

Feb 20th 2024

Dear Members of the Committee,

I am asking you to approve HB1029 to aide in Mental Health and contribute funds to the Center of Excellence for Problem Gambling in Maryland

My name is Adam Joseph. I am in recovery from an addiction that i have battled my entire adult life. At the age of 20 years old i started Sports Betting with a local bookie and even engaged in illegal Offshore Sports Betting. This is where my disease started. I am a local business owner of a lucrative asphalt paving business that has a steady flow on money in and money out which in part helped aide in my addiction. Being SEASONAL my bookie let me bet on credit during the months of December through March and we would settle up in the Spring. Imagine that playing with an unlimited cap and so many games to choose from. Come Spring i would typically owe in the neighborhood of \$60k to \$100k. This led to severe depression and constant bouts of Suicide only to get sucked back in to the HOPE that next time i would hit it BIG. From 2000 to 2012 i would estimate i lost in the neighborhood of \$500,000. Then in 2012 the Wheels Came Off. Sounds crazy to make a statement such as that but this is when my gambling really got out of control. Maryland Live opened and here i was almost everyday in the casino High Limit Room playing my newfound game of choice Black Jack. Over the next 3 years my gambling would begin to increase in frequency and in amounts. In 2014 i lost a deposit from a paving job in the amount of \$15,000 in the matter of 30 minutes. I did one of the craziest things later that afternoon. I faked my own robbery. Beating myself up in a Home Depot parking lot breaking my cheek bone and orbital bone. Called the cops and my family where i was brought in to make a statement. The officer knew something wasnt adding up with my story and he called me on it. Explained i would get in huge trouble if we proceeded with an investigation. So i told him the truth. He said he couldnt tell my family who was outside waiting it was a false claim but suggested i did. BUT I KEPT UP THE SHOW. Told my family they would investigate. I gambled from 2000 to 2015 totally in secret. My family never knew. Then in August of 2015 it happened... I hit it Big Finally. In the matter of one week i estimate to have won \$250,000. This was life changing. I did it...Got it all back...Or so i Thought. 6 weeks later i was borrowing money from my brother for my employees Payroll. The truth finally came out and everyone found out who i really was. The honest church going husband father and businessman was nothing but a liar cheater thief and manipulator.

I continued to gamble just found a better way to sneak around and hide. Figured out how to spoof the GPS my wife placed on my phones. How to bypass Onstar on my vehicles and how to continue my addiction. We did the worst thing humanly possible as a Family and moved near Arundel Mills. My gambling continued to increase. I was about

to lose it all so i made a decision. To the best of my knowledge it was 2016 or 2017 i signed up for a LIFETIME SELF EXCLUSION from Maryland Casinos.

This exclusion program worked for me...until it didnt. In 2017 i had weight loss surgery and lost about 80 lbs. I looked different..i think. So i said let me try to go back in a casino and it started Labor Day weekend of 2018. From Labor Day to October 5th a 5 week time frame i racked up to my best guess \$400,000 worth of debt at Maryland Live. ALL WHILE UNDER SELF EXCLUSION. Not one time was i asked to show ID. its as if they knew it was me and just looked the other way. As long as i was feeding the table 1000s of dollars nobody cared. I found a loophole that if i cashed out lower amounts like 3 or 4000 dollars they would not ask for identification. On the occasion i had more in winnings i would pass the chips to another patron or friend, even my nephew to cash them in. But the winning was far and very few in between. I accumulated a bill in excess of \$150,000 to one of my asphalt suppliers at the time and took out MULTIPLE business lines of Credit over this 5 week time of credit all to FUND my gambling. My wife seen the warning signs and mood swings and knew i was gambling. I was caught again and experienced my next stretch of clean time of 18 months. But the whole time trying to figure out a way back into the casino.

2020 happened. The casinos closed in the Spring and was at the time not gambling. Then in june or July they announced they would open back up. Since i had to wear a mask it gave me the perfect disguise and i continued back to Maryland Live all while still SELF EXCLUDED. In August of 2020 i landed in the ICU with COVID for 8 Days. Multiple times had to argue not to be on a ventilator all while prying to die as i thought that would be the only way out of my addiction. I was released on a Saturday morning and that afternoon found myself right back at a Black Jack Table. In November of that year my wife caught on again..she had me i was gambling again.

My next 22 months would be Clean Time. Over that time we continued to pay off the debt i had accumulated and we did some barter work with my Asphalt Supplier with provided labor on some of their sites to help pay off the debt. We even went as far to save up money to purchase a New Home. Feb 14th of 2022 me and my son were involved in a single car head on collision with a tree on a icy road at and estimated 50mph. Neither one of us was restrained in a seat belt. Both of us hit the windshield head on busting it out and somehow were not discharged from the vehicle. Somehow we got out on our own and walked up the hill to the Ambulance. Not a scratch on us.

You would think this Miraculous 2nd chance at life literally the fact we had paid off debt and were buying a new home would be enough to keep me Clean...It wasnt we closed on our house Aug 26th and Labor Day weekend i found myself back in the casino. But

this time back to my FIRST LOVE...We now had Fan Duel Sportsbook at Maryland Live. Over the next 60 days i would gamble everyday while SELF EXCLUDED. My wife seen the signs again.

November 5th of 2022 was the last time i gambled. By the grace and strength of God that will continue to be my Clean Date. You ask what is different this time. I completely surrendered my life to God and began attending 4 or 5 meetings a week such as Celebrate Recovery and Gamblers Anonymous. For the first time i surrounded myself with like minded people and began to get education on disease. No longer was this a private matter for me. I sought help. My life is a complete 180. I am now actively involved in my church and my recovery groups. I have had nearly a dozen speaking engagements including a Regional Gamblers Anonymous conference to share my story of Recovery and Healing in my family. My wife has even been invited to speak at a conference this summer where up to 500 people will hear how gambling affected her life as a spouse. My family has had a story book ending to this point and though we still have our moments as long as i refrain from gambling we can handle the problems life throws our way. WE ARE THE EXCEPTION...not the rule.

This is why it is so important to have stricter guidelines on people that enter the casino. There needs to be better safeguards put in place to help the compulsive problem gambler. More than just a 1 800 Number. The next generation coming up in our state i feel is fighting a losing battle. With online sports betting here and online casino gambling right around the corner destruction of lives is inevitable. We must do more to educate people on the harm gambling may cause. It is publicized and glamourized in a way that says nothing bad can happen when in fact i feel it is one of the most evil things on this planet. It has the highest SUICIDE rate of any addiction. It is our job as leaders to ensure the next generations success. In order to do that we must have stricter regulations and guidelines put in place. Lessen the available options not create more. We are taking an already highly addictive thing like cell phones and adding a layer by allowing people to gamble online. Its too convenient. We are setting ourselves up for failure. I hear it said all the time about how much revenue and employment and money Gambling creates for Maryland. The sad truth is someone is sitting at a blackjack table gambling away their home to create that revenue. Standing at a dice table gambling away their childrens tuition. Its time to realize the REAL DAMAGE being caused.

Thank You
Adam Joseph