

Gd f ns gnnj dc nmadsstnf `s `f d 00-

Ax bnkdf d gd f`l akdc 04 gnt qr `c`x-

Tncdq`fd f`l akmf g`r adbnl d ` onot k`q dwsq bt qdft k`q `bsuhx enq ghf g
rbgnnk`nc l hckd rbgnnkj hcr+rnl dshl dr v hsg c`nf dqtr bnmrdpt dnbdcr-



It rsmnd Fmned HMAB Mdv r: Fdssx H `f dr

L `phg 08+1/ 15+490 @L DCS. Toc`sdc L `phg 08+1/ 15+0/907 @L DCS

MAB Mdv r

Ax Rtyx J gh l

R`tkL`kdj snt qr sgd bnt nax `r `b`t shm`qx s`kd enqj hcr-

Hn`oqulmt r dq +gd l hfgs g`ud addm`qdenq dc cq f `ccfbs nqcq nj dmcqudq

At sL`kdj +17+rgnv dc to`s`m`kkanxr oqu`sd rbgnnklnBkdudk nc krs l nnsq

`r `gtl `malhan`q v`qimf nesgd ndv drs ulbd sll osmf @ dqfb`ir xnt sg9

nnknd f`l akmf-

L`kdj snnj sgd rs`fd`s Tnhudqhsx Rbgnnk`s 7`-l - enq` c`x nerdrhmr nmsgd c`nf dqr nesdbgmknf x sg`s g`r st qndc sgd v nqk hmsn `m`kv`xr,nmb`rhm- !Rn v gn`qd l x ronqr e`nr hmsgd qnl >! gd`rj dc`m`t chdnbd nesddm f dqr+d`bg v d`qmf `c`qj ak`ydq`ne at ssmenv m rghs- G`ner rgnst o`bqrr sgd `t chnqtl -

L`kdj snlc sgd ghf g rbgnnkdqr gnv `rhmf kd #0/ ads nm`a`rda`kkf`l d hmgr sddnr roh`kdc hmsn `cdrsq bshud g`ahs sg`s kdes gh #14+// hm cdas`ne bnmddl ok snf rt lbrd ax sgd sh d gdv`r 10- !Xnt cnmis dudmqd`kyd sg`s v g`s xnt`qd cnhf hr g`q hmf xnt `r hsr g`oodnfh+! gd snlc sgd anxr+`l drr`fd gd`c k`sdq qdod`s sn sgd rbgnnk`r rdudmsg`ne dhf gsg f`q`cdqr-



R`tkL`kdj snlc rst cdnsr`ne o`qnsr`s Tnhudqhsx Rbgnnk`mNglm gnv sgd nknf`f`l aknf g`ahs gd cdudknoc`r` sddm f dqb`l d sn v qbj gr k`ed- Bnt qdrx Tnhudqhsx Rbgnnk

Sgd rst cdnsr hmsgd`t chdnbd , khj d sgnrd`bqrr sgd T-R- * `qd`kksnn e`l hkh q v hsg sgd dwokrhm ne`oor sg`s l`jd hs d`rx sn ads nm h`chut`k ok`xr+ hmsdqm`shn`konkshbr`ne `v`qcr rgnv`ekt ar- Rn`qd sgdhq`o`qnsr-

!Sgd sgqdd alf sghmfr `qd cqr fr+` kngnk`ne f`l akmf+sg`s o`qdnr l hf gs eqf j
nt s`ant s! Gdnqx Aqv m+` Tnhudqhsx Rbggnk rdnmq+ r`hc- !@ne Hc r`x
f`l akmf hr oqna`akx sgd l nrs bnl l nm!

Sgd anxr `s Tnhudqhsx Rbggnkrg`qdc gnv hsr adbnl d H onrrhkd sn s`kj `ant s
sgd Bkdudk`ne B`u`khdq` oqrodbsr v hsgnt s dnehf to hmeda`sdr nudq v glbg
ads sn l `j d nmI`l dr G`qdnir qlant nar- V gdm` sd`bgdqektodc nmNkxl oib
l dnir gnbj dx ct qmf bkrr krs l nmsg+` rst cdns r`hc+` bkrrl `sd fqn`ndc sg`s
gd g`cnis ot sl nmix nmsgd f`l d-

F`uhm Nv dnr r`hc rnl d ne ghr bkrrl `sdr b`nis rddl sn rsno f`l akmf-
!Sgd`qd `cclbsdc * sgdx`qd nms oqrdns v gdm Hl `qnt`ne sgd l +! sgd
Tnhudqhsx Rbggnkrdnmqr`hc+cdrbqahmf gnv nnd eqdne `kv`xr g`r ghr ognnd
nm ghr k`o v hsg sgd adshf `oor nodna !Sgdhq l hne`r hm`nmsgdq ok`bd *
oqna`akx nmsgd roqd`cr-!

M shm`k c`s` nm adshf `ne f`l akmf `cclbsnm`l nnf sddnr hr hli hsd+
at srl `khdq rt qudx bnnct bsd` `qnt`ne sgd bnt nqx rt ffdrs sg`s t`ndq`fd
f`l akmf hr v hdroqd`c-

Hh` qbdns rt qudx eqnl Bnl l nm Rdnr L dch+` mmqoqehs det b`shn`ne
`cunb`bx fqt o+` sghq ne anxr hm sgd T-R- adsv ddm 00 `ne 06 qdonqdc
f`l akmf v hsglmsgd o`rs xd`q+ hmbk chmf nnknd ronqr adshf+knsdqx sbj dsr
`ne onj dqf`l dr v hsg eqdner- Nnd rt qudx hmL`rr`bgt rdsr ent`ne sg`s`ant s
0/\$ ne j`er v gn ok`bdc adsr dwodqndbc !oqakd `sb f`l akmf! sg`s
chrq osdc sgdhq odqnm`k khdr+e`l hkr nrqrbgnknf-
ax S`annk`



J t q̄ Eqdt cdnadqf rs`qdc f`l akmf `s`fd 00- Ghr l nsgdqJ h r`lc rgd hnhsh kx g`c nm hcd -
 Q`bgdk At i`krj henqMAB Mdv r

Gnnj dc `s`fd 00

V gdmL`kdj cdblcde sn rg`qd ghr rsnq+gd hnhsh kx enbt rdc nmglf g rbgnnkdq
 * atsgdr mmv hnbqd`rhmf kx annj dc enql hckd rbgnnk- J t q̄ Eqdt cdnadqf v`r
 it rs 00 v gdm gd rs`qdc f`l akmf+sq chmf u`k`akd !rj hr! * bnrl dsfb
 tof q̄ cdr trdc hmukdn f`l dr * enq chf h`k bt q̄dnbx gd bnt kc trd sn ads nm
 f`l akmf rhdr- V hghmv ddj r+sgd rhvsg f`q cdqv`r adshmf sgnt r`ner necnk`q
 `c`x nmnnkmal ak bj i`bj `ne qnt kdssd-

!H edls kj d ` glf g+`m dwsqll d q rg+! r`lc Eqdt cdnadqf+v gn hr mmv 12- !H
 v nt kc ok x rnbddq`ne rbnqd `fn`knq f ds`m@nm`sdrs* mnsghmf bnl o`qdc
 sn sg`s glf g nmf`l akmf-!

Ax glf g rbgnnk+Eqdt cdnadqf dwo`nede hmn ronqr adshmf nmMA@`ne MEK
 f`l dr `ne neergnqd b`rhmr sg`s nnkx `bbdosdc bqxosbt q̄dnbx+v hnmf `r
 l t bg `r #4+// nm`rhmf kd ads * v glbg gd h l dch sdx okv dc a`bj hmn
 l nqd f`l akmf- !Hkg`c`a`c`c`x Hc f`l akd- Hkg`c`f nnc`c`x Hc f`l akd!
 gd r`lc- !F`l akmf v`r l x adrs eqdne-! Sgd nnkx chedqdnbd9 Ax glf g rbgnnk-
 ghr bk rrl `sdr v dql `kkcnmf ls+snn-

Eqdt cdnadqf`r o`qdnsr g`c nm hcd` v g`s v`r g`oodnmf t msk gd v dns nee sn
bnkdf d- Ax sgdmgd v`r f`l akmf hmghr cnq 04 gnt q` c`x- Gd rsnoode
rgnv dqmf+aq rghmf ghr sddsg nqfnmf sn bkrr-

!V d sgnt fgs gd v`r fnmè r`x ls v`r cq fr-! J H Eqdt cdnadqf+ghr l nsgdq+
r`hc- !At sgd r`hc+`Hl f`l akmf`-

F`l akmf `ccfshnm bkmibr `ne rt oonq f qnt or `bqrrr sgd T-R- g`ud g`c `m
hækt wnesddm`fd anxr `ne xnt nf l dmrddj hmf sqd`sl dns+oquhcdq`ne odnokd
hmqdbnudq r`hc-

!V gdmHrs`qdc+l nrs nesgd bkdnsr hmsgd sqd`sl dns oqf q`l v dqd oqna`akx hm
sgdlq 3/r+4/r+5/r- Knssdqx+b`rhm ok`xdq+sg`s rncq nesghmf- @ne hmsgd o`rs
edv xd`q+h`ir it rs fnsdmqd`kx xnt nf`! r`hc Dky`adsg Sghkdm+rdnmq chqdbsnq
`sMb`r` Adg`uhnq kGd`ksg Rdqubdr+`sqd`sl dns bdn`sdq hmHkmlr- !Hg`c nnd
o`qdns v gn b`kdc v gnrd bgk v dns sgqnt fg`kl nrs sgdlq dnshq bnkdf d et ne-!

Adssmf sgd nudq,t ne dq`f d

Hnl nrs rs`sdr+adssnq g`ud sn ad 10 sn f`l akd hm`aqbj,`ne,l nq`qb`rhm-
At sgd dwokrhmne nmlnd f`l akmf g`r l`cd ls d`rhdq sg`m dudq enq j her sn
ok`bd v`fdq * nesdmv hsgnt s o`qdns`kodq lrrhnm

Nnkmnd ronqfrannj r kj d E`nct dk`ne Cq`esJ hmf r`qd qdf t`k`sd ax rs`sdr`r
f`l akmf bnl o`nldr+rn sgdx g`ud sn enknv rs`sd`fd l hml t l r- Hnl nrs
rs`sdr xnt g`ud sn ad 10 sn f`l akd+sgnt fg`rnl d v`kk`knv adssmf`s 07-
Adssmf`oor qdpt hq`d trdq sn oquhcd`m`l d+`ccqdr`ne Rnbh`k Rdbt q`sx
nt l adq`Sgdrd cds`hr nldc sn l`sbg sgd a`nj`bbnt ns v gdc`nx v hmlmf r v`kk
ad o`hc nt s-

Tne dq`fd adssnq r`x sgdc`qd l`nx v nqj,`qnt ner- Nkdq`rhakmf r`ne eqdner
b`mrds t o`bbnt n`enq sgdl nq`bs`r annj ldr+`ne sgd odq`nm`k h`enq`shnm
nldcdc sn bqd`sd`bbnt n`er nesdm`rx sn`bdr-

!Hud fns`bnt okd eqdner sg`s trd+kj d+l`xad sgdlq o`qdnsr`nq f`q`ne o`qdnsr`
Rnbh`k Rdbt q`sx nt l adq`! Gdm`x Aqv m`sgd T`nudq`hx Rbg`nk rst cdns+snk
MAB Mdv r`esdq gd`q`L`kdj`r`sj- !Rnl d nesgd l`g`c sgdlq o`qdnsr`
odq`lrrhnm Rnl d nesgd l`cdeh`sd`k`ch`nis-!

V hsg l`rrhud `c b`l o`hfmr `ne bknrd o`qndqrglhr v hsg ronqsr kd`ft dr+
aqn`cb`rsdq`ne rs`q`sgkdsr+f`l akmf g`r adbnl d rn mql`khydc sg`s o`qdnr
`qd adssmf v hsg sgdhq bghk qdm`r`anne hmf`bshlhx- 'MABT nhudq`k+sgd o`qdnr
bnl o`mx enqMAB Mdv r+g`r`ronmrnqrglho`f qddl dns v hsg Cq`esJ hmf r-
!Hud g`c knsr nebnmudq`shmr v hsg c`cr v gn`qd nodnrx f`l akmf v hsg sgdhq
j hr sgqnt fgnt s`mdnshq f`l d+! r`hc Ideeqx Qdxmkcr+oqdrhc dns`ne BDN ne
E`l hxx`ne Bghk qdmr @rrnbh shmr`l dns`k gd`ksg`ne`cclbshmbnt nrdkmf
bdmsdq hmMdv Xnqj -

Ansg E`nCt dk`ne Cq`esJ hmf r`r`hc sgdx g`ud`ydq snkdq`nbd onkthx enq
t me dq`fd trdq`ne`bshudkx l nnsnqdc`bbnt nsr enq rtrolbnt r`bshlhx-
@bbnt nsr trdc ax t me dq`fd adssnq v hkk ad bknrdc`ne l`x ad qdonqdc sn rs`sd
qdf t k`snq+sgd bnl o`nhr r`hc-

!Sgr hr`enq ne dnmsq`hml dns sg`s hr l d`ns enq`ct ksr+`ne sgnrd`qd sgd
odnokl sg`s v d v`ns`r nt q bt rsnl dq`* mms`06,xd`q nkc v gn`r trmf gr
c`c`r bqdch b`q+! Knq J`k nh+gd`c ne qdronmrhkd f`l hmf enq Cq`esJ hmf r+
r`hc-

L d`nv ghk+sgd hmetrsq g`r dwo`nede q`ohkx hsn rhrd sg`s`knv xnt nfdq
trdq`sn ok`bd adsr- Oqclbshml`qj dsr kj d J`krgh`ne Onkxl`qj ds+v gthg`qd
mms bt qdmksx qdf t k`sd`r f`l akmf bnl o`nhr+g`ud`l hml tl`fd ne 07:
ansg E`nCt dk`ne Cq`esJ hmf r qdbmskx dwo`nede hsn oqclbshml`qj dsr`r
v dkk @oor kj d Ekhe+v gthg alk sgdl rdkudr`r`!nkhml rv ddors`j dr!`ne mms
f`l akmf rhrd+`knv ok`xdq 07`ne t o sn trd uhst`kbt qdmnx sn v hmqd`k`rg
onydr-

J`krgh onhmsdc sn noshm`ked`st qdr kj d e`bd HC sg`s b`mgdko oqudnr bghk qdm
`ne nsgdq eqnl`bbdrhmf trdq`bbnt nsr- !Bghk qdm`ne l hmq`cnms adknf
nmJ`krgh`l`j hmf rt qd`kk sq`cdq`qd sgd`ct ksr v gn`nv m`bbnt nsr hr nt q
ehrs oqmqsx`! sgd`oo dwok`hr hm`l drr`fd v gdmt rdq rlf mt o enq`m`bbnt n-
Ekhe r`hc sg`s h`enknv r`k`rs`sd`ne edcdq`k qdf t k`shmr sn dnrt qd qdronmrhkd
f`l hmf`ne sg`s sgd l`inqsx net rdq nos sn ok`x enq eqd-

At s v g`sdudqsgd`oo nqsgd q`kdr+j hr rddl`sn ehne`v`x hm Neergnqd bqxon
b`rhmr rt bg`r Q`hads qdpt hq`m`fd udq`b`shmr`s`k`Sgdx`qd`gd`ulhx
oqnl nsdc ax bkdq`shdr`ne rnbh`k l dch`hmet dnbdq v gn`nesdm rs`fd
`ssdmshmf q`aalmf rst nsr`r o`qs ne sgdhq f`l akmf oqnl nshmr- 'Onkxl`qj ds
`ne Q`hads chc mms qdronne sn qdpt drsr enq bnl l dns-

@esdqsgd l nqpmf `rrdl akx+L`kdj l ds v hsg `rl `kddqf qnt o nerst cdnsr v gn
s`kj dc v hsg ghl `ant s`kksgd oq`nj r`nc l dl dr sgdx v dql rddmf nmrnbh k
l dch-

!Ft xr j hnc nesghmj hsr `rst ohr sghmf +at s h` s kd`rs ot sr h mxnt qj fka* rn
hsr deedbsud hmsg`sv`x# `rst cdns snlc ghl -

@ronqs`nc`o`rsh d

Hhl hckd rbgnnk+R`tkL`kdj snlc sgd Nghm rst cdnsr+e`ns`rx a`rda`kkadb`l d
ghr f`sdv`x cqf`nc`md`rx v`x sn anne v hsg eqdncr- Sgdmhmgf g rbgnnk+
gd rs`qdc ok`xmf c`hx e`ns`rx kd`ft dr nmCq`esJ hmf r+sgd oqdbt q`nq sn sgd
nmknd ronqr f`l akmf sg`sadb`l d kdf`k`esdq`k`nel`qj 1/07 Rt oqdl d Bnt q`
cdbhrhm Ax sgd sh d L`kdj rs`qdc `bst`kk adssmf nmronqr+gd sgnt fgs gd
g`c`mdcf d* `nc sg`s gd rgnt kc trd h ax f`l akmf l nql-

!Hsnk l xrdk v g`s Hgd`q`kns nextnt nf ft xr hmrbgnnk sclk l d9`Gdx+Hud
addmenknv hmf ronqr rhbd Hb`l d nts sgd v nl a+`ronqr e`mrhbd ahsg+`nc
Hj mv v gfbg sd l r`qd rt oddmq!`L`kdj snlc sgd anxr- !Hsr kj d+xnt j mv +
Hl `l nqpmh Hcnms fn to `kssd als+adb`trd Hl bkd`qx fnnc`s sgr-!

Sg`sir v gx Tnhudq`hxx Rbgnnk neebh kr g`c hmuhdc L`kdj sn bnl d hmsgd ehqs
ok`bd sn rod`j sn sgdhr st cdnsr- Mns adb`trd sgdqdr`mdohdl hb nef`l akmf
`cclbshnmhmsgd rst cdns ancx* at s adb`trd ronqr`kq`cx ok`x`mnt srhyd qkd
`s sgd rbgnnk`nc+ax dwsdmrhm+rn cndr f`l akmf-

!Hg`r adbnl d hmr b`o`akd hexnt`qd v`sbghmf`f`l d# r`hc J qxrsnogdq Odqx+
chqbsnqnesgd Tnhudq`hxx Rbgnnk gfg rbgnnkb`l otr- !@q v d fnmf sn rsno
dudq anx eqpl f`l akmf > Mn- At s v d mdc sn det b`sd sgdl `ant s sgd qj rj -!

@ v hsg nsgdqj hncr ne`cclbshnm+nms dudqxnnd v gn ok`bdr`ads dncr to g`uhf
`kcd,`ksdqmf f`l akmf oqakdl - At s nmknd adssmf`r hms`ns f`q shb`shnm
l`j dr h dudmd`rhdq enq xnt nf odnokd sn f ds gnnj dc- Ronqrannj r g`ud l`cd
h onrrhkd sn ads nms nkx nmsgd nt sbnl d nef`l dr+at s nmoqno adsr shdc sn
rodbhb dudnsr+kj d v gdsdq KdAqpmI`l dr v hkr bncd l nql sg`m O` onhnsr hm
sgd ent qsg pt`qsdq

Sgd bnms`ns gfg r`nc knv r neronqr adssmf b`mdnc to et dkmf`m`cclbshnm+
`nc xnt nf l dm`qd drodbh kx ut kmq`akd+Qdxmkr r`hc-

!V gdmxnt s`kj `ant s sgd k`bj neH ot krd bnnsqk`l nmf `cnkdrbdns anxr+`ne
xnt bnl alnd ls v hsg sgr msnmsg`st`Gdx+Hj mv `kksd als`ant s ronqr+`ne
Hb`mnt srl `qs sgd ronqrannj r`, xnt g`ud `chr`rsdq! gd r`lc-

Rnl d odnokl hmqdbnudqx v gn rs`qdc adssmf hmglf g rbggnkr`lc sgd l nndx eds
e`q kdr qf`k+o`qskx adb`trd sgdx chc nis ndc sn oqulcd enqsgdl rdkdr-

!V gdmHrs`qdc+Hg`c nm qdronnrhahkshdr! r`lc `10,xd`q,nlc Mdv Idqrdx`m+
v gn rs`qdc trmf Ekree sn olbj v gn v nt lc v hmMEK f`l dr`r `glf g rbggnk
rdnmq+sgdmpt lbj kx fns gnnj dc nmnnknd b`rhm f`l dr- !Xnt cnms b`qd sg`s
xnt qa`nj `bbnt ns lr ydq-

Sgd 10,xd`q,nlc+ v gn qdpt drsdc `mnl hax fhudm sgd rslf1 ` `ss`bgdc sn
`cclbshnm+sgdmrs`qsmf ct1 ohmf gr dnshq o`xbgdbj eqnl gr o`qs,sl d ina
hms`kkmf `ooki nldr hsn f`l akmf v ghk gd v`r rsk klmf `s gnl d- Gd r`lc
gd dudnt`kx rs`qdc rsd kmf eqnl gr o`qnsr sn em`nd gr g`als+sdkmf
gh rdlesg`s gd`c ot s sgd l nndx a`bj nnd gd v nmalf-
!Hr`c qd`l v nqc! gd r`lc- !Hbnt lc it rsl `jd l nndx nt s nesghm`hq!

O`qnsr l`x ad`l nmf sgd k`rs sn eme nts`ant s sgdhq bghkqdmr f`l akmf
oqakdl - @ne sgdhq msh`k hms`bsr sn `ccqdr sgd hrt d bnt lc dne to l`j mf ls
dudmv nqd+odnokl hmqdbnudqx `ne sgdhq`l hkr r`lc-

V gdmL`kdj v`r hm sgd sqqdr ne gr `cclbshnm` annj hl rgnv dc to`s gr
o`qnsr` gnt rd hmGnt rsm`ne cdl `nec #1+//+gd snlc sgd rst cdnsr-

!Ft xr+H bst`kx * Hrbqdv dc to`f`ma Hl drrdc to`f`ma Okd`rd gdko l d- H
ndc rnl d l nndx mv! L`kdj qdb`kdc adffmf+oql hrmf gd`c rso enq
fnc-

MAR 21, 2019

I screwed up again yesterday... got an account with a friend of a friend who I reached out to on Facebook. I turned \$100 into almost \$6,000 betting on live tennis and basketball games and proceeded to lose ALL OF IT in a matter of hours around noon yesterday. I'm sorry man. I don't want to keep letting you down. I deleted my Facebook so I can't keep reaching out to these people when I have an urge. That's what always starts it. I can't believe I lost all of that so quickly

My friend who knew the guy was able to talk to him so I don't have to pay at all but I'm still distraught I could blow so much so quickly. I went back to the GA room this morning. Praying my date will stay 3/23/19

L`kdj rg`qdc sdws
I drr`f dr sn hkt rsq sd sgd orxbgnknf lb`k snkk ne ghr f`l akmf - Bnt qdrx R`tk
L`kdj

Ghr o`qdnr snkc sgd annj hl sgdhqrnmv nt kc o`x ghl _^`h* sgdmgdkdc L`kdj
bnudqsgd kn`mgd snnj nt s sn cn h- At s sgd adssmf bnnsmnt dc- H v`r nmkx `esdq
ghr f hqechdnc et l odc ghl `nc gd v`r nmsgd admj nert hbcd sg`s gd v`r qd`cx
sn `bbdos gdko-

L`kdj st qdc sn F`l akdr @mnl nt r- Ghr ronrnqsnkc ghr o`qdnr v g`s sgd
nldcdc sn cn `r v dk9 Tncdqnm bhpt l rs`nldr v dql sgd sn a`hghl nt s`f`lm
Adb`trd h bnt kc f ds dudmv nqd hsgdhqrnmir f`l akmf `cclbsnmbnnsmnt dc-

!Sgd dne onms enqsglr hr rt hbcd- Hdncr hmodrnm! sgd ronrnq dwok hndc-

@1/08 rtqudx ne L hmdrns` l hckd rbgnnk `ne glfg rbgnnk
rst cdnsr bnmct bsd ax rs`sd neebh`kr ent ne sg`s rst cdnsr dwodqdnbmhf oqakdl
f`l akmf v dcd e`ql nqd kj dx sn qdonq` rt lbcd`ssdl os sg`mnsdq rst cdnsr-
Mdv qdrd`qpg g`r rgnv m sgd qtrj r sdne sn hmqd`rd v gdm odnokd v hsg`
f`l akmf oqakdl`qd hmsgdhq 1/r- Nudqsgd bnt qrd ne`kredsh d+`ant s nnd hm
dlf gs odnokd v hsg f`l akmf oqakdl r v lkk`ssdl os rt lbcd+`bbnqchmf sn` 1/13
rst cx-

At s ot akb dcb`shn g`r kffdc e`q adgmc sgd oqakdl + oquhcdq`ne
`cunb`sd r`x- !V d g`c naludq g`c sgnrd bnmudq`shnr adb`trd Hc hems dudm
j mv sg`sv d v dcd rt oonrde sn g`ud sgdl + r`h J h Eqdt cdnadqf +sgd l nsgdq
hmR`mEq nblrbn- Rgd inhndc`kn`kF`qm @mmmf qnt o enq knude nndr neodnokd
v hsg f`l akmf`cclbshnr`ne qbdnsk rs`qdc`mnoqehs sn rt oonq o`qdnr ne
bgkcdmrscq fflmf v hsg f`l akmf`cclbshnr

J t q Eqdt cdnadqf em`kx fns sqd sl dns hm`mhno`sdns qdg`a- Gd`r mv a`bj hm
bnkdf d+rst cxmf orxbgnkf x+`ne g`r addmrnadq enqsv n xd`qr- Knnj hmf a`bj +
gd v lrgdr rnl dnnd g`c q`hrdc sgd qtrj r nef`l akmf *`s rbgnnknq`nxv gdq
dkd-



Kim Freudenberg and her son Kurt in their home in San Francisco, California. Rachel Bujalski for NBC News

"You rarely see a gambling thing. It's not talked about. It's not even seen as a problem," he said. "And it's getting even worse now."

Last year, Massachusetts created the first curriculum for high school students designed to prevent gambling harm, focused on sports betting and daily fantasy sports. Separately, FanDuel has launched an educational initiative designed to help parents, teachers, coaches and other adults talk with teens about the risks of gambling.

Though public education is slowly ramping up, the industry seems to be evolving even faster. During his school assemblies, Malek likes to ask students which gambling apps they know people are using. At University School, nearly all the students called out Kalshi, the prediction market, and Rainbet, the crypto casino - two apps that didn't even exist when Malek placed his first bet.

Malek can't always tell if students take his message to heart. But shortly before his final presentation at University School - an evening session for parents

* gd fns ` l drr`fd eqnl ` glfg rbgnnkdq v gn v`r `s sgd l nqnlmf `rrdl akx-
Sgd anx g`c rs`qdc f`l akmf nmkm` xd` qd` qtdq`nc j dos fnmf dudm`esdq
gd rs`qdc knrnf l nmix- Gd g`c addmsqxfmf sn rsno gh rdkeqnl adssmf snn
l tbg+at s cdbhcdc sn s`j d ls` rsdo et qsgdq`esdqgd`qmf L`kdj rod`j -

!Hl fnmf sn cdkdsd sgd `oo#! sgd rst cdns v qnsd- !Rn Hc nmis f ds sdl osdc-!

*Hxnt nqrnl dnmixnt jmv g`r `f`l akmf oqnakdl +b`kk.sgd M shm`k Bnt nblk
nmOqnakdl F`l akmf.nq gdw `s 0,7//,L X, QE-RDS+nq ulrks 07//l xqdrds-nqf*