 to $167
Slot machines	$50 to $150
Sports betting in Las Vegas	$45 to $90
Roulette	$53
Blackjack	$10 to $60

The house edge: Sad but true

When betting against the house, no type of gambling that allows you to make money in the long run.

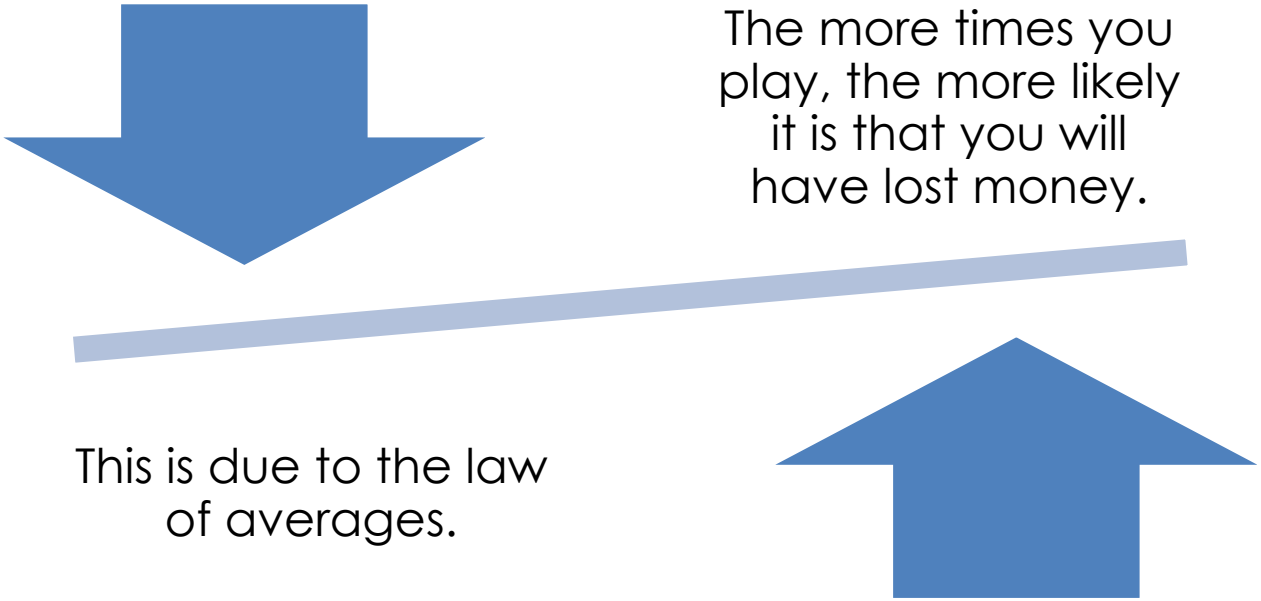
Your only choice is how fast you want to lose your money.

You will lose money quickly if you play lotteries, bingo, and slot machines.

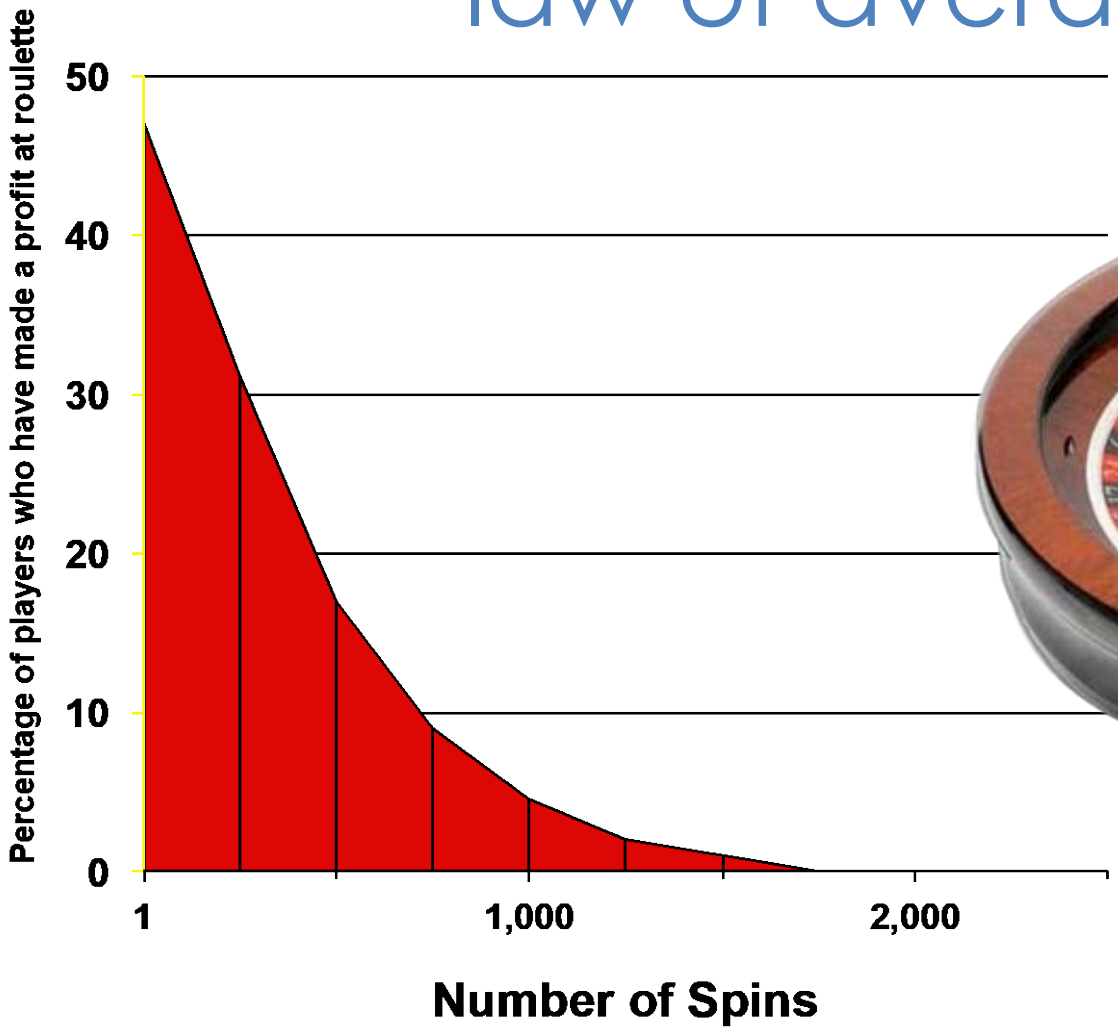
You will lose money a little more slowly if you play blackjack or roulette.

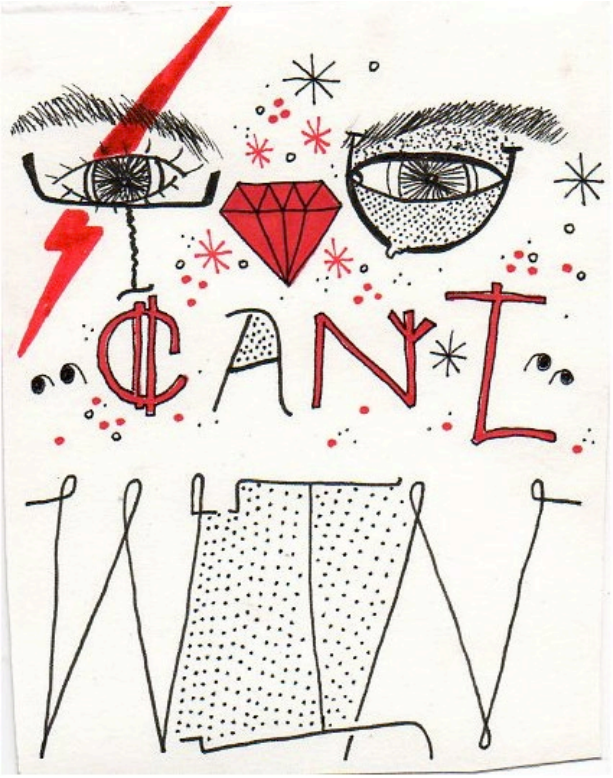
The house edge and "beginner's luck"

Your best chance of winning is the **first time** you play.



Roulette and the law of averages





With Gambling You Cannot Win in the Long Run!

Dice game

Rules:

- Pay one "virtual dollar" to play—one dollar for every guess you make during the game.
- Guess the outcomes for ten rolls of one die.
- The casino will pay you $3 for each correct guess.
- Choose a number from 1 to 6 for each roll, and write these guesses on your betting slip.
- Write down the actual results as we go.
- Shout "Yeah!" each time your guess is correct.

Results:

- Give yourself $3 for each correct guess.
- Subtract the $10 you paid in entry fees.

Roll	Guess	Result	Won	Lost
1	4			$1
2	6			$1
3	2			$1
4	5			$1
5	1			$1
6	3			$1
7	4			$1
8	2			$1
9	6			$1
10	5			$1
			$	$10
			Total (Won -$10)	

How many people lost money? How many people won money?

As in real casino games, even though you heard constant sounds of winning, only the casino is really celebrating! *Notice: there is no sound for losing!*

Lotteries -most popular type of gambling, chances of winning are extremely low

Why lotteries are so popular:	People don't realize how long the odds are
	Odds of winning the U.S. Powerball lottery are 1 in 146 million,
	but people don't fully grasp the size of that number.
Gain false sense of control by choosing a series of numbers	Correctly choosing 6 numbers between 1 and 55 seems easier than choosing 1 number between 1 and 146,000,000,
	even though the odds of choosing correctly are the same.
Often choose their own "lucky" numbers	but *it won't improve their chances of winning*
	because each ball has an equal chance of being selected.

Odds of winning the lottery

Odds of being killed in a car crash this year	1 in 8,000
Odds of being murdered this year	1 in 18,000 (U.S.) 1 in 43,000 (Canada)
Odds of being hit by lightning this year	1 in 400,000
Odds of dying from flesh-eating disease	1 in 1,000,000
Odds of winning Lotto 6/49 Odds of winning Powerball	1 in 14,000,000 1 in 146,000,000

You are actually **hundreds** of times more likely to be killed on your way to **buy** a lottery ticket than to ever win the lottery!

Let's Put 146 Million Into Perspective…

If it takes 10 seconds to fill out a lottery ticket,

- & you spent *12 hours a day* filling out tickets every day of the year,
  - it would take 47 years & $73 million
  - to give you a 50% chance of winning the Powerball jackpot

If you bought a lottery ticket every day of the year,

- It would take you 200,000 years
- to have a 50% chance of winning!

A 1 in 146 million chance

- Trying to guess a random citizen's address in the U.S.
- It will cost you $1 for every guess, &
- you must identify their correct state, city, street, and house number

The Powerball lottery is like paying $1 for a chance

- to guess which blade of grass on this football field is my favorite.
- (& you can pay another $ for another guess,
- but next time I'll probably change my mind about my favorite!)

Lottery Game Rules

- Each student participating in the lottery needs to:
  - Pay one candy to play.
  - Choose a number from 1 to 100.
  - Write it on one of your blank tickets.
  - Write your name on the ticket.
  - Place your number on the lottery board.
  - Anyone who correctly guesses the number drawn wins 51 candies.

Who are the winners in the game?	**Who are the losers in this game?**
The lottery provider	Almost everyone who played
Maybe one or two players who guessed correctly	
All the people who did not play	

Take-home page

News from *Stacked Deck*

Lesson 1: Gambling History and the "House Edge"

Today we learned that gambling has been around for thousands of years. Ancient Greeks enjoyed "throwing the bones." They used *astragali*—actual bones from animals like goats and deer—as dice. After many years, *astragali* were replaced by dice, and these became the world's most common means of generating random events. Ceramic dice have been found in Egyptian tombs built before 2000 BC.

Ancient Romans made huge bets on chariot races and gladiator duels. Several modern casino resorts began in ancient times as Roman gambling centers. China used lotteries to help finance the Great Wall, and—according to the conquistadors—Montezuma often enjoyed watching his nobles gamble over *patolli*, an ancient Aztec board game.

While ancient gambling often had a religious purpose, modern gambling is different. Most gambling today is against a commercial business—like a casino, racetrack, bingo hall, sports book, or lottery provider—often called "the house." The house is in business to make money, and it does so by keeping a mathematical advantage in all the games it provides. This is called the "house edge." The law of averages explains that, when betting against the house, it's possible to win once in awhile, but it's impossible to win over the long run. We played a dice game to test this idea in class.

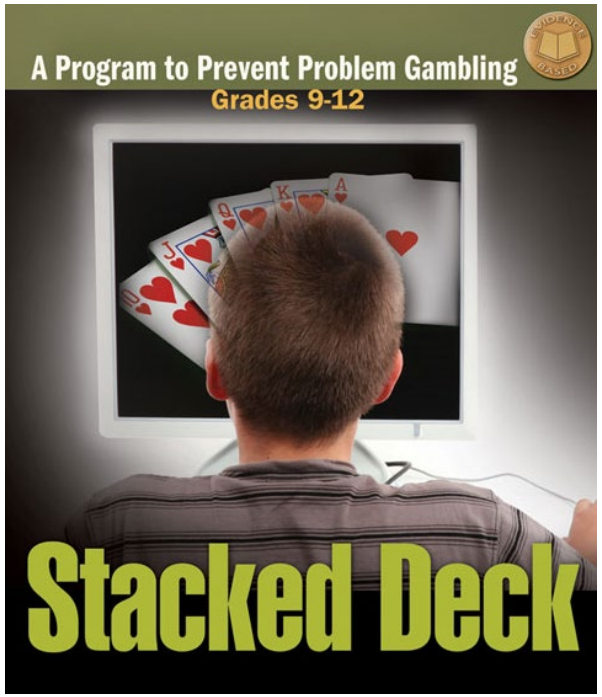
Question: When betting against the house, what type of gambling allows you to make money in the long run?

Answer: None. Your only choice is how much money you want to lose and how fast you want to lose it.

Summary

- Gambling has been around for thousands of years.
- Modern gambling differs from older forms of gambling in that:
  - The games have changed.
  - Most gambling today is against a commercial business known as "the house." The house is in business to make money.
- The house makes money by keeping a mathematical advantage in all games it provides.
- When betting against the house, it's possible to win once in a while, but it's impossible to make a profit over the long run.

End of lesson 1



Stacked Deck Training Lesson 2

Dr. Robert Williams
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Lesson 2

Problem Gambling

What we learned last lesson

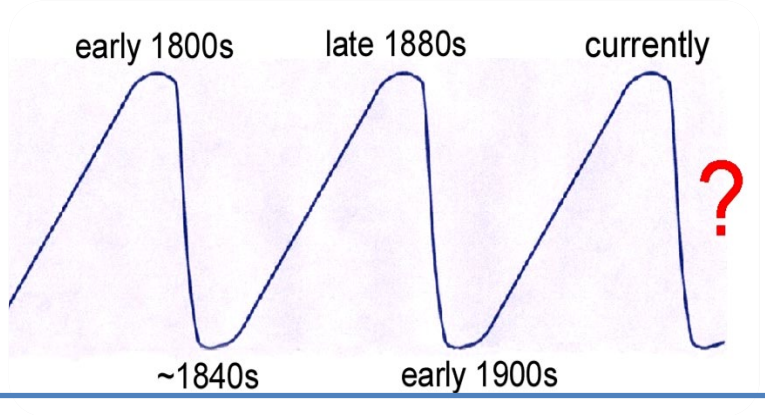
- Gambling has been around for thousands of years.
- Modern gambling differs from older forms of gambling in that:
  - The **games** have changed.
  - Most gambling today is against a commercial business (casino, racetrack, bingo hall, sports book, lottery provider), often called "the house."
    The house is in business to make money.
- The house makes money by keeping a mathematical advantage in all games it provides. This is the **"house edge."**
- When betting against the house, it's possible to win once in a while, but it's **impossible to make a profit over the long run.**

There is a third, very important difference between gambling today and in the past:

Today, gambling is **much more widely available.**

- Casinos, lotteries, racetracks, bingo halls, and instant win tickets are now **legally** available in most U.S. states and Canadian provinces.
- **All** forms of gambling are now available over the Internet.
- **Online** gambling is available at all times of the day and night (though it is illegal in many countries).

Legally available gambling



Gambling has gone through cycles of legal availability followed by restrictions and/or prohibition.

Today's availability of legal gambling is the **highest** in over a hundred years!

History indicates that we are due for a backlash—*soon*.

Restrictions on gambling have always occurred after gambling has been legally available for a while, once negative effects are apparent.

The main negative effect of widespread gambling is gambling addiction, known as “problem gambling.”

Gambling can be very addictive.

It can be just as addictive as drugs or alcohol.

This poem about gambling was written 3,500 years ago:

Dice, verily, are armed with goads and driving-hooks, deceiving and tormenting, causing grievous woe. They give frail gifts and then destroy the man who wins.

Downward they roll, and then spring quickly upward, and, handless, force the man with hands to serve them. Cast on the board, like lumps of magic charcoal, though cold themselves they burn the heart to ashes.

The gambler's wife is left forlorn and wretched: the mother mourns the son who wanders homeless. In constant fear, in debt, and seeking riches, he goes by night unto the home of others.

Gambling restrictions: Throughout the ages and around the world

618–907: China- During the Tang Dynasty, gambling was a crime punishable by 100 lashes, death, or forced army service.

1100s: England- King Richard restricted dice playing during the Crusades.

1232: Germany- Friedrich II prohibited gambling.

1300: Spain- Rulers tried to abolish gambling.

1491–1547: England- Henry VIII made gambling illegal for commoners, except during Christmas.

1506–1900: Italy- Attempts to abolish wagering were ongoing.

1782: Russia- Catherine II banned gambling.

1817: Canada- Lower Canada banned all gambling.

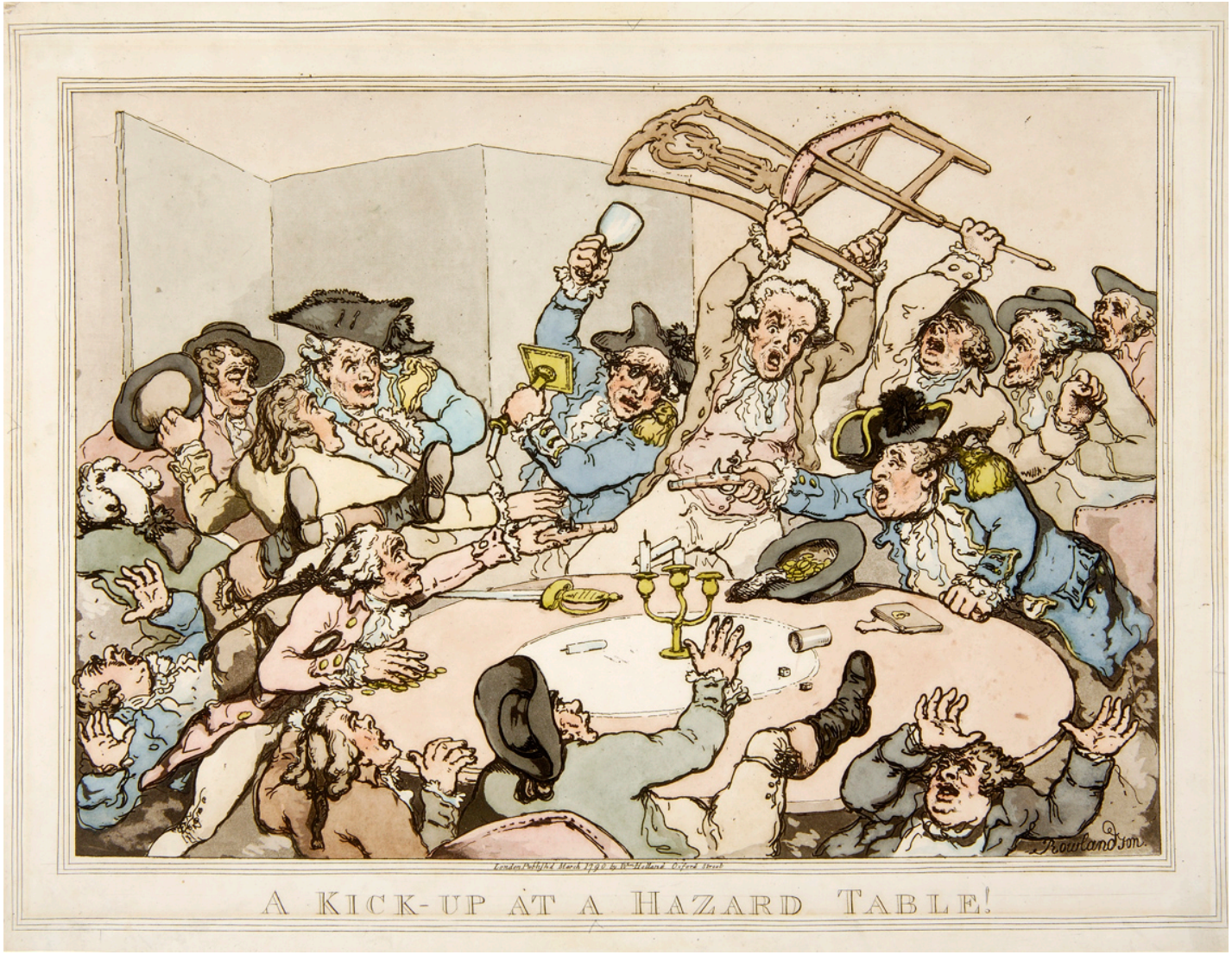
1837: France- All casinos were declared illegal.

Gamblers Quarreling

by Jan Steen, 1665

A Kick-Up at a Hazard Table

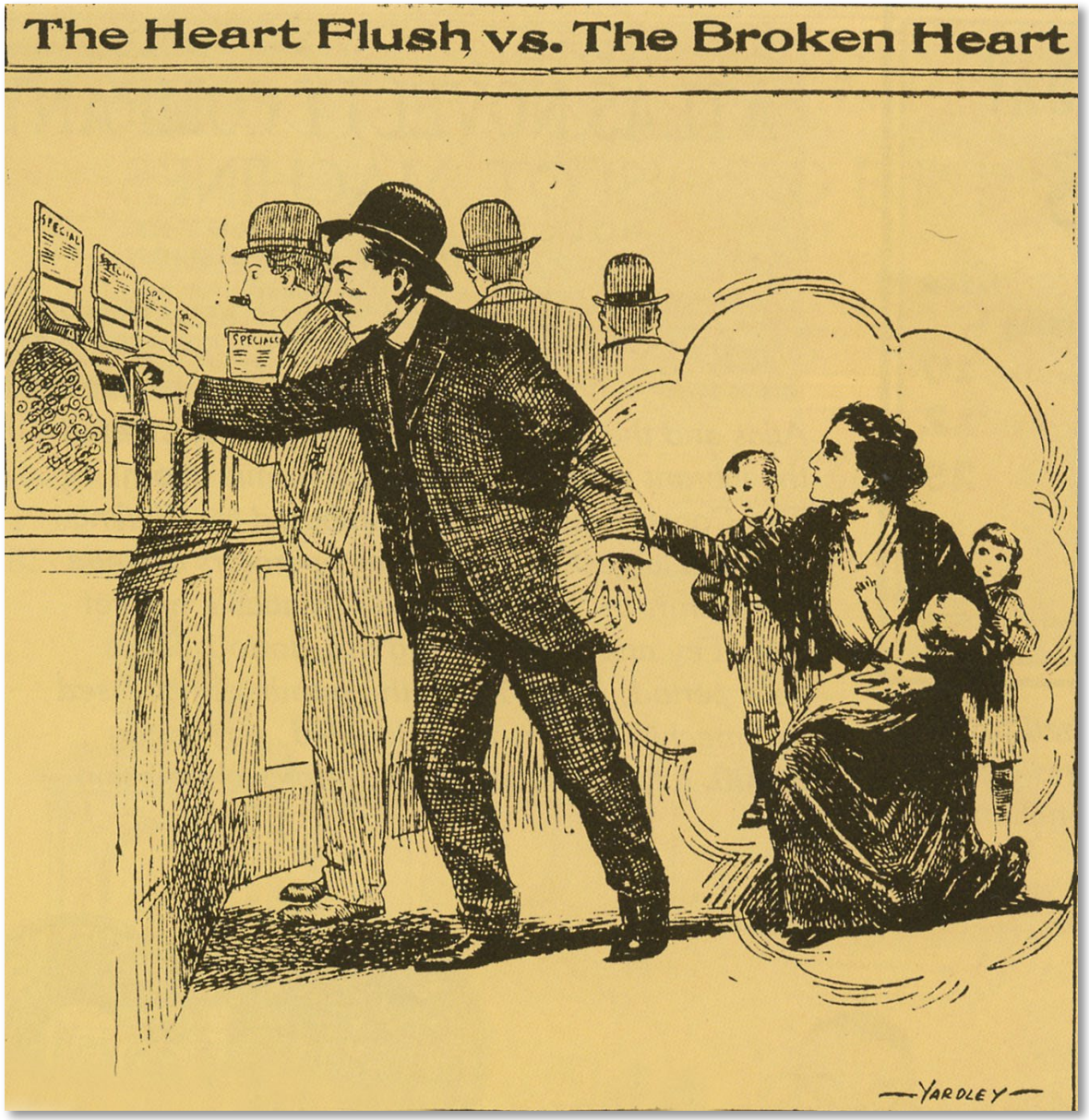
by Thomas Rowlandson, 1790



Ackland Art Museum, University of North Carolina at Chapel Hill. Ackland Fund

Gambling in U.S. history

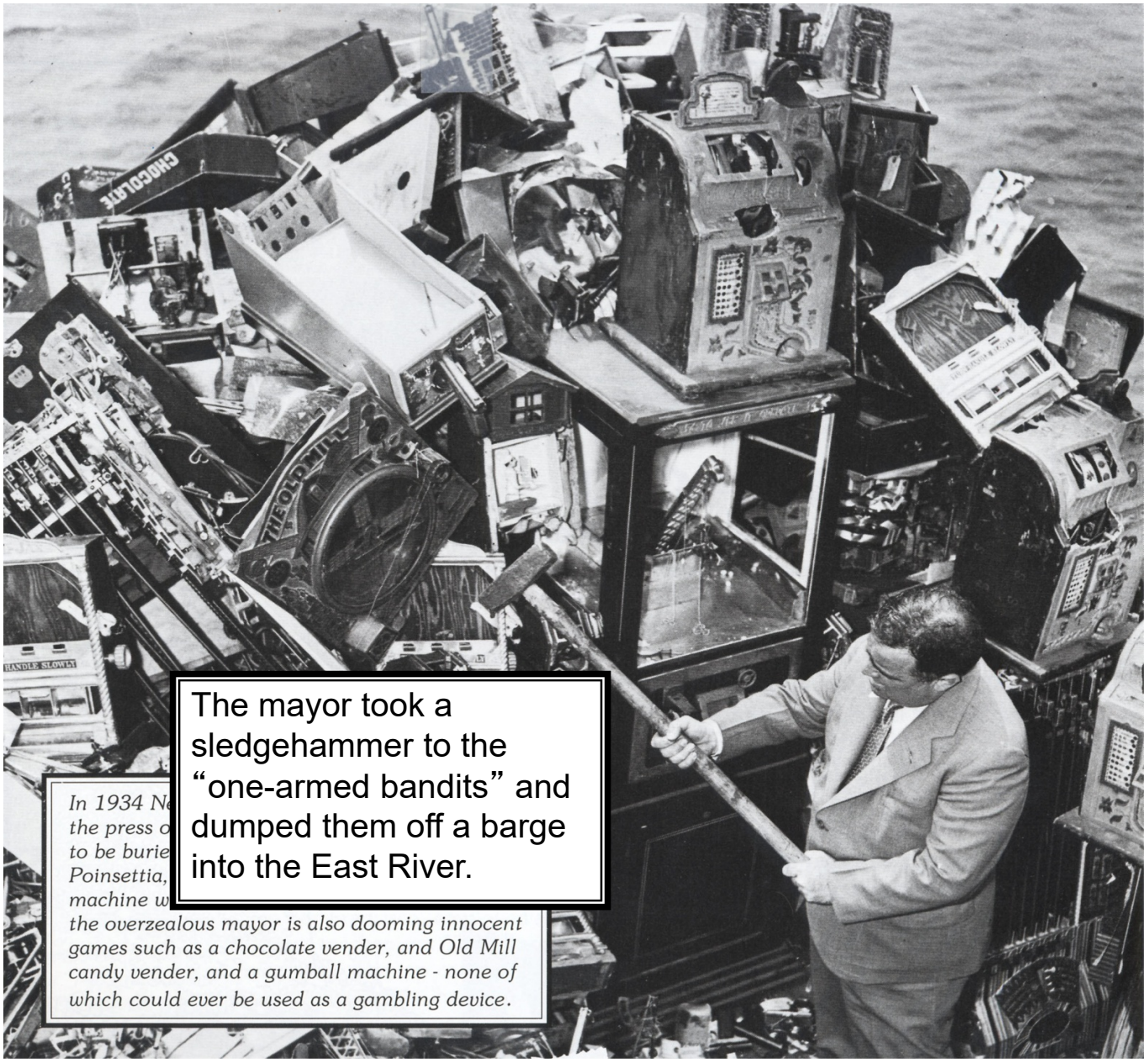
- 1630–1686, Plymouth Colony: Possession of cards, dice, and gaming tables was outlawed. "Card fiends" (addicts) were fined forty shillings.
- 1777: George Washington's order forbade "all officers . . . and soldiers . . . playing at cards, or other games of chance . . . At this time of public distress men must find enough to do, in service of their God and their country, without abandoning themselves to vice and immorality." He later wrote, "Gambling—the child of avarice, the brother of iniquity and the father of mischief."
- 1787: Thomas Jefferson said, "Gaming corrupts our dispositions, and teaches us a habit of hostility against all mankind."
- 1840: Lotteries were banned in most states.
- 1909, San Francisco: Slot machines were outlawed. Nevada followed in 1910, as did the rest of California in 1911.
- 1910: Almost all forms of gambling were prohibited nationwide.



Reproduced with the author's permission from *Slot Machines: America's Favorite Gaming Device* by Marshall Fey.

UPI Photo

In 1934, New York mayor Fiorello H. La Guardia rounded up thousands of slot machines as part of his war against organized crime.



The mayor took a sledgehammer to the "one-armed bandits" and dumped them off a barge into the East River.

UPI Photo

After gambling has been prohibited for a while, it gradually becomes re-legalized by a new generation that has not experienced its negative effects.

The usual justifications are:

- to raise money for local government.
- to keep people from spending their gambling dollars in other nearby cities, states, or provinces where gambling is legal.
- to decrease illegal gambling.

Initially, the more “acceptable” forms of gambling—such as lotteries—are legalized, then more forms follow.

Once freely available, efforts are made to either restrict or prohibit it.

Then the entire cycle starts again . . .

Those who do not
study history
are doomed to repeat it.

There are two types of people who gamble:

People who gamble recreationally

People who develop a problem with gambling

Recreational gambling

Most people gamble socially or recreationally.

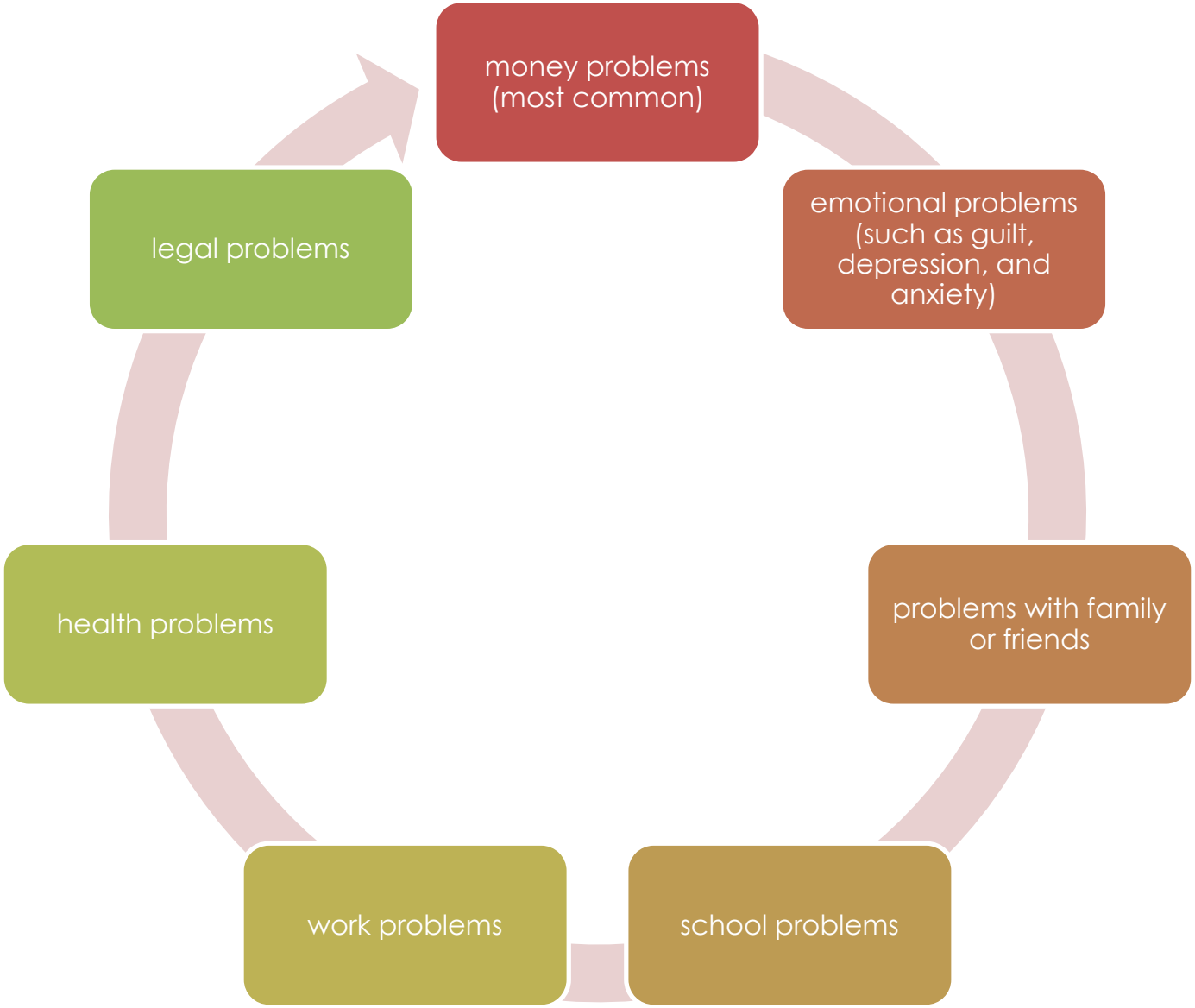
People who gambling socially or recreationally

- gamble once in a while, not all the time
- gamble with small amounts of money they can afford to lose
- gamble for fun or to socialize without any serious expectation of winning money
- understand that when betting against "the house," it's impossible to make a profit in the long run
- don't hide their gambling from other people
- are not preoccupied with gambling
- don't have any gambling misconceptions
- don't experience any psychological or financial problems because of their occasional gambling
- have no difficulties stopping when they should

Problem Gambling

- When a person whose gambling has caused **significant problems** for the person or someone close to him or her and has **impaired or lost control** over his or her gambling.

Types Of Gambling-Related Problems



Gambling Disorder

- Severe problem gambling is also called “gambling disorder”

Signs And Symptoms

- preoccupation with gambling
- "chasing losses"
- difficulty cutting back or stopping gambling
- irritability when trying to cut down or stop gambling
- lying to hide gambling activities
- gambling to escape from problems or bad moods
- committing illegal acts to pay for gambling
- relying on others for a "bailout" from gambling debts
- gambling with increasing amounts of money to get the same excitement

Who Is At The Greatest Risk For Developing a Gambling Problem?

- Everybody is at *some* level of risk.
- Some people are at much greater risk than others.

Risk Factors For Problem Gambling

- being in your **teens and twenties:**
  - The highest rates of problem gambling are in this age group.
  - Young people engage in high-risk behavior more than other age groups.
  - Today's youth are the first generation in many years to be raised with legal gambling widely available.
- being a male:
  - still,there are many female problem gamblers.
- started at an early age.
- have close access to gambling opportunities.

More Risk Factors

- **friends** who gamble.
- **parents** who gamble frequently or have gambling problems
  - This is due to parental modeling and/or genetic inheritance.
  - People with a gambling problem are three to eight times more likely than others to report a parent, brother, or sister with a gambling problem.
- **Other addictions:**
  - Having one addiction means a person is prone to other addictions.
  - Most people with a gambling problem are smokers.
  - People with a gambling problem have high rates of alcohol use and drug use.

More Risk Factors

- having an **early big win** at gambling:
  - Most people with a gambling problem had the *misfortune* of experiencing a big win when they first started playing.
- playing **rapid** forms of gambling with a **high frequency** of betting:
  - Slot machines can accept new bets every six seconds.
  - Most people with a gambling problem report problems with slot machines, casino table games, or Internet gambling.

More risk factors

- **not understanding how commercial gambling works, for example:**
  - the house edge
  - the law of averages
  - other gambling fallacies
- **difficulty controlling impulses**
  - People with ADHD are at risk.
- **mental health conditions, such as depression**
  - Gambling seems to offer a temporary escape from these conditions.

Why is it fair to say that *all* students in this room are at some risk of gambling problems?

- **teens and twenties**
- being male
- gambling at an early age
- close access to gambling opportunities
- friends who gamble
- parents who are heavy gamblers or have a gambling problem
- other addictions
- an early big win
- drawn to rapid, high-frequency betting
- not understanding how commercial gambling works
- difficulty controlling impulses
- mental health conditions

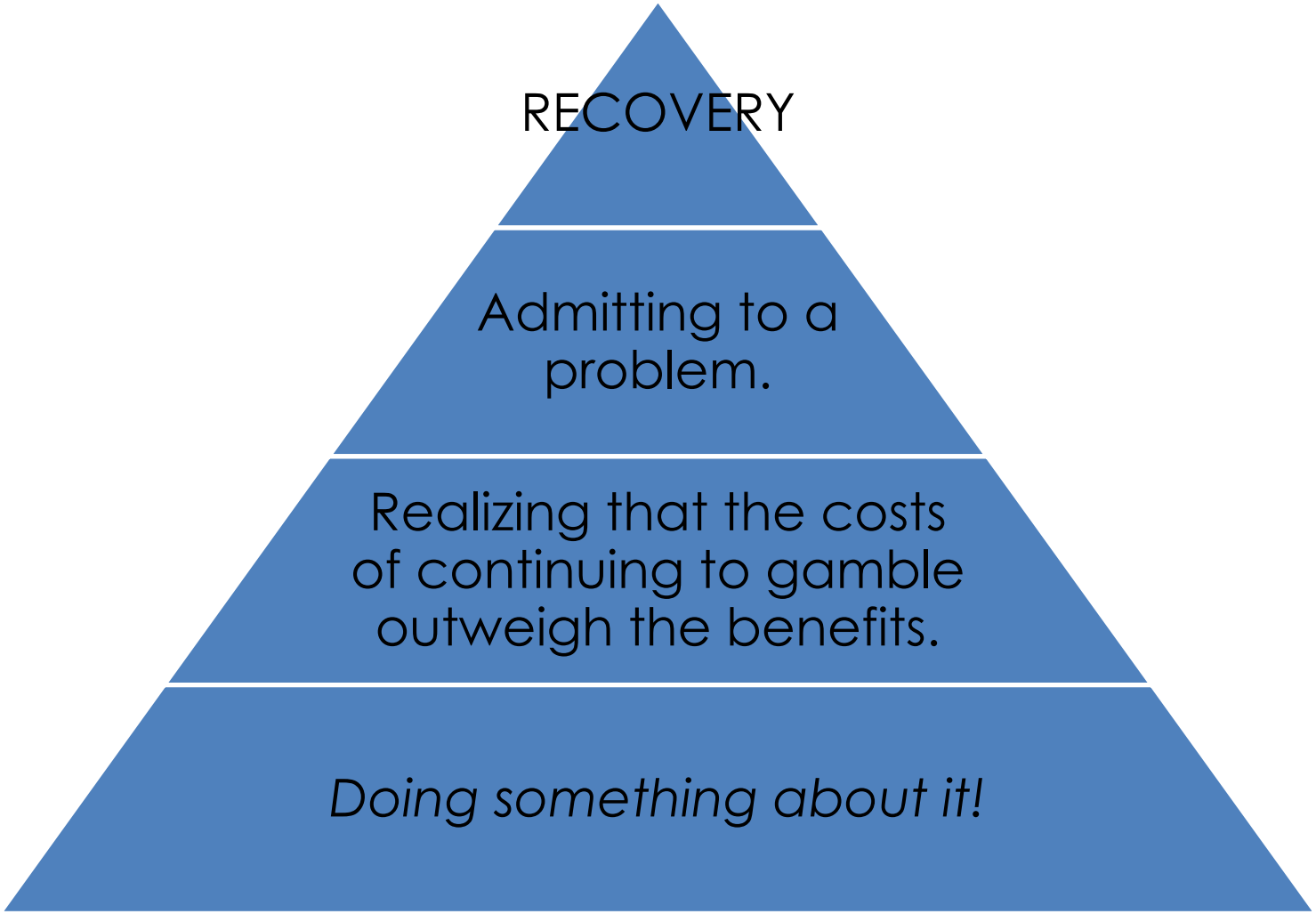
The Three Phases of Problem Gambling

Phase 1: Winning

Phase 2: Chasing Losses

Phase 3: Panic

What Is Recovery?



For more information, or for help with recovery, visit

www.youthgambling.mcgill.ca (International Centre for Youth Gambling Problems and High-Risk Behaviors

www.ncpgambling.org (National Council on Problem Gambling)

www.responsiblegambling.org (Responsible Gambling Council

For more information, or for help with recovery in Washington, visit:

http://www.evergreencpg.org/

Or call

1-800-547-6133

Role play:
Chris's story

Poster Workshop

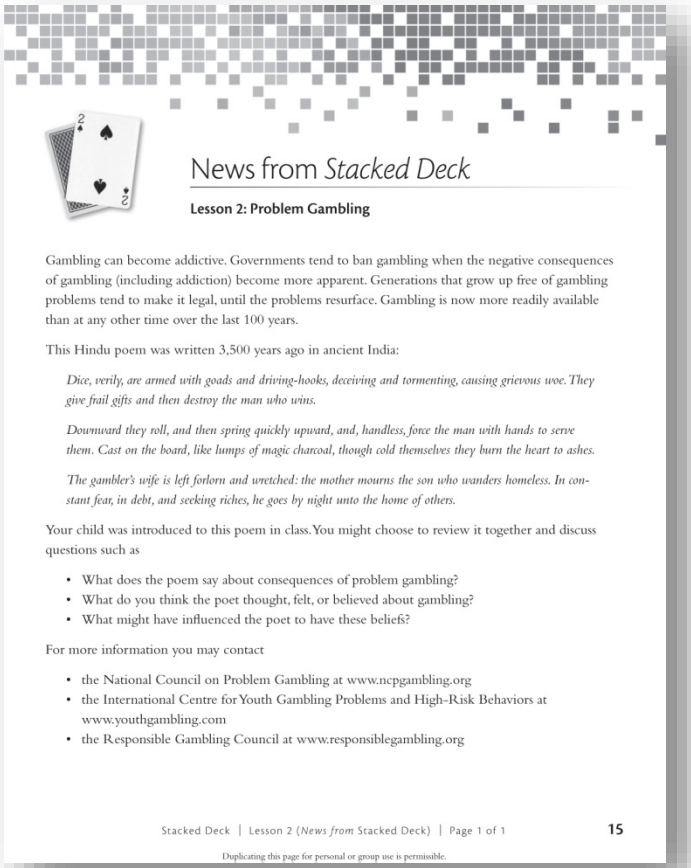
Design a poster to help make young people more aware of the serious risks associated with gambling.

What will your message be?

How will you have the most impact?

Give your poster to the teacher when it is done.

Take-home page



News from *Stacked Deck*

Lesson 2: Problem Gambling

Gambling can become addictive. Governments tend to ban gambling when the negative consequences of gambling (including addiction) become more apparent. Generations that grow up free of gambling problems tend to make it legal, until the problems resurface. Gambling is now more readily available than at any other time over the last 100 years.

This Hindu poem was written 3,500 years ago in ancient India:

> *Dice, verily, are armed with goads and driving-hooks, deceiving and tormenting, causing grievous woe. They give frail gifts and then destroy the man who wins.*
>
> *Downward they roll, and then spring quickly upward, and, handless, force the man with hands to serve them. Cast on the board, like lumps of magic charcoal, though cold themselves they burn the heart to ashes.*
>
> *The gambler's wife is left forlorn and wretched: the mother mourns the son who wanders homeless. In constant fear, in debt, and seeking riches, he goes by night unto the home of others.*

Your child was introduced to this poem in class. You might choose to review it together and discuss questions such as

- What does the poem say about consequences of problem gambling?
- What do you think the poet thought, felt, or believed about gambling?
- What might have influenced the poet to have these beliefs?

For more information you may contact

- the National Council on Problem Gambling at www.ncpgambling.org
- the International Centre for Youth Gambling Problems and High-Risk Behaviors at www.youthgambling.com
- the Responsible Gambling Council at www.responsiblegambling.org

Stacked Deck | Lesson 2 (*News from* Stacked Deck) | Page 1 of 1 15

Summary

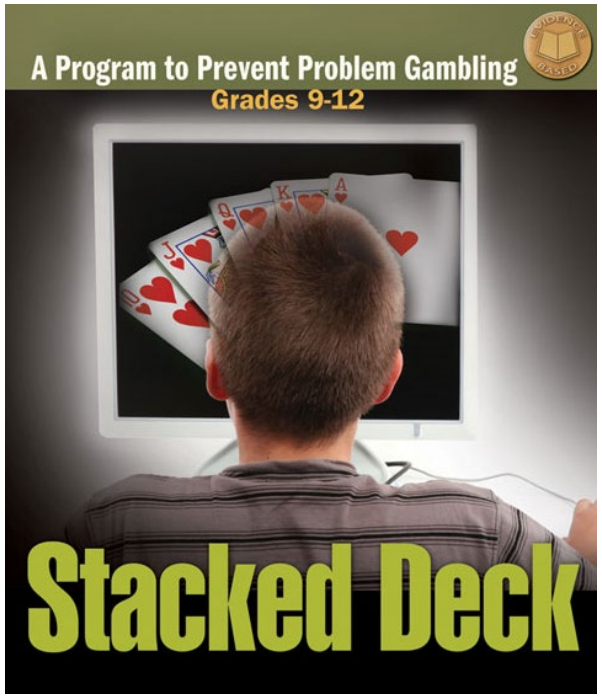
- Gambling goes through cycles of legalization and prohibition.
  - When gambling is available for many years, its negative consequences become apparent, so gambling is restricted or prohibited. The main negative effect is problem gambling.
  - Gambling becomes re-legalized by a new generation: people who are unfamiliar with its negative effects.
- Gambling can be as addictive as drugs or alcohol.
- There are many signs and symptoms of problem gambling.

Summary (continued)

Risk factors for problem gambling include

- youth: teens to mid-twenties age group
- being male
- gambling at an early age
- having close access to gambling opportunities
- having friends who gamble
- having parents who are problem gamblers
- having other addictions
- having an early big win
- not understanding how gambling works
- playing rapid forms of gambling with a high frequency of betting (for example, slot machines)
- having difficulty controlling impulses
- having mental health conditions

End of lesson 2



Stacked Deck Training Lesson 3

Dr. Robert Williams
University of Lethbridge
Lethbridge, Alberta; Canada

What we learned so far

- Gambling has been around for thousands of years.
- Modern gambling differs in 3 major ways

  1. The games have changed.

  2. Most gambling today is against "the house" in business of making $.

  3. Gambling is more widely available now than it's been in over a hundred years.

- When betting against the house, it's impossible to make $ in the long run.
- The house makes money with the mathematical advantage called "House Edge."

What We Learned So Far

- Gambling goes through cycles of legalization and prohibition.
  - Consequences become apparent and regulation happens. The main negative effect is problem gambling.
  - Gambling becomes re-legalized by a new generation—people who are unfamiliar with its negative effects.
- Gambling can be as addictive as drugs or alcohol.
- There are many signs and symptoms of problem and pathological gambling.

What We Learned So Far

Risk factors:

- being young (teens to mid-20s) and/or male
- gambling at an early age
- having close access to gambling opportunities
- having friends who gamble
- having parents who gamble heavily or have problems with gambling
- having other addictions
- having an early big win
- not understanding gambling fallacies
- playing rapid forms of gambling with a high frequency of betting
- having difficulty controlling impulses
- mental health conditions

Lesson 3
Gambling Fallacies

fal·la·cy

fæl ə si/[fal-*uh*-see] –*noun, plural* -cies.

1. a deceptive, misleading, or false notion, belief, etc.
   That the world is flat was at one time a popular fallacy.

2. a misleading or unsound argument.

3. any of various types of erroneous reasoning that
   render arguments logically unsound.

Synonyms:
misconception, delusion, misapprehension

Question 1: What do you think?

- Roughly what is the median household income in the United States and Canada?
  a) $30,000 a year
  b) $40,000 a year
  c) $55,000 a year

- Roughly what percentage of U.S. and Canadian high school students have *not* tried alcohol, cigarettes, or marijuana in the past year?
  a) 5 percent
  b) 15 percent
  c) 35 percent

Fallacy 1: Normalizing behavior

- When people guess how "normal" their own behavior and experiences are, they compare themselves to people they know.
  - We might underestimate household income because most people we know make less than $55,000 a year.
  - We might underestimate how many high school students are drug- and alcohol-free because we all know teens who use these substances.
- How does this apply to people who gamble?
  - Most overestimate the number of people who behave as they do, thinking, "Lots of other people gamble just as much as I do, so it can't be that bad."

Question 2:
What do you think?

- Do more people die from stroke or accidents?
  - Almost twice as many people die from strokes compared to accidents.
- Do more words start with the letter **R** or have **R** as the third letter?
  - Three times more words have R as the third letter.

Fallacy 2: Confusing “often” & “memorable”

People tend to judge how often something happens by how memorable it is.

- We might think that more people die from accidents than strokes because accidental deaths are often reported on the news
- We might think that more words start with the letter R because we remember words by their first letter, not their third

How does this apply to people who gamble?

- Wins are memorable because they tend to be larger and more exciting, though less frequent, than the smaller, more regular losses
- Most gamblers remember their wins better than their losses, so they often believe that they are ahead when they are actually losing

Question 3:
What do you think?

You were wearing green socks when you got an A on your last math test. What is your best strategy for getting an A on your next test?

a) Wear the same green socks for the next test.

b) Wear red socks for the next test.

c) Study! The socks you wear have nothing to do with it.

Fallacy 3: Superstitions

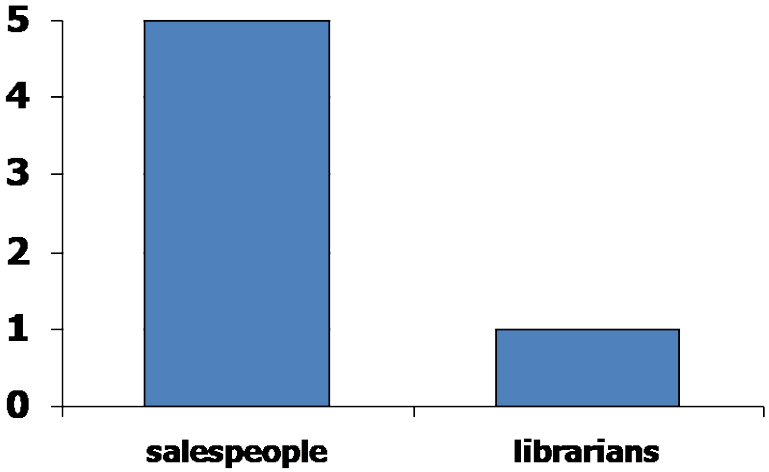
- Even though most people know that socks have nothing to do with their grades, many will still wear them "for luck."
- Can you think of other examples of superstitious behavior?
- How does this error apply to people who gamble?
- Many mistakenly believe they can improve their luck by repeating superstitious habits falsely connected with past wins.

Question 4:
What do you think?

- This person is very private, wears thick glasses, likes books, and her friends consider her boring.
- Is she more likely to be a saleswoman or a librarian?
- This person is almost certainly a saleswoman!

Fallacy 4: Ignoring the odds

- There are about fifty saleswomen for every 1 librarian in North America.
- Even if 100 percent of librarians fit this profile (1 out of 1) and only 10 percent of saleswomen fit this profile (5 out of 50), there would still be five times as many saleswomen with this profile compared to librarians.



How do people who gamble ignore the odds?

Most believe they can win money gambling, ignoring the fact that the house edge makes this mathematically impossible.

Many buy lottery tickets despite the fact that they have almost no chance of winning.

People sometimes buy lottery tickets because they know of someone who has won.

In Canada, Lotto 6/49 has had two draws a week for the last twenty years, resulting in thousands of jackpot winners. It would be unusual if someone was *not* aware of a jackpot winner.

However, people forget that it took 30 *billion* tickets (more than 4 times the earth's population) to produce 2,000 winners.

Question 5:
What do you think?

You flipped a coin and it came up heads 100 percent of the time. How many times did you probably flip it?

a) Ten times

b) Two times

c) Equally likely to be either two times or ten times

Fallacy 5: Forgetting the law of averages

- Law of averages: The more times something happens, the closer the average result will be to its true odds.
- It's not unusual to flip a coin twice and to get heads both times. But it's very unlikely for heads to come up ten times in a row.
- Let's test it! Everyone who has a coin stand up and flip the coin. Sit down if you get tails. People who are still standing should flip it again and sit down if they get tails.
  - How many people got two heads in a row and are still standing?
  - The people who are still standing should keep flipping and sit down once they get tails. Did anyone get ten heads in a row?

Fallacy 5:
Forgetting the law of averages

- people with a gambling problem fail to realize that although short winning streaks are common, long winning streaks are impossible.
- People who appear to win more frequently than other people—who seem luckier—have usually just played more often. They'll also have more frequent losses than other people, but they don't brag about the losses!

Question 6:
What do you think?

Who is more likely to throw a pair of sixes?

- someone who has just thrown a pair of sixes
- someone who has not thrown a pair of sixes in the last ten throws

it's a trick question!

Both are equally likely.

Fallacy 6: *Random* events are *not* influenced by past history, but people believe they are.

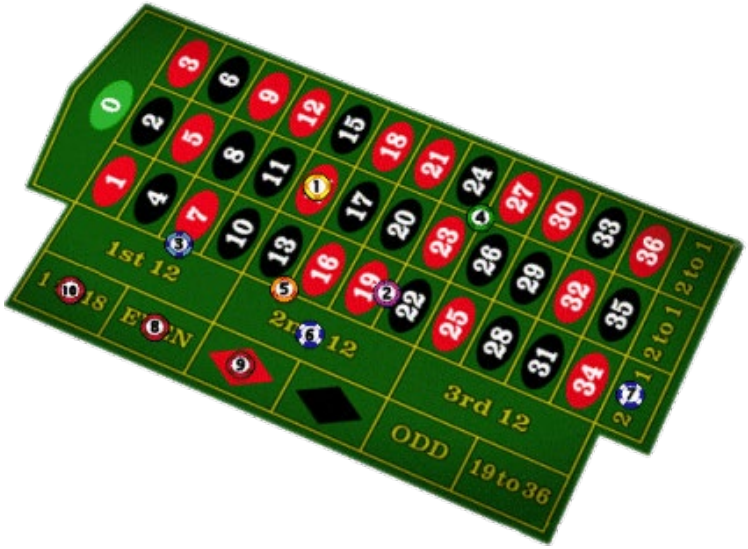
In *most* real-life situations, history *does* help us predict the future…

- If it was cold yesterday, today is more likely to be cold than very hot.
- A team that has lost seven games in a row is likely to lose the eighth game.

. . . so we look for patterns and *expect* events to be predictable.

This expectation works against people who gamble because **most games are designed to keep the odds exactly the same each time you play, regardless of the previous round.**

Dice, roulette wheels, coin flips, slot machines, and Bingo and lottery ball selections are all *random* events.



Let's test this out with coin flips. Everyone flip a coin twice.

- How many people got the same result twice in a row, either two heads or two tails?
- How many people got the opposite of what they got on their first throw, either head/tail or tail/head?
  - Usually there will be about an equal number of people in each group. This shows that what happened on the first throw has no influence on what happens on the second throw.
- How does a failure to understand the independence of random events apply to people who gamble?
  - Most believe that their current losing streak predicts a winning streak around the corner (to balance things out) or . . .
  - . . . they believe that they're "on a roll" and need to keep playing while their luck holds out.

Question 7:
What do you think?

If you want to design a new game that will get people to spend as much money as possible at your casino, **which of the following $1 games will encourage people to play the longest and spend the most money?**

a) In this game, people almost always win $5 the first time they play, but they never win again.

b) In this game, people almost always win $5 every eight to ten times they play.

c) In this game, people almost always win $20 the first time they play, and after that they occasionally win $2.

Fallacy 7: Early wins and occasional rewards encourage false hope

a) People who win $5 the first time they play will usually keep playing for a while. But most people will stop playing after losing for the next ten or twenty times straight.

b) People who win $5 about every eight to ten times might play longer than they would in the situation above, but they'll eventually stop playing when they realize they'll only lose money in the long run.

c) The best option is to let people win a lot of money ($20) the first time they play and then a small amount every so often, to keep their hopes up that they might win $20 again.

Fallacy 7: Early wins and occasional rewards encourage false hope

- Most commercial gambling enterprises understand this principle, so they offer infrequent large wins and frequent small wins.
- Most people with a gambling problem had the *misfortune* of a big win when they first started to gamble.

Question 8: What do you think?

Think of the last test on which you did well: why did you do so well?

- Possible answers: studied hard, knew the material, and so on.

Think of the last test on which you did not do well: why didn't you do better?

- Possible answers: test was too hard, test did not measure what I studied, teacher had not explained the subject "clearly," and so on.

*NOTI*CE A PATTERN?

Fallacy 8: Attributing success to skill and failure to bad luck

- Most people take credit for success and blame failure on things beyond their control.
- How does this apply to people who gamble?
- Most believe that their wins are due to their own skill at gambling, and their losses are just due to bad luck.

Question 9:
What do you think?

Which best predicts happiness?

a) money

b) close friendships

c) power

d) fame

Fallacy 9: Money does not solve all problems

- On average, rich people are not happier than middle-class people.
- People who win the lottery tend to be very happy for the first year, and then return to their previous level of happiness.
- Many people who gamble mistakenly believe that if they become rich, their problems will be solved and they will be happy.

Fallacy 9: Money does not solve all problems

People with a gambling problem typically have many problems in their lives and see money as a way of solving these, but money can't buy back the trust they have lost, and it can't fill the emptiness they feel.

Think some more…

- Brainstorm scenes in TV shows, music videos, movies, commercials, or other stories that promote gambling.
- Do these exploit gambling fallacies?
- If you were in government, what sorts of steps could you take to prevent problem gambling?

Take-home page

News from *Stacked Deck*

Lesson 3: Gambling Fallacies

People have many incorrect ideas that encourage them to gamble too much. Gamblers tend to

- overestimate how many other people gamble as much as they do
- remember their wins better than their losses
- develop a lot of superstitious behavior they associate with winning (that does not actually change the odds or help them win)
- ignore the true odds of winning
- forget about the law of averages: short winning streaks are common, but long winning streaks are impossible

Problem gamblers also tend to have muddled thinking due to

- having experienced an early big win
- incorrectly believing their wins are due to their skill at gambling and their losses are due to bad luck
- incorrectly believing that money will solve their problems or make them happy
- incorrectly believing that their history of past outcomes will impact the next outcome in a game of chance. (The truth is that most gambling involves completely random events with results that can never be predicted accurately.)

Question: Who is more likely to throw a pair of sixes?

a) someone who has just thrown a pair of sixes
b) someone who has not thrown a pair of sixes in the last ten throws

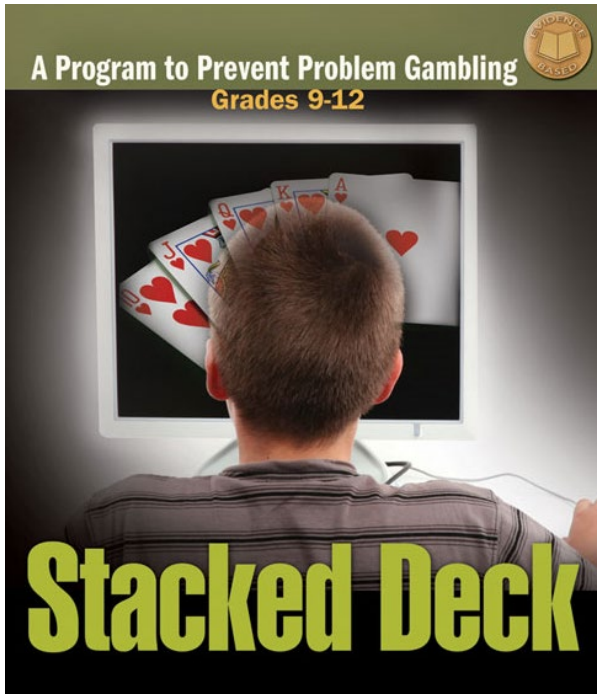
Answer: It's a trick question! Both are equally likely.

Summary

- There are many gambling fallacies (incorrect ideas) that cause people to gamble too much. Gamblers tend to . . .
  - overestimate how many other people gamble as much as they do.
  - remember their wins better than their losses.
  - develop a lot of superstitious behavior they associate with winning (but that doesn't actually change the odds or help them win).
  - ignore the true odds of winning.
  - forget about the law of averages: short winning streaks are common, but long winning streaks are impossible.

- People with a gambling problem also tend to have muddled thinking due to . . .
  - having experienced an early big win.
  - incorrectly believing their wins are due to their skill at gambling and their losses are due to bad luck.
  - incorrectly believing that money will solve their problems or make them happy.
  - incorrectly believing that their history of past outcomes will have an impact on their next outcome in a game of chance—even though most gambling involves completely random events with results that can never be predicted accurately.

End of lesson 3



Stacked Deck Training Lesson 4

Dr. Robert Williams
University of Lethbridge
Lethbridge, Alberta; Canada

What we learned so far

- Gambling has been around for thousands of years.
- Modern gambling differs in these ways:
  - The games have changed.
  - Most gambling today is against "the house" in the business of making $.
  - The house makes money with the "house edge."
- When betting against the house, it's impossible to make a profit over the long run.

What we learned so far

- Gambling is more widely available now than it's been in over a hundred years.
- Gambling goes through cycles of legalization and prohibition:
  - When gambling is available for an extended period, negative effects become apparent and restricted. Problem gambling is the main negative effect.
  - Years later, gambling becomes re-legalized by a new generation—people are unfamiliar with its negative effects.

What we learned so far

- Gambling can be as **addictive** as drugs or alcohol.
- There are two types of gambling: **recreational** gambling and **problem** gambling.
- There are **many signs and symptoms** of gambling addiction.
- **Risk factors** for problem gambling: young people, males, gambling at an early age, close access to gambling, friends who gamble, parents who gamble frequently or have a problem with gamblingother addictions, an early big win, not understanding gambling fallacies, playing rapid forms of gambling with high frequency of betting, difficulty controlling impulses, and mental health conditions.

What We Learned So Far

- Gambling fallacies lead to too much gambling.

- People who gamble tend to:
  - overestimate the number of people who gamble as much as they do.
  - remember their wins better than their losses.
  - develop superstitious behavior that they associate with winning (but that doesn't actually change the odds or help them win).
  - ignore the true odds of winning.
  - forget about the law of averages: short winning streaks are common, but long winning streaks are impossible.

What we learned so far

- Also related to gambling fallacies are tendencies to:
  - be misled by an early big win.
  - incorrectly believe that their wins are due to their skill at gambling and their losses are due to bad luck.
  - incorrectly believe that money will solve all their problems or make them happy.
  - incorrectly believe that their history of past outcomes will influence their next outcome in a game of chance, although most gambling involves completely random events with results that can never be predicted accurately.

Lesson 4: Smart Gambling

In many ways, life is a gamble …

… so all of us are like gamblers!

- We wagered that we wouldn't get hit by a car when we left the house this morning.
- When we confide in a friend, we risk that the friend could tell other people our secrets.
- We risk that the movies we choose to see will be enjoyable.

Poker is actually a good metaphor for life…

- People who take needless and reckless chances usually lose quickly.
- People who *never* take any risks also lose—just more slowly.
- The people who win are the ones who take occasional risks, mostly when the odds are in their favor!

A Friend in Need
Licensed by DeMarco Productions/Rosenthal Represents

Life's risks discussion

- What physical, educational, social, or emotional risks have you taken in the past year?
- In taking these risks . . .
  - What was there to gain?
  - What was there to lose?

Taking sensible risks, one can gain the following:

- confidence
- learning opportunities
- skills
- friendships
- trust and respect
- self-esteem
- freedom and choices
- fun
- recognition for achieving goals
- money
- health

Taking foolish risks, one can lose:

- confidence
- learning opportunities
- skills
- friendships
- trust and respect
- self-esteem
- freedom and choices
- fun
- approval of family and friends
- money
- health

What Is A Good Bet?

What are the main things that differentiate a good bet from a bad bet?

What you could win is of significant value.

What you could lose is something you can afford to lose.

The odds are in your favor, and there is no house edge, so you are likely to win.

With the best bets:

- You stand to gain something of value.
- You stand to lose nothing of value.
- The odds of success are in your favor.

Example: Completing your education

✓ Achievement, money, happiness, and fulfillment are all prizes worth winning.

✓ You can afford to spend time getting your education, as there is virtually no better way to spend this time.

✓ The odds favor that you will win with this investment, as more education generally brings greater success and higher wages.

Unfortunately, most bets are more complicated!

- Example: The odds may not be in favor of you making the basketball team. But it may still be a good bet if (a) winning a spot on the team is important to you, and (b) your pride wouldn't be hurt too badly if you don't make it.

- Example: You can't afford to be hit by a car on your way to school. But school is still a good bet if (a) you take reasonable precautions to minimize your chances of getting hit, and (b) getting an education is valuable. (By the way: It is!)

What is A Good Bet?

In general, good bets have at least two out of these three attributes:

a) **What you could win** is of significant value.

b) **What you could lose** is something you can afford to lose.

c) The **odds of winning** are in your favor.

What If?

- Decide whether you would take the risks presented in the following stories.
- Decide how you would choose by weighing potential gains against potential losses.

Scenario 1: Joe

Last summer, Joe spent a lot of time at a friend's house playing pool, and he got really good at it. Lately, he's started hanging out with Meghan, a girl he really likes. One evening they go to a pool hall with some of Meghan's friends. They're betting a dollar a game, and Joe has already won $5 against them. Meghan puts her arm around his shoulder and gives him a squeeze to show she's feeling proud of him. Meghan's friend Bob challenges Joe to a playoff game. He flashes a $20 bill and asks Joe if he can match it. Joe has $20 in his pocket, which his mother gave him to buy some groceries with on his way home from school tomorrow. Joe thinks he can beat Bob.

- What are the odds of Joe winning?
- If Joe plays, what can he gain, and what can he lose?
- If Joe doesn't play, what can he gain, and what can he lose?

Joe could…

- …play, and this could happen:

- …pass, and this could happen:

Odds of winning the pool game: unknown

If Joe plays, he

- ✓ could **gain** $20
- ✓ could **gain** further admiration of Meghan and her friends
- ✓ could **gain** further self-esteem
- **X** could **lose** his mother's $20
- **X** could **lose** the respect and trust of his mother
- **X** could **lose** self-respect and self-esteem
- **X** could **lose** the admiration of Meghan and her friends

If Joe doesn't, he

- ✓ would likely **gain** self-respect
- ✓ could **gain** further admiration of Meghan and her friends
- **X** could **lose** an opportunity to win $20

Scenario 2: Sandra

Sandra has just moved into the neighborhood and made some friends at her new school. Her new friends invite her to a rave. The music is great, and her friends are fun to be with. One friend offers some Ecstasy to Sandra and the rest of the group. Everyone else accepts. Sandra is reluctant, as she has heard some bad things about this drug and is against drug use generally. Her other friends assure her that they've used it before without any harm. If Sandra says no, she risks being alienated from the group. She doesn't want this to happen; these are her only friends here, and she really enjoys hanging out with them.

- If Sandra accepts, what can she gain, and what can she lose?
- If Sandra doesn't accept, what can she gain, and what can she lose?

Sandra could…

- …accept, and this could happen:

- …pass, and this could happen:

Odds of having a bad trip: unknown

Odds of overdose or addiction: unknown

If Sandra accepts the offer, she
✓ could gain fun
✓X could solidify her membership in the group
X could be identified as a druggie at school
X could lose self-respect
X could have a bad trip
X could start using more or become addicted

If Sandra turns down the offer, she

✓ would likely gain self-respect

X✓ could lose friends

Scenario 3: Dave

Dave has been working at the electronics store for a couple of months now. The manager really likes him and has given him added responsibilities, one of which is taking the weekly cash deposit to the bank on Fridays. One Friday when he takes the money to the bank, the bank teller counts up $1,815. This is $297 more than the total of $1,518 that Dave's manager had written on the deposit slip. The bank teller asks Dave whether he wants only $1,518 deposited and the rest in cash, or the entire amount deposited. Dave could really use the $297 to fix his car and believes that no one would ever find out if the extra money was ever deposited.

- What are the odds of Dave getting caught if he keeps the money for himself?
- If Dave keeps the money, what can he gain, and what can he lose?
- If Dave returns the money, what can he gain, and what can he lose?

Dave could…

- …keep the money for himself, and this could happen:

- …deposit the money, and this could happen:

The odds of getting caught are probably low.

If Dave keeps the money, he

- ✓ would gain $297 to fix car
- X could lose self respect
- X might lose sleep with a guilty conscience
- X could get caught and lose the respect and trust of his boss
- X could lose his job

If Dave returns the money, he

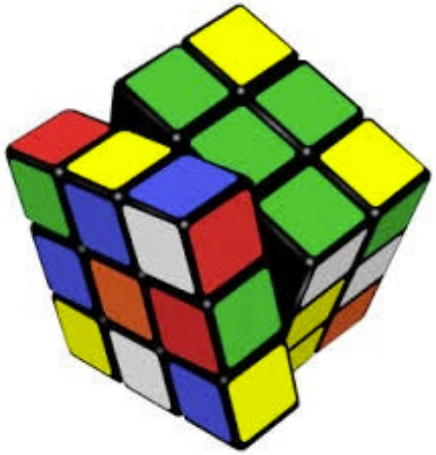
- ✓ would likely gain self-respect
- X would likely lose an opportunity to get $297
- ✓ could gain part of $297 as a reward
- ✓ could gain the further trust and respect of his boss, possibly leading to a future promotion and increased salary

When Making a Decision…

Determine your real chances of success. Are the odds in your favor?

Weigh the pros vs. cons

Problem Solving



- The best choice isn't obvious, and you may have to generate possible solutions yourself.
- It can help to think through questions like these:
  - What's the best way to get that person to like me?
  - What's most important to me?
  - Who should I invite to the party?
- May be 2 or more solutions.

In this case, you also need to…

Brainstorm all possible solutions.

Objectively weigh the pros and cons and choose the best.

Be a smart gambler!

Take-home page

News from *Stacked Deck*

Lesson 4: Smart Gambling

Risk is part of life. In a sense, everything we do in life involves risk, so we are all gamblers. Thus it is important to approach life as a "smart gambler."

What is a "good gamble"? A bet worth taking has these three qualities:

- What you could win is of significant value.
- What you could lose is something you can afford to lose.
- The odds are in your favor, and there is no house edge, so you are likely to win.

To evaluate situations involving risk, a smart gambler objectively identifies the potential gains and losses, and a smart person knows to ask for help when needed from a trusted adult, family member, or friend.

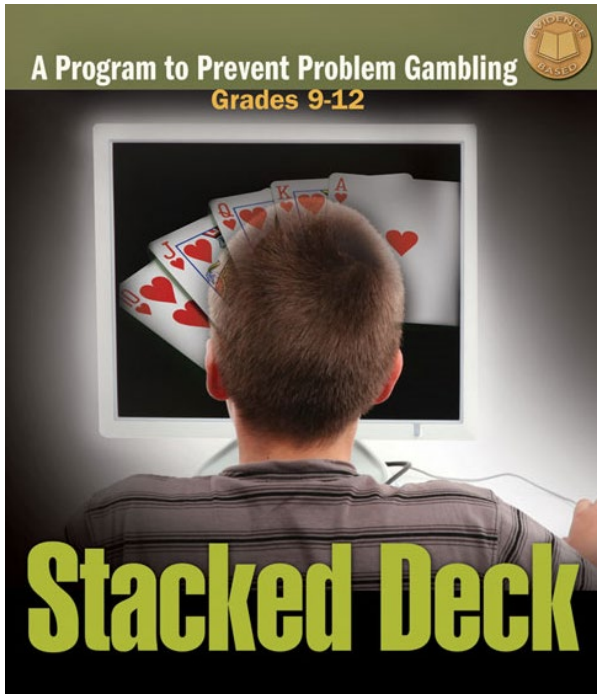
Question: What differentiates everyday risks from casino gambling?

Answer: In contrast to casino gambling, the everyday risks we encounter often have odds that are in our favor.

Summary

- Everything we do in life involves risk—so in a sense, we all gamble.
- What makes everyday risk different from casino gambling is that only *outside* the casino are the odds sometimes in your favor.
- We have a good bet when . . .
  - the odds are in our favor.
  - what we could win is of significant value.
  - what we could lose is something we can afford to lose.
- It's important to approach life as a "smart gambler."

End of lesson 4



Stacked Deck Training Lesson 5

Dr. Robert Williams
University of Lethbridge
Lethbridge, Alberta; Canada

What we learned last lesson

- Everything you do in life is a risk or gamble and, in a sense, we all gamble.
- What differentiates everyday risks from risk in casino gambling is that only the odds *outside* the casino tend to be in your favor.
- A good bet is when:
  - The odds are in your favor.
  - What you could win is of significant value.
  - What you could lose is something you can afford to lose.
- It is important to approach life as a "smart gambler."

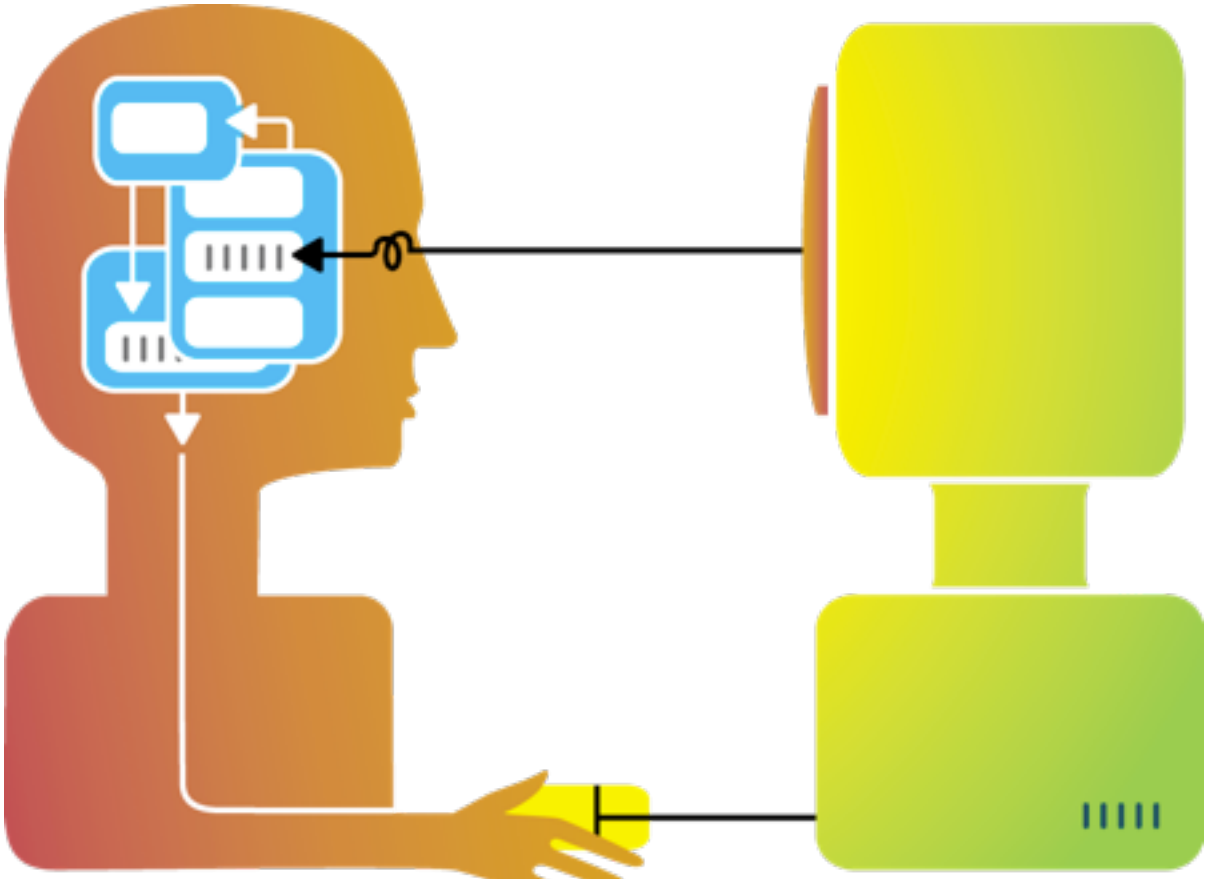
Lesson 5

Barriers to Good Decision Making and Problem Solving

Most of us already know about the best ways to make decisions and solve problems.

So why don’t we use them?

Because humans are not computers,



we don't always behave rationally.

Bad gambles

- Think of a real-life risk or gamble that turned out to be a mistake—a bad gamble. It could be a gamble you took, a friend or someone you know took, or a government or group of people took.
- What were the main reasons these bad gambles were taken?

Sometimes it's just bad luck. Even with the odds on your side, you can still be unlucky.

Sometimes we are **too lazy** to think the problem through.

Sometimes there is not much **time** to think the problem through.

Sometimes we decide **impulsively** without thinking about the consequences.

Sometimes we don't have enough **information.**

Sometimes
we give in
to **peer pressure.**

Sometimes we **don't want to see both sides** because we really want to do something one way.

Sometimes we just **don't care,** or we don't have much **confidence** in ourselves.

How can we best handle these barriers to good decision making?

1. Put time and effort into all important decisions.

- Get all the facts.
- Delay making an important decision until you have all the facts and enough time to think about it.
- Think things through.
  - Brainstorm all possible solutions.
  - For each possible solution, carefully weigh the pros against the cons.

But what if you have only a minute or two to make a decision?

In this case, you have to assess which choice feels like the right one to make.

Listen to your conscience.

2. Be objective.

- Weigh the evidence fairly.
- If you don't, the only person you will be fooling is yourself.

3. Manage your stress.

- Socialize
- Talk about your problems
- Exercise
- Be yourself
- Be positive
- Keep busy with things that make you happy

4. Resist peer pressure.

- Be assertive and do what you think is right.
- Refuse to give in.

Role play: Peer resistance

- Three students exert pressure on one student to gamble.
- These four volunteers will be allowed up to five minutes for the role play.
- When the scene is done, we will critique the peer **resistance** skills demonstrated by the student being pressured.

Why are People Better at Solving Others Problems than Personal Problems?

- It's **not** because personal problems are any harder to solve.
- It's because **it is harder to be objective and unemotional** when solving our own personal problems.

Be a problem solver.

Solve personal problems in the same logical way you solve other problems.

Take-home page

News from *Stacked Deck*

Lesson 5: Barriers to Good Decision Making and Problem Solving

There are reasons why smart people sometimes make poor choices. Sometimes people who know better make choices that turn out poorly because of

- bad luck
- laziness
- rushing
- impulsiveness
- missing facts
- peer pressure
- not caring
- needing more confidence

There are ways to overcome these barriers to good decision making and problem solving. Good strategies include

- putting time and effort into all important decisions
- being as objective as possible
- managing stress in healthy ways
- being assertive and doing what you think is right
- refusing to give in to peer pressure

People are much better at solving homework problems or a friend's problems than they are at solving their own personal problems. Why? *Because it is harder to be objective and unemotional when solving our own personal problems.* Sometimes we need help making good choices for ourselves.

Summary

Sometimes people know better but make poor choices due to

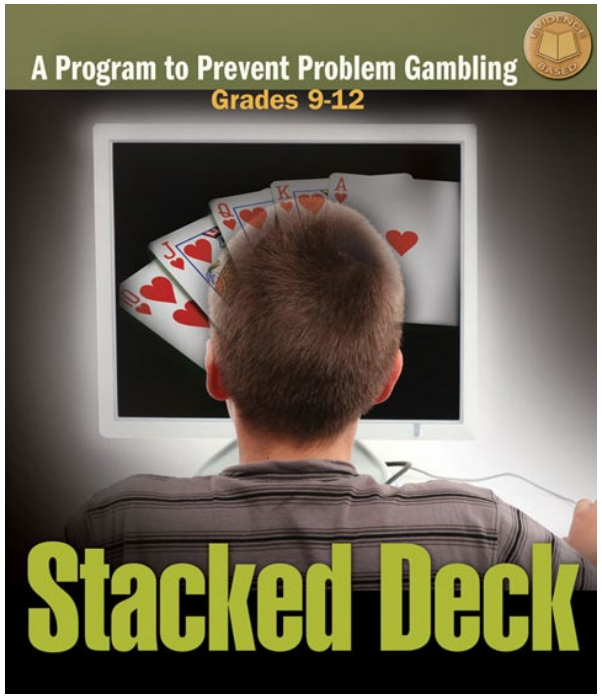
- bad luck
- laziness
- rushing
- impulsiveness
- missing facts
- peer pressure
- not caring
- needing more confidence

It's easier to solve others problems than personal problems *Because it 's harder to be objective and unemotional when solving our own personal problems.*

Strategies for dealing with these barriers include

- putting time and effort into all important decisions
- being as objective as possible
- managing stress in healthy ways
- being assertive and doing what
  you think is right
- refusing to give in to peer pressure

End of lesson 5



Stacked Deck Training Lesson 6

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Lesson 6

The Stacked Deck Quiz Game

Rules

- Participate cooperatively with your assigned team.
- After each question is shown, your team has 60 seconds to write down the answer.
- All teams will reveal their answers at the same time.


Gambling
Knowledge
Quiz Game

Question 1

Which of the following is the *best* definition of gambling?

a) Gambling is risking money on a random or unpredictable event.

b) Gambling is risking property on a bet.

c) Gambling is risking something of material value on an activity with an uncertain outcome.

The correct answer is C.

Gambling does not have to involve only money.

You gamble any time you risk anything of material value on an event with an uncertain outcome in hope of winning additional money or material goods.

☑ Answer

Question 2

The most popular type of gambling worldwide is

a) poker
b) bingo
c) lotteries
d) instant win tickets
e) slot machines

The correct answer is C.

In almost all countries, people engage in lotteries more than any other form of gambling.

☑ Answer

Question 3

Most casinos make most of their money from

a) blackjack
b) slot machines
c) roulette
d) food and drinks

The correct answer is B.

In most countries, about 75 percent of casino profits are from slot machines.

☑ Answer

Question 4

Which of the following is least likely to happen to you?

a) winning the national lottery
b) being hit by lightning
c) dying from a flesh-eating disease

The correct answer is A.

- Your odds of being hit by lightning this year are 1 in 330,000.
- Your odds of dying from a flesh-eating disease are 1 in 1,000,000.
- U.S. Powerball provides odds of 1 in 146,000,000.
- Canada's national lottery (6/49) gives odds of 1 in 14,000,000.

☑ Answer

Question 5

On a certain day, 80 percent of the births in a hospital are boys. Which type of hospital is this likely to be?

a) a small hospital with only a few births each day

b) a large hospital with hundreds of births each day

c) It is equally likely to be a large or small hospital.

The correct answer is A.

The more times something happens, the closer the result will be to the expected odds (or average). It would not be unusual for 4 out of 5 births to be male, but it would be very unusual for 80 out of 100 births to be male. This is called the "law of averages."

☑ Answer

Question 6

Being able to pick your own lottery numbers, as opposed to having them randomly chosen for you, slightly increases your chances of winning.

a) true
b) false

The correct answer is B.

This statement is false.
Your chances of winning the lottery are the same whether you choose your own numbers or they are randomly generated.

☑ Answer

Question 7

Which of the following is often considered the "crack cocaine" of gambling?

a) roulette
b) EGMs (electronic gambling machines, such as slots)
c) blackjack
d) betting on horse races
e) poker

The correct answer is B.

- While all forms of gambling can be addictive, EGMs are especially addictive because of their rapid speed of play.
- You can place an EGM bet every six seconds.

This is similar to drugs, in that quick-acting substances that are taken frequently (such as cigarettes) tend to be the most addictive.

☑ Answer

Question 8

Take a moment to think about the difference between a good bet and a bad bet.

On your answer card, jot down the three main characteristics of a good bet.
(This question is worth up to three points.)

The best gambles or bets are those in which:

- the odds are clearly in your favor
- you stand to win something of significant value
- what you could lose is something you can afford to lose

When a gamble is missing two or more of these characteristics, it's usually a bad gamble.

☑ Answer

Question 9

Most people who win the lottery:

a) have a permanent improvement in their happiness.
b) are happier than normal only for about a year.
c) eventually become less happy than they were before they won the lottery.

The correct answer is B.

In general, increased wealth usually only produces a temporary improvement in happiness.

☑ Answer

Question 10

Of the following types of gambling, which one usually results in the greatest losses per thousand dollars spent?

a) roulette
b) instant win tickets
c) bingo
d) slot machines

The correct answer is B.

If we were to bet $1 a thousand times, we should expect to lose:

- $53 if betting on roulette
- $80 if betting on slots
- $350 if betting on bingo

For instant win tickets, however, we should expect to lose $450!

☑ Answer

Question 11

Many people with gambling problems gamble to manage stress and avoid problems.

On a piece of paper, jot down three things you might do, other than gamble, to manage your stress and deal with your problems.

(This question is worth up to three points.)

If you want to manage your stress and confront your problems, there are many alternatives to gambling.

Some of the more effective options include

- socializing with friends
- exercising
- talking about your problems
- keeping busy with things that make you happy
- being yourself
- being positive

☑ Answer

Question 12

Suppose you flip a coin 15 times, and it comes up heads every single time. On the 16th flip, what are the odds it will come up as tails?

a) 1 in 100 (or 1 percent)
b) 1 in 16 (or 6 percent)
c) 1 in 3 (or 33 percent)
d) 1 in 2 (or 50 percent)
e) 1 in 1 (or 100 percent)

The correct answer is D.

It is a gambling fallacy to believe that past history affects the odds on the outcome of a random event.

The odds of getting tails is 1 in 2 (or 50 percent) every time you flip the coin, regardless of past history.

☑ Answer

Question 13

Which age group has the highest rate of gambling problems?

a) teenagers and people in their 20s
b) people in their 30s
c) people in their 40s
d) people in their 50s
e) people 65 and older

The correct answer is A.

Young people have the highest involvement in most risky behaviors, including gambling. The current young generation is also the first in several generations to grow up in a period of widely available legalized gambling

☑ Answer

Question 14

Which one of these people has the most risk factors for developing a gambling problem?

a) a female smoker who occasionally bought scratch tickets as a child
b) a female smoker whose friends gamble
c) a male nondrinker who has never gambled
d) a male smoker who won $100 the first time he bought an instant win ticket

The correct answer is D.

Of all the people described, this person has the most risk factors. There are many risk factors, including an early big win, being male, being in one's late teens to mid-20s, having parents with gambling problems, having friends who gamble, gambling at an early age, and having other addictions. Person D had three of these risk factors.

☑ Answer

Question 15

Suppose a person gambling loses $100 at the casino on Monday, then loses another $100 on Tuesday. He decides to go back to the casino on Wednesday with another $100, as he is confident he can win back all his money. This person is…

a) chasing his losses
b) hedging his bets
c) coveting his wins
d) banking his chips

The correct answer is A.

One of the signs of problem gambling is that people repeatedly return to try to win back what they have lost. This is called “chasing losses.”

☑ Answer

Question 16

Which casino game can you reliably beat, over a long period of time, if you use the right system?

a) roulette
b) dice games
c) slot machines
d) none of the above

The correct answer is D.

At a casino, the odds are against you with all games. There are virtually no casino games that you can reliably beat over a long period of time (without cheating).

☑ Answer

Question 17

Which of the following lottery number combinations has the lowest chance of being picked as the winning combination?

a) 1, 2, 3, 4, 5, 6
b) 12, 24, 25, 38, 40, 48
c) 3, 9, 17, 19, 22, 24
d) all of the above are equally unlikely

The correct answer is D.

Because each lottery ball has an equal chance of being selected, any series of numbers is just as likely or unlikely as any other series.

☑ Answer

Question 18

We all try our best to always make good decisions, but sometimes we encounter obstacles or issues that cause us to make bad decisions instead.

On a piece of paper, identify three issues that often cause us to make bad decisions.(This question is worth up to three points.)

There are many factors that might cause us to make bad decisions:

- acting impulsively a lack of time
- a lack of information
- peer pressure
- stubbornness
- apathy (we just don’t care that much)

☑ Answer

Question 19

Which type of slot machine would likely keep people playing the longest?

a) One that usually gives a big win early on and gives occasional small wins thereafter.

b) One that gives many "near misses" all the time but very few actual payouts.

c) One that gives a small win fairly often but almost never gives a large payout.

The correct answer is A.

When early big wins are followed by occasional rewards people are most likely to continue playing. Most problem gamblers experience a big win early on.

☑ Answer

Question 20

Which of the following is false?

a) Aztecs used to gamble at *patolli*.
b) The Romans' favorite type of gambling was the "hand game."
c) China used lotteries to help finance the Great Wall.
d) Native Americans had a long history of gambling before the arrival of Europeans.

The correct answer is B.

The Romans liked gambling on gladiator contests, chariot racing, and board games. The “hand game” was (and still is) a favorite of Native Americans.

☑ Answer

Question 21

Gambling can be as addictive as drugs or alcohol. Is this statement true or false?

A) true

B) false

The correct answer is A.

This statement is true.
Some people become seriously addicted to gambling and suffer from intense personal, social, and financial problems as a result.

☑ Answer

Question 22

Problem and disordered gambling often displays a number of symptoms.

On a sheet of paper, list three symptoms of problem gambling.

(This question is worth up to three points.)

Symptoms vary, the person might be

- preoccupied with gambling
- “chasing” losses
- having difficulty cutting back or stopping
- irritable when trying to cut down or stop gambling
- lying to hide involvement with gambling
- gambling to escape from problems or bad moods
- committing illegal acts to pay for gambling
- relying on others for a bailout from gambling debts
- gambling with increasing amounts of money to get the same excitement

☑ Answer

TIE BREAKER!

Tie Breaker

Approximately how much money do U.S. and Canadian adults lose to the gambling industry each year?

Write your guess on a piece of paper. The team closest to the actual number wins.

$100
BILLION!

Thanks for playing!

Take-home page

News from *Stacked Deck*

Lesson 6: The *Stacked Deck* Quiz Game

At school we played the *Stacked Deck* Quiz Game for a fun review and refresher. Here are some questions for your own quiz at home.

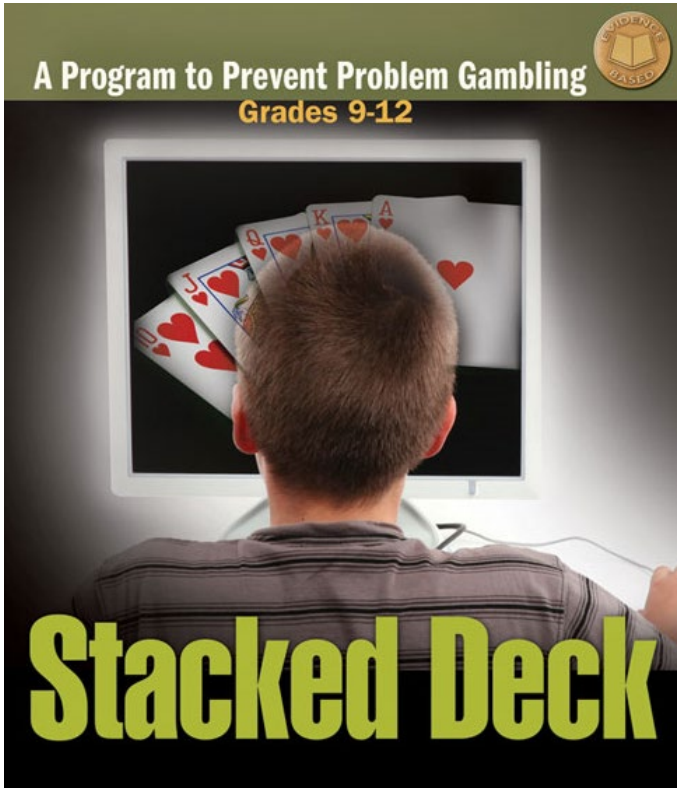
Question: If someone says he or she has won money at the casino (or playing bingo, etc.) at least fifty times, what are the possible explanations?

Answer: Either that person is lying, or he or she has also lost at least sixty times.

Question: You flipped a coin and it came up heads 100 percent of the time. How many times did you probably flip it?

a) ten times
b) two times
c) Equally likely to be two times or ten times

Answer: (b) two times. The law of averages tells us that the more times something happens, the closer the average result will be to its true odds. It is not unusual to flip a coin twice and to get heads both times. However, it is very unlikely for heads to come up ten times in a row.


A Program to Prevent Problem Gambling
Grades 9-12
EVIDENCE BASED
Stacked Deck

Post Test