Most readers of www.travel55plus.com can remember back less than 35 years ago when the only full-service casinos in the U.S. were in Nevada, primarily in Las Vegas, Lake Tahoe and Reno. In the 1970s, Atlantic City became a casino city, and others soon started popping up. Then, after some legal maneuvering and schmoozing of politicians, the era of the Indian casinos started.

From just a few crude roadside gambling joints in the 1980s, there are now more than 400 state-of-the-art casinos located on Native American lands throughout the U.S. It's no exaggeration to say there's at least one Indian casino within two hours' drive of every American home. In our Arizona city, there are four casinos, all within a 30-minute drive from our house.



Another factor in the continuing success of accessible casinos is that they attract seniors. Many bus companies, retirement communities, and even some nursing homes, offer daily low price and free trips to casinos. Seniors make perfect customers, because they have the income and free time to indulge in the glittering fun and games.

However, for some seniors the games become more than fun. The lure of the promise of get-rich-quick can sink into overwhelming obsession. Like people who succumb to drugs, alcohol and nicotine habits, the compulsive gambler is often headed for financial disaster. For seniors on fixed incomes, that can quickly become a serious personal problem.

Harrah's, one of the largest casino operators in the world, puts a senior-oriented brochure in its hotel rooms called, "Keeping Your Golden Years Golden". It lists several ways for older gamblers to practice what Harrah's calls "responsible gaming". Casinos like to call it gaming, hoping it sounds more positive than gambling. Here are several Harrah's hints.

1. When you visit Harrah's or any other hotel or resort that offers a casino, you shouldn't feel compelled to gamble. In Vegas, Atlantic City or in any of the major Indian casinos, there are all kinds of fun amenities that make for great non-gambling vacations, including quality entertainment, sports facilities, pools, spas, high-quality restaurants and other attractions.

2. Set limits of what you'll gamble before you get to the casino. For many seniors, a budget of from \$100 to \$200 per day per stay makes for enjoyable gambling without it becoming an obsessive attempt to beat the house, or more likely, empty the bank account.

3. Although casinos wouldn't admit it in their ads, the house has a definite advantage in every gambling game. In blackjack, it's 3 to 2; in craps, it's 2 to 1; and in video poker and slot machines, the house advantage is 4 to 1. Although all the ads show happy winners flashing thousands of dollars, you should gamble at casinos for fun, and not expect to win.

4. Casino resorts and hotels offer all kinds of freebees to gamblers, including rooms, entertainment and meals. Also, when you gamble, waitresses are always nearby to give out free drinks. It isn't that casinos are public spirited, because eventually they get their booze costs back and more. Gambling seniors are cautioned to keep drinking to an absolute minimum or not at all. Steady intake of booze over a period of just an hour or two causes weakening of judgement, difficulty in decision making and dulling of senses. Simply, the free booze is intended to make you a poor gambler.

5. Don't go to a casino when you're on heavy medications, upset or angry. Don't gamble because you're in desperate need of money, or return to the casino determined to make up for previous losses. Don't secretly use family money from bank accounts, nor take out loans to go the casino. That kind of desperate gambling only gets you further and further into a hole that is almost impossible to escape.

If you, a friend or someone in your family has a gambling problem, call 1-800-5224700, or go to www.harrahs.com/about\_us/code\_of\_commitment/index.html