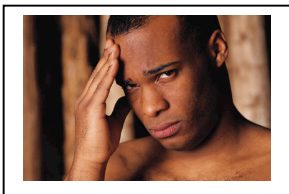


# **THE PRESSURE RELIEF GROUP MEETING HANDBOOK**



**Webster's "New Collegiate Dictionary"**  
**defines pressure as weight or burden**  
**as of distress (suffering). This**  
**weight or burden can encompass many areas;**  
**such as legal, financial, employment or personal.**

## ***Purpose of the Pressure Relief Group Meeting***

To show the compulsive gambler and the significant other that through abstinence from gambling and total honesty, one can achieve a less stressful lifestyle. The Pressure Relief Group Meeting will address all pressures including financial, legal, employment and personal.

## ***When Should the Meeting Be Held?***

It is suggested that a member attend three to five weekly meetings and be abstinent from gambling before the Pressure Relief Group Meeting is held. We try to avoid the “quick bail-out” where a new member’s only purpose in coming to a meeting is to get someone off his or her back. There are extenuating circumstances that create a necessity for an earlier meeting. This is an area where flexibility and good common sense can be exercised.

## ***Members of a Pressure Relief Group Committee***

It is suggested that a pool of volunteers be formed within the group to conduct the Pressure Relief Group Meeting. The number of people in the pool would be dependent upon the size of the group. These volunteers should be experienced members who have not gambled by their own admission and attend meetings on a regular basis and are ready, willing and able to assume the responsibility of doing this work. Whenever possible, members who have had Pressure Relief Group meetings themselves should be on the committee. It is further suggested that these members work in teams of two or three. As other members gain experience in the Gamblers Anonymous Program, they should be encouraged to volunteer. It is strongly suggested that a GamAnon member participate in this meeting. Gamblers Anonymous members conducting the Pressure Relief Group Meeting should be mindful that they should not act as attorneys, clergy, financial advisors or psychologists.

## ***Preparation For The Meeting***

Prior to the scheduling of the Pressure Relief Group Meeting, the following should be discussed with the member and family member:

- A.) The purpose of the Pressure Relief Group Meeting.
- B.) Ascertain that moratoriums have been obtained from all creditors by the member (30-90 days).
- C.) Provide a copy of the financial forms that should be filled out prior to the meeting (It is essential that the compulsive gambler and the significant other fill out the financial forms together).
- D.) The committee should stress that the Pressure Relief Group Meeting is confidential.

## ***Site of Pressure Relief Group Meeting***

The most desirable location would be a room separate from the regular Gamblers Anonymous meeting and should not take place in the member's home. The location should afford a comfortable and relaxed atmosphere where all concerned can talk freely and privately. The meeting should not be scheduled immediately prior to the regular Gamblers Anonymous meeting so as to avoid time pressures.

## ***Budget Portion of Meeting***

Before preparing the financial statement, stress that something can be accomplished only if the member stops gambling and attends Gamblers Anonymous meetings regularly. Emphasize that the list of debts must be complete and that all expenses must be included. Stress the importance of considering the family's needs first, for the fulfillment of a pressure-reduced and happy life. It is most important when giving the Pressure Relief Group Meeting to stress the importance that term insurance be included. The gambler is solely responsible for the repayment of the gambling debt, even if it requires part-time employment.

Other basic considerations common to the budget portion of the meeting: In many cases, the income does not meet expenses, let alone pay any debts. In this instance, we strongly suggest that the member obtain a part-time job. Naturally, a moratorium must be requested of creditors until the part-time job is secured. As a practical matter, when there is money left over, it would be wise for the non-gambler to put it in a separate account. A little peace of mind in knowing that some money is available for emergencies is a good feeling and can be the beginning of a sense of security.

A great pressure arises when the compulsive gambler faces the fact that they are unable to meet living expenses and also pay creditors. It should be stressed that family comes first. It is surprising to learn how many compulsive gamblers were not making enough to meet basic living expenses, let alone pay anything to creditors. The compulsive gambler who is not open-minded, not willing to change and continues to con, manipulate, steal and lie in order to get money can never realize their true financial responsibility.

## ***Legal Problems***

Passing bad checks, fraudulent loan applications, forgery and embezzlement should be given prime attention as these acts may lead to criminal prosecution. We have formulated a general approach to the problem and it will be discussed later under “dealing with all creditors.” In cases of extreme pressure stemming from illegal acts, it may be necessary to have the member seek legal advice.

## ***Employment Problems***

Pressure arises when a member fears that their employer will learn of the gambling problem from others. Generally, they should be encouraged to discuss their problem with the boss before someone else does. Many of us have found peace of mind in knowing that our jobs were secure. We caution those who would readily give advice to a member to change jobs or seek another line of work for purposes of increasing earnings. We are not trained to determine the potential of a member nor are we an employment agency. On the other hand, it would be our responsibility to caution a member whose employment brings them into a gambling atmosphere. Many of us have benefited by securing a part-time job. This has enabled us to meet our living expenses and also to make payments in accordance with our repayment plan to our creditors. We suggest, however, that a member reserve as many hours as possible for the family. A firm foundation for continued growth in Gamblers Anonymous is a good home life.

## ***Personal Problems***

Other pressures on the member, aside from financial pressures, should be discussed at the Pressure Relief Group Meeting. He or she may request advice on how, when, where and if they should tell their family members. What should they tell their friends and neighbors, if anything? Our purpose is to suggest answers to most questions troubling the new member concerning their family. This reduces the chance that the compulsive gambler will return to gambling. The Pressure Relief Group Meeting can bring peace of mind and hope to the compulsive gambler and the family. They now possess the knowledge that their problem (which to them often appears insurmountable) can be worked out. It can create purpose, direction and a goal for establishing a new life for the compulsive gambler and their family.

We suggest a realistic, open-minded and flexible approach to problems presented by a member and their spouse. No two situations will ever be identical and we have never found a substitute for sound common sense.

## ***Reviewing the Financial Statement (example)***

PLEASE REFER TO THE SAMPLE PRESSURE RELIEF GROUP MEETING FORMS ON PAGES 9-15.

Pages 9-11 are the budget, listing all expenses filled out by the compulsive gambler and the non-gambler together. It is important that the committee not just accept each amount, but go over each category and make sure that the allocated amount is realistic.

Page 12 is a list of **all** creditors. The committee should not automatically accept this list as complete. Experience has shown that many times the compulsive gambler will leave out certain debts for fear of the consequences. Other reasons for omission including a debt deemed trivial by the gambler or a debt that is considered forgiven. The committee should be very forceful and persistent in pressing the gambler to tell **all**. If even one small debt is omitted, the member's recovery could be hindered.

Page 13 lists total net monthly income less expenses, the difference to be allocated for repayment. An open and honest discussion should take place concerning the willingness of the non-gambler to contribute money in regard to the working of the Pressure Relief Group Meeting. In the example, the spouse is providing \$450 weekly of her \$600 weekly income toward the household budget requirements.

Page 14 can only be filled out by the Pressure Relief Group Committee after pages 9-13 are complete. Note: it is suggested that bad checks and debts that could lead to criminal prosecution should be paid as soon as possible. However, these creditors may also agree to a longer payout (e.g. Venus Jewelers, bad check).

## ***Date of First Payment***

We try to allow time for a member to get on their feet. In addition, it requires time to get all creditors to agree to the repayment schedule. We are also of the opinion that it requires a short period of time for the family to adjust to the budget. It is suggested that the repayment schedule to creditors start two months after completion of the Pressure Relief Group Meeting results. However, immediate problems such as bad checks and dispossession notices should be addressed promptly. In any case, all the creditors should be told that they will be paid, but it will take time.

## ***Procedures To Be Followed***

1. The checking account and all assets should be in the non-gamblers name.
2. All stock or other equities in the members' name should be placed in the spouse or significant others' name and placed out of the control of the member.
3. The Gamblers Anonymous member may participate in writing the checks, but only the non-gambler should sign the checks.
4. It is important that the Gamblers Anonymous member participate in all family matters, including financial issues.
5. A copy of the Pressure Relief Group Meeting pamphlet and financial forms should be made available to all creditors.
6. All contact with creditors should be the sole responsibility of the Gamblers Anonymous member.
7. A copy of the Pressure Relief Group Meeting Form, when completed, should be kept at the chapter level. Since the forms are signed by the Committee chairperson, who also gives his or her telephone number, lending institutions might be calling that person, so it is most important that these forms are not lost.
8. A reevaluation should be scheduled within six months or sooner, not only to measure the success of the plan, but to address any change of circumstances.

## ***Dealing With All Creditors***

1. The member should be HONEST, HUMBLE and POSITIVE!! The truth is “unchanging” and not subject to distortion.
2. The member should declare himself or herself completely, telling the creditor what they are doing in terms of recovery through Gamblers Anonymous.
3. The member must explain to their creditors that Gamblers Anonymous, through its experience, considers the Pressure Relief Group Meeting a sound approach to a person's financial problems. It is a plan where all the creditors get paid, but it requires time and reduced payments to accomplish this goal.
4. The member should stress that the amount of money offered is a commitment that can be kept. It is a realistic figure.

5. Members should not deviate from the stated amount proposed by the Pressure Relief Group Meeting Committee. If the creditor feels that we are “bargaining,” it weakens our position completely. Remember, the money offered to a creditor is based on a realistic budget. If the committee has suggested no interest or low interest, the member should be persistent in achieving this goal.
6. If for any reason a payment cannot be made on time for the correct amount, the creditor should be informed immediately! Do not wait for the creditor to contact you.
7. All contact with creditors should be handled by the member. It has been our experience that much more can be gained if the member handles all of these problems on their own. Maturity and self-confidence come more quickly if this plan is not just another “bail-out” for the member.
8. There should be no buying off of a debt. No one time lump sum payment should be made to reduce or satisfy the debt.
9. If there are any problems that arise out of the repayment plan, the Gamblers Anonymous member should contact a member of the Pressure Relief Group Meeting Committee.



### *Additional Points To Follow:*

#### **Every person entering the fellowship:**

1. Should have a pressure relief group meeting within the first 90 days.
2. Should be told that personal bankruptcy is significantly detrimental to a member's recovery and should not take place.
3. Should be told that debt consolidation is detrimental.
4. Should be told that use of credit counseling bureaus/services, etc. is equally detrimental for recovery.
5. Should be told that all debt, including credit card debt, will be addressed by the Pressure Relief Group Meeting Committee.
6. Should be told that any situation can be handled through the pressure relief group meeting, even if the member is unemployed or has no source of income.
7. Should be told that since the object of the Pressure Relief Group Meeting is recovery, encouraging personal responsibility is the first step.

Name John S. Spouse Name Marie Date 11/1/02 GA Group NY E 31<sup>st</sup> St.  
 Dependents 2 Children: Vince (12) & Pat (8)  
 Budget Committee Chairperson Jack S. (718) 679-1134  
 Others Bob A. (212) 564-1234, Claire D. (212) 913-1284, Joe F. (718) 864-1234

Reevaluation Date: May 2003

### BUDGET

Expenses	*Per Month	Per Week
Accounting	15	-----
Alimony	-----	-----
Allowances		-----
- Children's (Vince, Pat)	26, 13	-----
- Member	78	-----
- Spouse	78	-----
Auto Insurance	100	-----
Auto Payment	345	-----
Auto Repairs	70	-----
Auto Taxes/Tolls	10	-----
Babysitter	65	-----
Cable TV	55	-----
Car Fare	87	-----
Child Support/Day Care	-----	-----
Children's Activities	120	-----
Cigarettes	-----	-----
Clothing (per attached list)	520	-----
Computer Supplies/Service	44	-----
Dentist	70	-----
Doctor	30	-----
Donations (Church, GA, GamAnon) – per attached list	45	-----
Drugs/Toiletries	60	-----
<b>SUBTOTAL</b>	1,831	

\* 4 1/3 weeks per month

## BUDGET

Expenses	*Per Month	Per Week
Dry Cleaning/Laundry	67	-----
Electricity	112	-----
Emergencies (home repairs)	30	-----
Eye Glasses/Contacts	40 (Mr. & Mrs.)	-----
Family Entertainment	120	-----
Film/Developing	15	-----
Food	520	-----
GA Conferences	6 (mini)	-----
Garbage Removal	140	-----
Gas (home)/Oil Heat	90	-----
Gasoline (auto)	80	-----
Gifts (Birthdays, etc.) – per attached list	45	-----
Haircuts/Beauty Salon	58 (Mr. – 14, Mrs. – 30, Children – 14)	-----
Holiday Gifts – per attached list	45	-----
Housekeeping	30	-----
Landscaping (Lawn)	80	-----
Life Insurance (Term)	62 (Mr. – 40, Mrs. – 22)	-----
Long Term Health Care Ins.	-----	-----
Lunches (work)	130	-----
Medical/Health Insurance	-----	-----
Mortgage - First	1160	-----
- Second	-----	-----
Home Equity	220	-----
Legal	60	-----
Music Lessons	51	-----
Newspapers/Magazines	22	-----
Pet Care	15	-----
<b>SUBTOTAL</b>	1,713	

\*4 1/3 weeks per month

## BUDGET

Expenses	*Per Month	Per Week
Postage	8	-----
Rent	-----	-----
Savings/Retirement	40	-----
School Tuition	-----	-----
Taxes (Other, IRS, etc.)	-----	-----
Taxes (Income)	-----	-----
Taxes (Property)	167	-----
Telephone (incl.cell)	120	-----
Therapy/Counseling	-----	-----
Union/Club Dues	43 (Mrs.)	-----
Vacation	200	-----
Water	-----	-----
<b>Items Not Listed</b>		
Miscellaneous	40	

Page 11 - \$2,103

Page 10 - \$1,713

Page 9 - \$1,831

**Total Expenses -** \$5,647

### List of Creditors

Please list in the following order: (1) bad checks or debts for which you may be prosecuted, (2) court ordered judgments, (3) credit unions, (4) bank or finance company loans, (5) back taxes, (6) credit cards, (7) bookmakers, casinos and/or loansharks, (8) family and friends, (9) others.

Creditor's Name	Date of Debt	Original Amount	Present Balance	Monthly Payment	Months in Default	Co-Signer
Venus Jewelers	9/02	1200	1200	-----	2	(bounced check)
Sundial Finance Company	6/00	1800	1500	60		
Citywide Bank	1/01	3000	2250	80		
Discover Card (Bank One)	7/01	4700	4500	100		
VISA (Nex Bank)	11/01	2400	2200	60		
Sammy B.	10/02	1200	1200			
Benny L.	7/02	2000	2000		3	
Sunlight Casino	9/02	4800	4800			
Glowing Riverboat	10/02	13500	13500			
Christine H.(mother in-law)	8/00	5000	5000			
Howard G. (friend)	7/00	800	800			
Macy's	1998	1400	800	30		Mrs.
Target	1999	1000	720	25		Mr. & Mrs.
Sears	2001	1500	1240	30		

### FINANCIAL SUMMARY

Income	Per Month	Per Week
Primary Job	\$3,900	Net 900
Secondary Job	390	Net 90 (proposed)
Pensions	-----	
Child Support	-----	
Alimony	-----	
Property Income	-----	
Spouse's Available Income	1,950	Net Applied 450 of 600
Other Income	-----	
<b>TOTAL</b>	<b>\$6240</b>	

### SUMMARY

**Total Income \$6,240**  
**Subtract Total Expenses \$5,467**  
**Amount Available For Repayment \$593**

**\*\*Gamblers Anonymous is not responsible for the information listed on this form, nor does it guarantee the compliance of the proposed financial arrangement on this form.**

### Repayment Schedule

<b>Creditors Name</b>	<b>Original Balance</b>	<b>Balance</b>	<b>Monthly Payment</b>	<b>Weekly Payment</b>	<b>Date of First Payment</b>	
<b>Venus Jewelers</b>	<b>1200</b>	<b>1200</b>	<b>200</b>		<b>12/15/02</b>	<b>For 6 months (final 5/03)</b>
<b>Sundial Finance Co.</b>	<b>1800</b>	<b>1500</b>	<b>21</b>		<b>1/03</b>	
<b>Citywide Bank</b>	<b>3000</b>	<b>2250</b>	<b>30</b>		<b>1/03</b>	
<b>Discover Card (Bank One)</b>	<b>4700</b>	<b>4500</b>	<b>60</b>		<b>1/03</b>	
<b>Visa (Central Bank)</b>	<b>2400</b>	<b>2200</b>	<b>31</b>		<b>1/03</b>	
<b>Mastercard (Delta)</b>	<b>1200</b>	<b>1100</b>	<b>15</b>		<b>1/03</b>	
<b>Sammy B.</b>	<b>1200</b>	<b>1200</b>	<b>17</b>		<b>1/03</b>	
<b>Benny L.</b>	<b>2000</b>	<b>2000</b>	<b>30</b>		<b>1/03</b>	
<b>Sunlight Casino</b>	<b>4800</b>	<b>4800</b>	<b>60</b>		<b>1/03</b>	
<b>Glowing Riverboat</b>	<b>13500</b>	<b>13500</b>	<b>45/165</b>		<b>1/03</b>	increase payment in 6/03 when Venus Jewelers paid in full
<b>Christine H.</b>	<b>5000</b>	<b>5000</b>	<b>0/80</b>		<b>6/03</b>	
<b>Howard G.</b>	<b>800</b>	<b>800</b>	<b>12</b>		<b>1/03</b>	
<b>Macy's</b>	<b>1400</b>	<b>800</b>	<b>30</b>			<b>Mrs.</b>
<b>Target</b>	<b>1000</b>	<b>720</b>	<b>25</b>			<b>Mr. &amp; Mrs.</b>
<b>Sears</b>	<b>1500</b>	<b>1240</b>	<b>18</b>		<b>12/02</b>	
			<b>Total 593/593</b>			

**John & Marie S. – November 2002**

1. John increase dependents by one, to increase net take home (revised net figured)
2. John obtain part time additional employment (avoid any intrusion in full time job)
3. Marie may use cash only for subsequent purchases and accelerate pay down of Macy's and Target balances (e.g. if \$70 month added to existing, will be paid in full in 14 months)
4. Excess money should be placed in money markets, certificate of deposits, government secured investments and/or college savings programs. It is important that all excess monies should not be in the control of the member.
5. Lists are examples of how to determine amount needed for some budget categories.

**Monthly Clothing List**

	<b>Dress</b>	<b>Jeans</b>	<b>Undergarments</b>	<b>Shoes</b>	<b>Misc</b>	<b>Total</b>
<b>Marie</b>	<b>55</b>	<b>30</b>	<b>25</b>	<b>25</b>	<b>20</b>	<b>155</b>
<b>Pat</b>	<b>30</b>	<b>30</b>	<b>10</b>	<b>15</b>	<b>5</b>	<b>90</b>

	<b>Suits</b>	<b>Jeans</b>	<b>Shirts/Jackets</b>	<b>Undergarments</b>	<b>Misc</b>	<b>Total</b>
<b>John</b>	<b>30</b>	<b>35</b>	<b>55</b>	<b>10</b>	<b>25</b>	<b>155</b>
<b>Vince</b>	<b>25</b>	<b>40</b>	<b>30</b>	<b>10</b>	<b>15</b>	<b>120</b>

**Donation List**

	<b>Monthly</b>	<b>Yearly</b>
Family Donation-St. Phillip Church	12	144
Red Cross Disaster Fund	3	36
Covenant House	4	48
American Cancer Society	3	36
Boys Club	4	48
Girls Club	4	48
Little League Baseball	3	36
Life Liner GA	8	96
GamAnon	4	48
<b>TOTAL</b>	<b>45</b>	<b>540</b>



### **Gift/Birthday List Yearly**

Marie	50
John	50
Pat	50
Vince	50
Marie's Mom	30
John's Mom	30
Joe (friend)	30
Aunt Mary	30
Uncle Ralph	30
Larry/Doris Wedding	100
Irwin Retirement Dinner	90
<b>Total Yearly</b>	<b>540</b>
<b>Total Monthly</b>	<b>45</b>

### **Holiday Gift List Yearly**

Marie	60
John	60
Pat	60
Vince	60
Marie's Mom	60
John's Mom	60
Joe (friend)	35
Aunt Mary	30
Uncle Ralph	30
Mailman	25
Grocery Delivery Man	25
Hairdresser	35
<b>Total Yearly</b>	<b>540</b>
<b>Total Monthly</b>	<b>45</b>

**We realize that some questions may remain  
unanswered. If you wish, please contact Gamblers  
Anonymous International Service Office  
P.O. Box 17173  
Los Angeles, CA 90017  
Telephone #: 213-386-8789  
Website: [www.gamblersanonymous.org](http://www.gamblersanonymous.org)  
Email: [isomain@gamblersanonymous.org](mailto:isomain@gamblersanonymous.org)**

