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<th><strong>Name</strong></th>
<th>Michael Young</th>
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Preface: A Personal Narrative

I am going to win a lot of money. I can’t believe this idiot is still even in this hand with me. DumbJimJohn is his screenname, and it is fitting, because he has been playing so stupidly for the past hour that it is almost painful. Almost.

I “sat down” at this online poker table with $25, and DumbJimJohn has been gracious enough to basically donate money to me, giving me a total of $220. Now, I find myself sitting with an Ace-high flush, and he put all his money into the pot. I instantly call, knowing that I am going to double up through him, giving me a $450 pot. He has a lower flush. The only possible way he can beat me is if he catches the queen of hearts and the king of hearts, which would give him a straight flush, but the chances are one in one thousand nine hundred and eighty.

The king of hearts comes out. My heart beats faster. There’s no way the queen will come out, though. It won’t happen. It can’t happen.

It happens. The queen of hearts rears her ugly face. I can’t be sure, but I am fairly certain that the evil empress is giving me the finger. I want to take the King of Heart’s knife and jam it into her chest. Or DumbJimJohn’s. Or my own.

And so, I stare at the pathetic little zero that appears next to my name. The hands continue at the table; play goes on as normal without me. But inside my head, the catastrophe that just occurred plays over and over again, as I can feel gallons of blood pumping through my head, adding to my quiet rage. I want to scream out, but I can’t. It is 3 A.M. and my parents are sound asleep, unaware that their son is dealing with the beginning stages of a gambling problem.
I am mad at DumbJimJohn for playing so poorly. I am mad at the Poker gods for rewarding him for his stupid play and punishing me for my brilliance. I am mad at myself for losing money.

I know that I should shut down my computer and go to bed, but I am on tilt, which is a poker player’s way of saying that I am playing like an emotional wreck. I know that I will make bad decision after bad decision, simply attempting to get my money back from some guy named Jim or John whose location identifier places him, simply enough, in “the USA.” It is personal, and a good poker player knows not to make things personal or to let his emotions affect him.

I guess I’m not a good poker player. I put $25 back onto the table.

I play as poorly as I anticipated and I lose that money in half an hour. It is late, and I can barely keep my eyes open. It takes some self-convincing, but I finally turn my monitor off and jump into bed. Sleep doesn’t come easily. In fact, it doesn’t come at all as I continue to play the $400 hand over and over again in my head. After an hour of sweaty tossing and turning, I somehow come to the conclusion that it is a good idea to sit down with a fresh $25 at a new table. I tell myself I don’t need any sleep since I don’t have to work until the following night.

I realize that $25 isn’t that much money, but there is a dangerous pattern that has emerged in my poker career. I used to sit at very low stakes tables with fifty cents, and get just as frustrated when things did not go my way. Eventually, I graduated to play at higher stakes tables, betting $2, then $5, then $10… and I am sure that it will continue until I am playing with my weekly paycheck. I am
eighteen. I can’t walk into a casino, but I can put money on a website located in Gibraltar and gamble my life away if I want.

I understand that my addiction to gambling is not major yet. But the key word is “yet.” Everyone has heard stories of fathers losing all their family’s savings on horseracing, going so far as to steal from their children’s piggy banks. Remember Gregory Hogan: the not-so-inspirational class president of Lehigh University who accumulated a five thousand dollar gambling debt and determined that the best course of action was to rob a bank? I am not at that point, but I can understand how I could potentially snowball to similar drastic situations. More on Hogan later…

Gambling isn’t supposed to affect my mood, but it does. I can play for hours on end, not wanting to leave the digital poker table for fear of missing a great hand. Instead of taking breaks, I fold a hand and dart to the kitchen, grab a quick snack, and bring it back with me. Bathroom breaks are a bit more difficult, but can be done. After a winning session, I am as gleeful as a dog with two tails. After a loss, it takes longer than it should for me to return to my normal jovial mood.

Gamblers Anonymous offers a 20 question survey to determine whether or not an individual has an addiction problem. If he answers “yes” to seven or more of the questions like “Have you ever lost sleep as a result of gambling?” then he may have a problem. I answered in the affirmative to nine. It was then that I realized that I needed to take a break from poker, whether it be online or a real-life game. The stakes that I was playing at weren’t even high enough to merit a worthiness to
play – it would have been more profitable if I had spent all of my time scooping ice cream with a guaranteed $10 an hour.

So that’s what I did. I picked up an extra ten hours a week at my job and took a break from poker. When I came back to the virtual felt, I set limits for myself. I would never increase the limits I played at, so that I would not have the snowball effect I so feared. Additionally, I limited my playing time to one hour a day. Even if I was down on money after an hour, I would analyze what I did wrong and wait until the following day to try to win it back. The most important change I made, however, was the fact that I began to keep a poker journal, where I wrote basic details such as how long I played, at what limits, what time of day, what my mood was like, and my net revenue for the session. I could now see on paper exactly how I was progressing in my poker playing, and there would be no pushing the cold hard facts away. This has taught me to control my emotions while gambling, and also taught me the self-control to walk away if I can’t control them. This self control is more than the some 15 million Americans who have a fully developed addiction to gambling can say they have developed. I have made my amends with all the DumbJimJohn’s out there. Who knows, maybe DumbJimJohn is just a fourteen year-old kid from Kentucky who won the lottery from me that night. I just hope it didn’t fuel in him the same fire of addiction that I managed to somehow smother. If not, there are thousands of well-versed sharks out there waiting to take his money. Myself included, unfortunately.
The Connected World

As the world’s technology increases exponentially, many changes occur in the way that Americans do business, communicate with one another, and spend their free time. With these changes come new opportunities that most never even thought possible. Thanks to the Internet and its ever-increasing capabilities to reach across the globe, individuals can now find the latest news and sports scores with a few clicks. Americans can instantly communicate with someone in China by simply typing a few keystrokes and hitting “enter.” A soldier stationed abroad can see the face of his newborn child through a computer screen and the child can see his father for the first time thanks to a webcam, computers, and millions of miles of fiber-optic telecommunications cable. The world is literally webbed together with wires – lines of communication. Lately even the wires aren’t necessary, as everything can be done on wireless laptops and cell phones. These technological advances are undoubtedly doing great things for the world, and have catapulted us into an ever-expanding age of opportunity. Anyone with intelligence, a laptop, and an Internet connection can take advantage of any dormant talent they may possess. From San Jose, California to San Jose, Costa Rica, the world is available to anyone.

While the benefits are immediately apparent, the ease of connectivity can lead to some unforeseen dilemmas, one of them being a problem that has been prevalent in America and around the world since it first began: gambling. As easy as it is to communicate with someone from across the globe, it is just as easy to log into an online poker room and play a few high-stakes hands of poker against the
same anonymous person. While online gambling is not evil, it presents the issue that there is a new and simple way to privately gamble from the comfort of one’s own home. This is not a problem for most people, but it opens a series of moral implications for certain individuals, namely children, teenagers, and gambling addicts who now don’t need to travel hours to a casino to gamble the last of their paychecks and savings away.

**Gambling Through Time**

While the practice of gambling online is new, gambling itself is something that has been around since the beginning of recorded history. As far back as the cavemen, humans have tried their luck by putting their own money, goods, property, or even their own lives up to games of chance. Evidence of gambling in China dates back to 2300 B.C. Egypt has produced ivory dice from 1500 B.C. Gambling artifacts have been discovered all around the world, from Rome to India to Greece. Even the ancient Aztecs wagered on games of chance involving the throwing of dice in a game called *patolli*, where gold ornaments, jewels, and even valuable houses were won and lost in just five throws of the dice.1 Because it has been around for so long and because of its intrinsic place in the human psyche, gambling is never going to go away. As the world changes, the dice keep rolling, whether they are wooden, ivory, plastic, or computer generated.

With the introduction of the Internet came the preamble for many real-world activities to be launched into the digital world. The first sportsbooks and online

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1 Wasserman, Martin. "Alcohol, No! Gambling, Yes: a Matter of Survival in Aztec Society." 284
casinos were seen in the mid 90's. In 1998, Planet Poker launched the first online poker room. As many other poker rooms started to emerge, all seemed to mirror Planet Poker’s way of making money. Similar to a casino, they take a small rake from the pot for the “house.” It usually equals about 5% of the total pot, and it allows for the poker room to ensure that it will make money.

And they know how to make money. Over 400 online card rooms were in existence in 2006, and this number is ever-increasing as new companies emerge, realizing the money that is willingly being thrown around on automated digital screens. The expenses are minimal, because unlike brick-and-mortar casinos, there is no need to buy large buildings, keep them air conditioned, offer free drinks, or even hire dealers.

Online poker exploded in popularity when Chris Moneymaker (nobody knows if that is his real name) won the World Series of Poker in 2003. He won a $40 buy-in tournament on Pokerstars.com and then went on to beat the 839 entrants in the World Series, earning him a cool 2.5 million dollars. This incredible accomplishment led to a flood of people who signed up for real money online poker with the hopes of following in Moneymaker’s footsteps and hitting it rich. The 2004 World Series Main Event brought a staggering 2,576 entrants, more than tripling the attendance of the previous year. The fields increased from then on, until 8,773 players showed up to the 2006 Main Event, offering a prize pool of $82,466,200, and giving the winner, Jamie Gold, a prize of $12 million. There is seemingly no end to

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either the growth of the World Series of Poker or to the spread in popularity of online poker.

**Poker Terminology**

Since this essay will be predominantly focusing on online poker, it would make sense to offer some of the basic terms associated with its gameplay, as they will be referenced frequently. While there are many different types of poker games, the game that is played exclusively at the World Series of Poker Main Event is Texas Hold’em. Because of this and the fact that it is relatively easy to learn, Texas Hold’em has become one of the most popular forms, and is the type of poker that will be at the heart of what follows.

There can be a maximum of ten players at one particular Texas Hold’em game. Each player gets dealt two face down cards, called their *pocket cards*. For the sake of starting a money pot, the player directly to the left of the dealer must deposit a *small blind*, which equals one-half of the minimum limits of the table. The player to the left of the small blind is called the *big blind*, and must put forth a wager equaling the minimum limit of the table. For example, at a $1/$2 limit table, the small blind must put in $1 and the big blind must put in $2. Each subsequent player must decide whether or not his or her two pocket cards are strong enough to allow them to sacrifice $2 into the pot. If so, they make a *call*. If not, they fold their cards and wait for something better to come along the next hand. Or, if they are
given strong enough cards, they may decide to raise the wager, forcing the other players to match that bet in order to continue in the hand.

Once the first round of betting is complete, the flop (the first three community cards) is dealt face up in the center of the table. They are shared by all players. Another round of betting ensues, followed by another community card to be flipped face up. This fourth card is called the turn. After another round of betting, the fifth and final card is flipped, called the river. One final round of betting, and the remaining players flip their cards in what is called the showdown to determine the winner of the pot. The winner is the player who has the best five-card combination.

A chip stack is fairly self-explanatory. It is a term for the stack of chips, or the amount of money a player has. If a player is considered to have many chips in front of them, they are considered to have a deep stack. Likewise, a short stack is a player who barely has any chips left. These terms are especially important in regards to tournament play, where many decisions are based on what position a player is in with regards to the size of his chip stacks in comparison with those around him. What makes no limit Texas Hold’em so exciting and popular is the fact that at any time, a player can go all-in. This means that he can wager all of his chips on any hand at any time. This, then, causes many players to go on tilt, where they possibly have just lost many of their chips on a single hand due to a bad beat (a hand in which the opponent catches a card on the turn or river to win the hand). Tilt is essentially an emotional state where the player blindly bets for the sake of
betting, and does not make logical or smart choices. Not only can a great deal of money be lost by a player who is on severe tilt, but these emotions can transfer to other aspects of the player’s life, and is often times seen in the lives of pathological gamblers.

A shark is a player who has played poker for quite some time, knows how to keep his emotions in check, and is always hunting for fish to prey upon. A fish is a player who is considered an extremely weak one, and someone who is going to lose the most money. An old saying is “If you can’t spot the fish at the table, it is probably you.” A fish is highly sought after by poker players, and a prime example of a fish is Gregory Hogan.

Meet Gregory Hogan

Gregory Hogan was born on January 18th, 1986. His father, Greg Hogan Sr., was the Pastor of First Baptist Church in Barberton, Ohio. On Sundays, Greg Jr. would dress up and hear him preach with his two brothers, sister, and mother, Dr. Karen Hogan. “He loved to read even as a 4 year old,” his father said. “He would read my old history textbooks from my days as a teacher becoming fascinated with the Civil War”. Greg was also extremely gifted in music. He played the piano from the age of five, and performed twice at Carnegie Hall in New York City. He also studied the cello, and combined with his proficiency in piano, he earned a scholarship to University School, outside of Cleveland. There, Greg played varsity

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4 Hogan, Sr. 2.
5 Schwartz 4.
in two sports, was active in the Gay Straight Alliance, Bible Studies, Mock Trial, and received the highest honor for volunteerism.

Greg set his sights on Lehigh University, where he was accepted with a $23,000 a year grant. His excitement mounted as the days drew nearer for him to start his college career. At 12:30 PM on August 17th, 2004, he wrote about the anticipation he was feeling in his online journal called “Greg’s chill book”:

Well, this is it, pretty much. I only have one more day before I go to Lehigh and start a totally new thing in my life. This is the biggest change I have ever had in my life. No parents, no old friends, all new things. I have to go and live on my "own", make decisions that might really impact my life, and learn to react to things as an individual without the guidance that I have always had.6

It is a shame that he did not have more guidance and that the decisions he made landed him in jail for robbing a bank. On August 17, 2006, he was sentenced to 22 months to ten years in prison.

Gregory had thousands of dollars in debt due to online poker. How could a bright young man with so much potential make such an error? And further still, how could such a sensible person resort to such a brainless way of fixing the problem? The answer requires some insight into the nature of pathological gambling and an understanding of how this disease corrupts one’s judgment.

Pathological Gambling

Pathological gambling is dangerous because it starts as a socially and legally acceptable activity. Just look at the world from childhood to natural death. Kids

6 Hogan, Jr.
essentially gamble for baseball cards, marbles, or even Pogs (milkcaps) for a brief period of time in the 90s. In adolescence and through the college years, many individuals can be seen placing bets on sports games or seemingly random chance events, and such activity is seen as perfectly suitable. Even capitalism uses stockbrokers as bookies, in effect, with millions of people who use them to gamble.\(^7\)

Pathological gambling, then, is diagnosed as a deviation from what society considers the “normal” amount of gambling, specifically an inability to resist impulses to gamble and a disruption of family, personal, or work relationships and activities. The symptoms, offered by the *Diagnostic and Statistical Manual* of the American Psychiatric Association is as follows:

1) A preoccupation in thinking, time, and money with gambling activities.
2) A need to gamble with increasing amounts of money in order to reach the sought for state of euphoria.
3) Unsuccessful attempts to stop gambling.
4) Restlessness or irritability when attempting to stop gambling.
5) Gambling used to escape from stress or relieve negative moods.
6) Lying to family or therapist to conceal continuing heavy involvement in gambling.
7) Committing illegal acts such as forgery, fraud, theft, or embezzlement to finance gambling.
8) Risking or losing significant relationships, jobs, educational or career opportunities because of gambling.
9) Using others to help extricate oneself from a desperate financial situation due to gambling losses.
10) Urgent needs to keep gambling or return another day to recoup the losses of the previous day. This pattern is called “chasing,” and it is a basic part of pathological gambling which distinguishes it from normal gambling. The compulsion to get even and the belief that if one just keeps gambling, one’s luck is bound to change are fatal flaws in the pathological gambler’s strategy. Increasingly larger bets at greater risks are characteristic in this desperate “end-game.”

\(^7\) Zuckerman, Marvin. *Vulnerability to Psychopathology: a Biosocial Model*. 300.
This list of symptoms corresponds with many of the questions asked by Gambler’s Anonymous in their 20 question survey, which helps people diagnose themselves to determine whether or not they have an addiction to gambling and need to seek professional help.

The personality of a compulsive gambler is one that makes a great deal of sense. Zuckerman describes a study by Custer and Milt that found the pathological gambler “as one who needs intense stimulation, excitement, and change and loves risk, challenge and adventure. The pathological gambler is also said to be easily bored.”\(^8\) This description goes along with the idea of sensation seeking. This means that the high stakes risking and betting is what attracts the pathological gambler, not necessarily the actual money. The sensation seeking also is directly related to impulsive and thoughtless acts, which is why it is extremely dangerous for a pathological gambler to attempt to win back his losses, as he is not making informed decisions or playing his best game.\(^9\)

Thus sensation seeking and impulsivity go hand in hand in the mind of a pathological gambler. Young compulsive gamblers get involved with high stakes (or at least higher stakes than they can afford) gambling because of the need for intense stimulation and excitement, and their impulsivity is what keeps them at the tables as they try to win back their money but instead continue to lose. In a test of subjects gambling at different risks, pathological gamblers chased more, meaning

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\(^8\) Zuckerman 310.
\(^9\) Zuckerman 310.
that they were more prone to make less likely bets with a bigger payoff, hoping to regain whatever losses they had already suffered.\textsuperscript{10}

Along with this corrupt judgment comes the compulsive gambler’s notion of luck. Be it lucky cards, a lucky table, or a lucky dealer, the gambler might start to believe the idea that he has some sort of inside information that will grant him control over the way chance events play out. The reason for this need for luck stems from the gambler’s desire for control against helplessness. “Believing that you have a way to know what is happening, or what is going to happen, can provide this needed sense of empowerment. ‘Knowing’ about luck is a way to achieve this.”\textsuperscript{11} This type of thinking is not limited to compulsive gambling, and stretches amongst social gamblers as well. However, when this idea of luck becomes a gambler’s belief, it can help to lead to the pathological experience of flawed decision making.

This flawed method of thinking is prevalent in many different forms of gambling, and also takes shape in the idea that the gambler is never wrong. Perhaps a gambler has a system for football games. If his team happens to not cover the point spread, resulting in a loss to the gambler, it is the fault of a “stupid coach not going for a touchdown,” or a “stupid running back who fumbled the ball.” The blame is placed on some aspect of the game, and in the bettor’s mind, he made the correct choice.\textsuperscript{12} This has particular interest to me, as I have made some of the same claims while playing poker. “I made the right call,” I might say, “He only had three Aces to draw from and of course the River gave him his miracle Ace.” It rarely

\textsuperscript{10} Zuckerman 313.
\textsuperscript{11} Dodes, Lance. \textit{The Heart of Addiction}. 201.
\textsuperscript{12} Dodes 203.
goes the other way, where if I had been in my opponent's situation and the Poker Gods smiled down upon me by giving me the miracle Ace, I certainly would not verbalize that I made the wrong choice and simply got lucky. There is an extreme desire to always make the “right” decision, and to verbalize such to one's opponents. Again, flawed rationale from a gambler takes precedent over the fact that while skill may be involved, gambling always involves elements of chance.

Besides sensation seeking and impulsivity, other theorists believe that gambling is a way for individuals to deal with depression or anxiety from basic problems or conflicts.13 Gambling, then, becomes a form of escape, much like the alcoholic abuses alcohol. It does not make sense, however, for an individual to seek gambling as a way to reduce stress, as the act itself can cause even greater levels of stress, especially when losing large sums of money. “Gamblers tend to blot out all other preoccupations when gambling, and their moods are entirely a function of the specific game they are engaged in rather than of the larger game of life.”14 Extreme stress related to traumatic events is not always a necessary component for chronic gamblers, however. In a study by Tabler, McCormick, and Ramirez, almost two thirds of a group of individuals with a gambling problem did not have significant trauma.15

Pathological gambling occurs much in the same way as substance abuse. Whether it is drinking, taking drugs, or gambling, each begins with an activity that offers pleasurable sensations, all being legally and socially acceptable (with the

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13 Zuckerman 314.
15 Zuckerman 315.
exception of illegal drugs). When the activity leads to social or physical harm and pushed beyond its limits, the person is considered to be an abuser. The negative feelings that come when the individual is not partaking in the activity then leads the abuser to become dependent upon the activity.

Since the amount of research in the area of pathological gambling is not as significant as that of alcohol and drug abuse, not as many concrete reasons can be given for this compulsive activity. However, many studies have brought researchers to discover some important biological factors, especially in discovering that alcohol and drug abuse correlate with many of the results found in pathological gambling research:

The same genetic marker, the A1 allele of the Dopamine D2 receptor gene, has been found more frequently in alcoholics, drug abusers, and pathological gamblers than in controls, and its presence is related to severity of abuse and cross-addictions, including one between pathological gambling and substance abuse.16

Pathological gamblers also have less differential hemispheric brain activation during nonverbal tasks, and low enzyme monoamine oxidase (MAO) levels can be found in male pathological gamblers, which might help to explain why there are a far greater number of male pathological gamblers than female.17

This differential is important, as there is a significantly higher number of males diagnosed as pathological gamblers than there are females, especially among high school and college students. Over 90% of individuals seeking professional treatment are male, which implies that there are either more males afflicted, less

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16 Zuckerman 316.
17 Zuckerman 309.
females seeking treatment, or females have less severe problems. Most surveys reveal that the majority of problem gamblers are white.\textsuperscript{18} This puts Gregory Hogan in the perfect demographic of someone who is susceptible to be drawn down the path of a pathological gambler. Although he had a normal childhood and was seemingly headed for a great life, the research shows that no traumatic events are necessary for an individual to be afflicted with compulsive gambling, especially when the young male brain is vulnerable to such addiction.

\textbf{Gregory’s Poker Story}

At the outset of his college career, Gregory seemed to have it all going for him – he was the second cello in the Lehigh University orchestra, chaplain’s office assistant, and class president. In addition to this seemingly pristine track record, he was the son of a Baptist Minister, offering him a well-structured childhood. What led him to enter a Wachovia Bank in Bethlehem, Pennsylvania, armed only with a note, saying that he had a gun?

The first night Greg arrived on campus at Lehigh University marked the first night that he played live hands of Texas Hold’em with his new friends. Soon, Greg opened up an account on Pokerstars.com, using a screenname of geelehigh, the same alias he used for his online journal. Knowing that one of his friends had lost $100 on online poker, Greg opted to play only for play money.\textsuperscript{19} That did not last very long, however.

\textsuperscript{18} Zuckerman 306.
\textsuperscript{19} Schwartz 5.
A few days later, Greg met a confident young man named Phys. Phys claimed that once he was of legal age, he was going to win the World Series of Poker. He opened up the Pokerstars application on Greg’s computer, entered his alias and password, clicked on “Cashier,” and impressed Hogan with his real money balance (shown directly above the play money balance) of $160,000. This was more than Greg could fathom. If Phys could do it, why couldn’t he? Much like the wannabe followers of Chris Moneymaker’s conversion of $40 into $2,500,000, Hogan used his debit card to deposit $75 into his Pokerstars account with the hopes of transforming it into much more. He wanted “to see his superior abilities yield dollars for the first time, a transaction he equated to adulthood.” This was dangerous thinking for a player with so little experience.

Time went on, and Greg lost more and more money. He deposited $50 or $100, which he might turn into more money, but he always ended up losing it all. Collectively, he lost book money from his parents, money he had earned over the summer, money from friends, and $1500 from Phys, who offered it to him solely for a means of paying off previous losses. Greg’s parents saw many of the charges on the bank statements and convinced him to see the school counselor as well as attend Gambler’s Anonymous meetings, but Greg only attended them sporadically, and finally blew them all off altogether.

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20 Schwartz 6.
21 Schwartz 4.
Greg’s father trekked to Lehigh in order to install a program on his computer called GamBlock, since Greg claimed he did not know how to stop. Like most other pathological gamblers, however, Greg found a way to not have to stop. He simply borrowed more money from his fraternity brothers and took a trip to the school library’s computer lounge. Schwartz describes an interview with the young compulsive gambler:

There was very little thinking,” he told me. “I’d get up and lose it. Get up, make another deposit, lose it again. As soon as I lost, I had to get more money in my account immediately. My body was shaking as I waited for the program to load, I wanted to play so badly.

Hogan soon lost the rest of his money, and resorted to wandering around his fraternity house, drinking heavily and not going to class. And then, Greg made his decision.

On the afternoon of December 9th, 2005, Hogan went to see The Chronicles of Narnia with two of his friends. He asked his friend to stop at a bank so that he could cash a check before the movie. His friend obliged, and watched him walk into the local Wachovia branch and in a few minutes return to the car. Transaction complete. But inside the bank, Greg had handed the teller a note, saying that he had a gun, and asked for money. Altogether, Greg received $2,871. He did not wear a mask.

The friends watched the movie, then returned to campus, where Hogan paid back some of his friends who had lent him money. Then they went to get pizza and

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22 Schwartz 8.
23 Schwartz 9.
dropped Greg off at orchestra practice, where the Allentown police had joined the symphony and took him away to prison. Gregory Hogan had achieved poker immortality, though certainly not in the manner that he hoped for.

**Mike Matusow**

One should not assume that addiction to gambling can only happen to young, college-aged males. Pathological gambling reaches to all ages, sexes, races, and personalities. Addiction can even afflict professional poker players. Take for instance the example of Mike Matusow. Mike is a well-established professional poker player who has many hours of playing time logged, and many tournament wins to show for it. However, Matusow is known by his colleagues, as well as his fans, to be a player who seems to always be on tilt. When he takes a particularly bad beat or when he deems that another player got lucky, he offers no hesitation to verbally assault and attempt to humiliate the culprit, earning him the nickname, Mike “The Mouth.” Some of his outbursts, known as “Matusow Meltdowns,” conclude with him crying.

His life truly is a series of extreme ups and downs. He spent six months in jail, then won the World Series of Poker’s Tournament of Champions later that year, earning him a $1 million prize to go along with another million that he won with a ninth place finish in the Main Event. Matusow claims that he isn’t concerned with the money, however. This is evident, as he seems to lose his winnings just as quickly as he earns it. He has lived a life of money swings, sending
him from a millionaire to being in debt, and back up again. He has ended up at Gambler’s Anonymous twice, become addicted to speed, and even found a way to lose a quarter of a million dollars from behind the bars of jail, by betting on sports through the phone.

Matusow’s addiction to drugs is a particularly interesting fact, as oftentimes, alcoholics and drug abusers also become pathological gamblers. “A substantial proportion of the men who develop the disorders have a background personality characterized by traits of poor socialization, high impulsivity, sensation seeking, and aggressiveness.” Mike Matusow fits the mold perfectly. His poor socialization skills can be witnessed as he slanders and yells at his opponents. His high impulsivity is clearly witnessed as he can lose hundreds of thousands of dollars in one sitting, going on tilt constantly. His sensation seeking can be seen as he feels the need to place bets while in jail, and his aggressiveness is sprinkled through all three examples.

Matusow is an important case study, because he is evidence that the life of a professional poker player is not necessarily glamorous. The stakes are higher, the wins are greater, but the losses are that much more detrimental. Just because a player can accrue millions of dollars in winnings, if he or she continues to play at the higher stakes, the money can be lost just as quickly. On top of this, the emotional strife is clearly witnessed by millions of people. Gregory Hogan’s arrest put an end to his gambling, but many pathological gamblers do not make such a detrimental decision, leading them to continue to gamble and try to become rich.

24 Zuckerman 316.
(after first covering their losses) in an endless cycle. They believe that once rich, they will have an easy life as a professional player and celebrity, but Matusow is proof that they will not.

**Reasons Why Online Poker is Not to Blame**

Recently, Gregory Hogan’s father (a minister) came to DeSales University to talk about the “dangers of online gambling.” He brought up many valid points pertaining to the ill effects that gambling can have on the persona, but he seemed to point the finger at online gambling, and not the mental liability involved in losing large sums of money that stems from gambling in general.25 Clearly something triggered this upright kid to ruin his life by facing a sentence of 22 months to ten years in jail. However, online poker specifically did not make Gregory rob a bank. His gambling problem did. He could have just as easily lost his money and not been able to stop had he walked into a casino, had he been of age. In his discourse against online poker, Hogan described how his son had entered an “evil and dark world” where vicious, skillful opponents were salivating over the chance to take his money. He also stated that many of the Internet poker players work together to take other players’ money as innocent victims like Gregory play solo.

This simply is not the case. In regards to the concept of collusion, it is actually safer to play online than it is to play in a brick-and-mortar casino. Rev. Hogan’s idea of the online poker realm is one of hellish proportions. He believes that once a player clicks on his virtual seat and “sits down” at an online table, he is

25 O’Brien, Alison. “Gambling Forum Goes All in with a Full House.”
essentially playing against a team of other people. These other people, in his mind, are chatting with each other by some other means and describing their hands, so that the strongest hand will go heads-up against a weak-handed Hogan and take his money. However, respected online poker rooms have effective mathematical algorithms that track each player’s movements to different tables, their playing habits, and their playing companions. If two players work together, the site will know it. If Hogan were to walk into Harrah’s, for instance, it would be much harder to track the players he is playing against to see if they are working together. The addition of the computer makes it exponentially easier to keep fast and accurate records of literally every single hand that is played. Collusion itself is very unethical, as it is unfair to the victims who are losing money. However, online gambling virtually erases the possibility of it, so Rev. Hogan should do more research before he pinpoints online gambling as the lone cause for his son’s rash, desperate actions.

In a personal defense for online poker, it is not a cutthroat activity, filled with evil people who are dying to take their victim’s money, as Rev. Hogan would like us to believe. On the contrary, it is generally a very friendly atmosphere. While there may be a few of those angry and bitter people in the rooms, they are greatly outnumbered by kind, warm-hearted people who are just trying to have a good time. A player might be sitting at a table with a 72 year old widow from Oklahoma, a 23 year old cheerleader from California, and a 60 year old retired man from Florida. Generally, friendly joking takes place throughout a typical session.
When winning a hand, it is not uncommon for half of the table to tell the victor, “nice hand,” in a manner of pleasant good sportsmanship. Additionally, many of the players are very unskilled. I have found that, looking at a table of 9 players, 3 of them are what I consider decent players, 4 are mediocre, and 2 are utterly terrible. This is because most players don’t come to “make their living,” but simply to have a good time. Others are just bad players who do not really understand the rules or the values of hands.

**Reasons Why Online Poker is to Blame**

As mentioned previously, there are some cutthroat players who will do anything to win. There are also ways to gain an upper hand over another player. Because of this, playing online can be sometimes dangerous. However, the skills to being a good player come with practice, and the tools that can be obtained by well-versed players can be obtained by anyone with the right know-how. For players like Gregory who are unaware of such variances and “tricks,” however, continually putting money into online poker is an extremely bad idea.

Many online poker players do not know exactly how the sites they are playing on operate. They assume that they are playing with the same odds as they would be if they walked into a casino in Las Vegas or Atlantic City, and presume that they are playing with a digital 52-card deck that will act the same way and with the same odds as if an actual 52-card deck is being dealt out in front of them. This is not the case. Although no poker site will admit it, any poker player who frequently
plays both online and in a casino knows that the two should not be played the same way. Many successful online poker players will confirm that the cards always seem to be stacked to give numerous players at any given table a decent and *playable* hand. This means that if playing Texas Hold’em, for instance, the odds of getting dealt two decent pocket cards are very good and that the community cards that are dealt out will probably give many people a very powerful looking hand. When more people stay in the hand, they are putting much more money into the pot and the house will be able to get a much bigger rake. This concept angers many people when they first learn it, because they have been playing the same way as they would be playing in a casino, assuming that their straight or full house is very strong. The confidence they have in their second-best hand leads them to overvalue their hand, and continue to bet and raise, until they finally learn that they are the loser. The online poker rooms do not care who wins the hand, as long as there are many people in the hand, adding to the pot.

Is the way online poker rooms deal the cards unethical? In a sense, it is unethical because not all players know that the odds aren’t the same as real-life poker. The sites advertise that playing online is a good way to “brush up on your game,” so shouldn’t the game be exactly the same? The truth is that while the poker rooms don’t openly say that the odds and probabilities are the same as their brick-and-mortar counterparts, they also don’t say that players should expect to see the same odds. A player, in their eyes, is playing at his or her own risk. Before a new player like Gregory Hogan puts money onto a site, he should do some research.
He should play at least forty hours on the site’s play money tables to get a feel for how the cards usually come out. While Gregory did begin playing with only play money, he most likely did not spend enough time to realize this variance from live play. Additionally, he would not have been able to tell the difference because his first actual live play experience was only a few weeks earlier in his dorm lounge. Lacking this research and practice, Greg set himself up for failure.

A good online poker player also knows that when playing in tournaments, if he is heads-up (one on one) against a player who has a bigger chip stack than himself, his chances of winning are approximately 30/70 no matter how good his cards are. This is because in tournaments, the online poker room wants it to go relatively quickly so that it can get the eliminated players playing in another tournament or table. With the odds better for someone with more chips, winning an all-in hand against a lower-stacked player will eliminate that player. Giving better odds to the players with a stronger chip stack allows the tournament to roll along much more quickly.

The ethics of the skewed probability of cards is one that is subject to debate. While the rules and concepts of poker are the same, the online version of the game is not directly representative of real world situations. On their “Integrity” pages, the poker sites will highlight that they hold privacy and fairness as their most important tenets to guard. Pokerstars states, “We understand that a use of a fair and unpredictable shuffle algorithm is critical to our software.”26 They go on to

26 Pokerstars.
highlight their shuffling system, which uses a true hardware random number generator developed by Intel, which uses thermal noise as an entropy source.

Sound confusing?

It was not confusing for a team of programmers from Reliable Software Technologies Group. Remember Planet Poker, the first Internet Poker Room? They posted a similar page on their FAQ section, which listed details about their shuffling algorithm. Instead of proving the integrity of their shuffling system, it enabled these poker-loving programmers to turn their suspicions about the fairness of the site into a profitable endeavor. In their report on their security exploit, “How We Learned to Cheat at Online Poker: A Study in Software Security,” the men describe in great detail the glitches that they discovered. The pseudo-random number generator offered by the site’s shuffling mechanism allowed the men to determine a predictable pattern – so predictable that they could determine every value produced by the generator, and what order they would appear. The pseudo-random number generator was in fact completely predictable, and therefore not worthy of a poker site’s use.

Mathematically, there are 52! ways to shuffle a deck of cards. That is $2^{225}$, or 80,658,175,170,943,878,571,660,636,856,404,000,000,000,000,000,000 ways. That is quite an impressive number. If the programmers wanted a program that ran in real-time so that they could determine all the other players’ cards during actual gameplay, they would need to significantly lower the number so that the program

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could search through the possible combinations quickly. A program that could make such a determination even in less than ten to fifteen seconds would be sufficient, as each player generally has approximately fifteen to twenty seconds to decide if he or she wishes to call, fold, check, or raise. With a 32-bit random number generator, as used in the code the men examined, there are only just over 4 billion possible decks — much less than there are supposed to be. Furthermore, the Randomize function uses a number based on the number of milliseconds since midnight. Since there are 86,400,000 milliseconds in a day, the number decreases to 86,400,000 possible decks. Further still, the programmers were able to reduce the number of possible decks by synchronizing their program with the server clock from the poker site. They now had 200,000 possible shuffling outcomes and by simply entering the two cards dealt to them and the three cards of the flop, their program could narrow the deck possibilities to one and tell them the cards that all the other players had, which cards would still be dealt, and who the eventual winner would end up being. What is most amazing is that this program worked in real-time, giving them instant foresight.

Since the programmers reported their findings, various poker sites obviously changed their random shuffling generators. However, who is to say that less honest people with the right knowledge would not report their findings, and instead take thousands, if not millions of dollars from helpless players who have no idea that they are essentially playing with their cards face-up?
Another example of a way that players can gain an advantage is through statistical databases such as Poker Tracker or Sharkscope.com. These are sites where all a player has to do is enter a player’s poker screenname or alias, and it will tell the player how many tournaments this person has played in, how much money he has won or lost, analyze betting patterns, and see how he is currently doing. This means that other players have access to how much money an opponent has won or lost in the past few days as well as how much he has won or lost for his entire history of online poker playing. For example, let’s say that Player A has been on tilt (he has been losing and losing, and in an attempt to win, he has been making stupid decisions which only result in more losing). In the past 5 hours, he has played in eight heads-up tournaments and has only won one of them. He is doing extremely poorly. He signs up for his ninth tournament. Before his next opponent chooses to play against him in a similar heads-up match, he can type Player A’s screenname into this website and see that he has a 7-1 record and is probably playing a very poor game. Player A is easy money to him, so of course he will sit down to play, knowing exactly how to beat him.

In the online poker world, this is called “fish finding.” A player with the knowledge of a site such as Sharkscope won’t waste his time playing against someone who has made thousands of dollars playing online, because he knows that such a player has the skills and patience necessary to win a heads-up tournament. He will instead look for someone who has lost a lot of money, and might even have a significant debt. He knows that such a player is probably playing desperate poker
and continuously making poor, impatient decisions. All he has to do to such a player is cast out the line and wait until he has “hooked” his fish. Gregory Hogan was a big fish.

Is it ethical that other players could see Greg’s history of online poker playing? Should they be able to basically open up Greg’s “file” and see if he is a poor player or if he is a great player? The answer to this question is left open to opinion, but some facts remain. The truth is that while they could be observing Greg’s online poker history, he could have been doing the same for them. Just as one should understand how the cards are dealt and how the odds are skewed online, one should research different tools available before sitting down and play. It is only an unfair advantage for an opponent if he or she is the sole player with the information.

This brings up a previously discussed point: the ethical implications that online poker brings to the surface, in comparison to “real-life” poker. Since all online gameplay is computerized, it can easily be tracked and documented. As aforementioned, that can be a very good thing because it protects players from collusion, since the software can track how often players play at the same table as another person. However, the tracking of all this data can also lead to some negative aspects. All this data being saved means that one’s opponent has information about him, and vice versa. This takes away the idea of “reading” one’s opponent to determine how strong or weak a player he is, which is a necessary skill to have in online poker’s brick-and-mortar counterpart. Whether positive or
negative, the implementation of the computer into poker has changed the notion of the player. A player must now not only hide his physical tells (a twitching eye, a nervous laugh, or a shaking hand), but he also must look for ways to hide his playing history.

**Poker Rooms vs. The Government vs. Society**

In order to put money onto one of these poker websites, most players must use an e-cash provider, such as Neteller. E-cash is used as a middleman, since credit card providers no longer support online poker due to harsh persuading by the Department of Justice. This has much to do with the fact that online gambling is not government regulated, and that it is in fact considered illegal to gamble online in the United States. To get around this, all poker rooms set their servers in different countries so that while the player might be sitting in his living room and playing in Chicago, he is technically playing in Gibraltar or Honduras for instance.

If online gambling is indeed illegal in the United States, then, how do poker rooms continue to flourish with the continual enlistment of American players? Online poker rooms are not allowed to advertise their sites on television. Why, then, have many commercials for online poker rooms been seen during commercials for the World Series of Poker coverage on ESPN? The poker rooms can get away with this, because they are simply advertising for their play money sites. For example, as seen through the case of Gregory Hogan, Pokerstars.com is a very popular poker room where players can most certainly play for real money.
However, anytime they advertise, they refer people to Pokerstars.net. This .net extension brings players to a site where they can download the same exact software and play the same exact game, except it is all with play money. The user doesn’t have to pay a dime, but Pokerstars hopes that they will really enjoy the game and want to play for real money. All they have to do then is download the real money software and Pokerstars has an instant convert.

Fourteen years ago, a study was done to determine the correlation of casinos or other legal gambling opportunities in a state with the number of Gamblers Anonymous chapters per capita in that particular state. The numbers correlated with each other considerably.\textsuperscript{28} This study was done in 1994, well before the explosion of online gambling, or even the Internet. Considering that anyone with a connection to the Internet and a credit card can be well on their way to privately gambling, this study should cause considerable concern.

Although the online poker craze is reaching an all-time high, the government is doing its best to make sure that it dies down. While it is nearly impossible for them to catch and prosecute an individual for gambling online in the United States, things are beginning to get interesting. The government is taking their battle to the poker rooms themselves. For example, a popular poker room called Celeb Poker recently sent an e-mail to all its members (myself included), stating: “We regret to inform you that as a result of legislation regarding Internet gambling in the US; from the 12th October 23:00 GMT we will not be allowed to process US transactions. In light of this, we urge all our US players to withdraw all funds from

\textsuperscript{28} Zuckerman 300.
their accounts as soon as possible.” The new legislation has forced many online poker rooms to shut down their American clients, which will in turn virtually shut down the sites themselves, as Americans are a great source of their revenue. There were also rumors floating around that the World Series of Poker was not going to accept Internet satellite winners in 2007, even though Internet competitors constituted thousands of the total entrants in 2006. To get by this, many of the sites offered satellites, but simply paid the winner the $10,000 entry fee instead of a direct ticket to the tournament, assuming that the players would most likely use the money towards the event. Needless to say, the total entrants in the Main Event decreased significantly, from 8,773 in 2006 to 6,358 in 2007, where the tournament had seen an almost exponential increase in players from previous years.

This being said, it is clear that the United States government is taking steps to quell online gambling. This brings up a notable question: Is the government’s stance on the issue of online gambling one of ethics, or one of money? Certainly, the government knows that other countries are prospering from online gambling, as it is a multi-million dollar business. American dollars are going straight out of the country and in the hands of offshore moguls.

The Department of Justice says that online poker is in disagreement with various United States laws, but no site or single player has been indicted. If it wanted to do more than limit methods of getting money into the sites and verbally banning American players, the Department of Justice would have to raid businesses in foreign countries where it has no jurisdiction, or monitor individual downloads,
similar to downloading pirated music. However, because of the questionable legal stipulations, online gambling operators avoid paying over $7 billion in U.S. taxes per year.\textsuperscript{29}

In a seemingly ignorant and innocent comment, Jason Reindorp, marketing director of a popular online poker room called Absolute Poker, said, “We’ve been surprised by this natural organic groundswell of demand from the college audience.”\textsuperscript{30} Apparently, he did not get the memo from David Warr, founder of GamBlock, who said that half of his clientele are college students who need a computer program to block them from gambling online. But savvy Absolute Poker advertises during college basketball games, and offers a college-only tournament with a grand prize of a semester’s tuition.\textsuperscript{31}

**Conclusion: Responsibilities**

If the government were to regulate online gambling, it would greatly help America’s economy and it would allow businesses to thrive off of this wildly popular new craze, through advertisements and promotions. That would allow these poker rooms to act ethically and not have to move their sites to other countries, and would enable the United States to prosper as a result. However, what price would the country pay? If the percentage of Americans who become pathological gamblers continues to rise, what responsibility does the government have to these people? Besides programs such as Gamblers Anonymous, should it be the government’s

\textsuperscript{29} Schwartz 11.  
\textsuperscript{30} Schwartz 12.  
\textsuperscript{31} Schwartz 12.
responsibility to intervene on the behalf of gamblers who aren’t able to stop their habits, and who aren’t interested in receiving help?

Or perhaps, if regulated, the government could take this responsibility directly to the online poker sites. The sites could be directly responsible for banning players that they deem to be compulsive gamblers, or at least compulsive gamblers who constantly lose. Providing help to individuals with gambling problems is something that brick-and-mortar casinos must do, but online sites are not held accountable for such programs. If the sites were to block certain players, however, how would they be able to determine which big losers have a problem and which big losers might be affluent and not care about losing money?

Whether governmentally regulated or not, online poker does not seem to be going anywhere. Just as gambling has been intrinsic to the human psyche since the beginning of human existence, it will continue to grow and flourish as the world changes and drives technologically forward. This means that the world will still see many more pathological gamblers, and many more lives, like young Gregory Hogan’s, ruined because of this disease. Hogan’s father believes, his son’s demise was due solely to online poker. However, other factors are equally to blame besides the poker sites and the government, namely society, the family, and the individual. Perhaps Hogan should have attended all of his counseling and Gambler’s Anonymous meetings. Maybe his father should have taken his son out of school when he resorted to going to the library to gamble.Possibly Lehigh University should have blocked gambling websites, at least from their public computer labs.
Or perhaps Greg’s friends should not have let him borrow money. Either way, many actions could have been taken to quell the storm rising inside of a young, addicted gambler. Yes, online poker has added a new opportunity for the emergence of pathological gamblers. But to place the blame solely on this new institution is to turn a blind eye to the failure of the possible means of support that surround the victims.

After looking at the history of gambling, the psychology of pathological gamblers, and a few important case studies, it is apparent that with such pervasive opportunities for connectedness that the Internet provides, a dangerous world has been created for individuals with gambling problems. The readily available gambling opportunities that online poker sites provide, make it extremely easy for pathological gamblers to see their lives fall apart, and also provide the perfect setting for potential pathological gamblers to begin a downward spiral, as seen through Gregory Hogan.

Despite the cautionary tone of this essay, I must admit that I feel a sense of guilt. As seen in the preface, online poker is an activity that I spent a great deal of time doing. I was lucky, however, to realize that I had the potential to truly destroy my life, as something inside of me urged me to keep playing even though I was losing. Fortunately, I was able to change the way I approached the game from being an emotional gambler, frequently on tilt, to being a logical, patient player. To me, online poker provided a new way to think, a great deal of entertainment, a
sense of community, and opportunities to do things I never dreamed of, like play for a million dollars in a free trip to the Bahamas.

As I began this essay, I intended to mostly defend the practice of online gambling, but upon researching the case of Gregory Hogan and others like him, I realized that perhaps something does need to be done to ensure that underage individuals do not play, and that people with problems are successfully blocked from the sites or given the help they need. In this essay, I simply offered the facts. But like the child of an alcoholic, I feel a sense of guilt in bringing to the surface the negative aspects of online poker. I believe that this fact alone is enough to reveal the grip that online poker can have on its patrons. It is a grip that some can never escape. My research will make me even more vigilant and cautious about the way I play the game.
Works Cited


