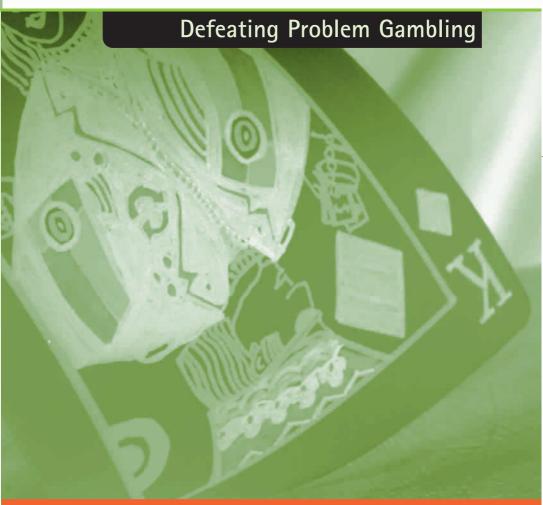
BECOMING A WINNER



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Defeating Problem Gambling

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INTRODUCTION

A problem gambler is a person who is spending time and money gambling in such a way that it is harmful to them. Gambling can take many forms, ranging from buying raffle or lottery tickets and playing bingo to horse betting and playing video lottery terminals. If you feel that you have a problem with gambling, then this manual will help you to explore your gambling behaviour and to develop ways to change or stop it completely. The use of self-help manuals has proven successful with other problems, such as alcohol and drug use. This manual will emphasize teaching skills for self-observation and self-control. If, after completing this manual, your problem persists or if you feel you require more assistance, a list of other available resources is provided (see Appendix).

This booklet is divided into five sections. The first will help you understand the extent and nature of your problem. The second helps you define your goal. The third helps you develop and implement plans for reaching your goal. The fourth section discusses maintaining your goal. The last section provides information about other resources.

Self-assessment

Is there a problem?

About 93% of people gamble in any given year. Most of these people do not have any problem with their gambling; it is merely a form of entertainment. However about five percent of people do develop a problem. These people have a level of gambling that is causing harm to themselves and those around them. These problems can range from mild to severe. Anyone can have a problem with gambling.

The South Oaks Gambling Screen is a 20-item scale, which will help you to decide whether or not you have a problem with your gambling.

1.	When you participate in gambling activities, do you go back another day to win back money you lost? (most of the time or every time)	NO 🖵	YES 🖵
2.	Have you ever claimed to be winning money from your gambling activities when in fact you lost?	NO 🖵	YES 🖵
3.	Do you ever spend more time or money gambling than you intended?	NO 🖵	YES 🖵
4.	Have people ever criticized your gambling?	NO 🔲	YES 🔲
5.	Have you ever felt guilty about the way you gamble or about what happens when you gamble?	NO 🖵	YES 🔲
6.	Have you ever felt that you would like to stop gambling, but didn't think that you could?	NO 🔲	YES 🔲

7.	Have you ever hidden betting slips, lottery tickets, gambling money, or other signs of gambling from your spouse or partner, children, or other important people in your life?	NO 🖵	YES 🖵
8.	Have you ever argued with people you live with over how you handle money? (If "no," go to question 9.) If "yes," have these arguments ever centred on your gambling?	NO 🖵	YES 🖵
9.	Have you ever missed time from work or school due to gambling?	NO 🖵	YES 🔲
10.	Have you ever borrowed from someone and not paid them back as a result of your gambling?	NO 🖵	YES 🔲
11.	Have you ever borrowed from household money to finance gambling?	NO 🖵	YES 🔲
12.	Have you ever borrowed money from your spouse or partner to finance gambling?	NO 🖵	YES 🔲
13.	Have you ever borrowed from other relatives or in-laws to finance gambling?	NO 🖵	YES 🖵
14.	Have you received loans from banks, loan companies, or credit unions for gambling or to pay gambling debts?	NO 🖵	YES 🖵
15.	Have you ever made cash withdrawals on credit cards such as Visa or MasterCard to get money to gamble or to pay gambling debts? (Not including ATM cards.)	NO 🚨	YES 🖵
16.	Have you ever received loans from loan sharks to gamble or to pay gambling debts?	NO 🔲	YES 🖵
17.	Have you ever cashed in stocks, bonds, or other securities to finance gambling?	NO 🔲	YES 🛄
18.	Have you sold personal or family property to gamble or pay gambling debts?	NO 🔲	YES 🖵
19.	Have you ever borrowed money from your chequing account by writing cheques that bounced to get money for gambling or to pay gambling debts?	NO 🚨	YES 🖵
20.	Do you feel that you have ever had a problem betting money or gambling?	NO 🔲	YES 🔲

To calculate your score: count one point for each "yes" response.

0 = no problem

1 - 4 = mild to moderate problem

5 - 20 = significant problem

My score is: _____

Adapted from South Oaks Gambling Screen, 1992, South Oaks Foundation. Henry Lesieur and Sheila Blume.

Negative consequences of gambling

People make changes in their lives because negative consequences happen or because they fear negative consequences might happen.

Consider which consequences apply to you now or could apply to you in the future.

CONSEQUENCE	THIS APPLIES TO ME NOW	I WORRY THIS MAY APPLY IN THE FUTURE (if I continue gambling)
1. job-related problems		
2. family or marital conflicts		
3. financial problems		
4. legal problems		
5. physical health		
6. self-disgust		
7. emotional health problem		
8. low self-esteem		
9. does not fit with my self-image		
10. thoughts of suicide		
11. no time for other things		
12. other		

Understanding more about your gambling: Increasing your self-awareness

People who gamble regularly often operate on "automatic pilot." They do not pay attention to the factors that are related to their desire to gamble. It is useful to pay attention to these factors to help you regain control over your gambling.

Think back to the last three times you gambled:

_	WHERE/SITUATION	FEELINGS BEFORE	THOUGHTS BEFORE AND DURING	AMOUNT \$
	Stopped at a casino while looking for a job.	Frustrated, discouraged, feeling broke.	I wouldn't need a job.	\$ 60 lost
1	·		It would solve my problems.	,
2				
3				
		,	,	

Identifying your reasons for gambling

This checklist will help you to identify your reasons for gambling. Check off which ones apply to you.

REASONS FOR GAMBLING	NEVER	SOMETIMES	EVERY TIME
1. feeling bored			
2. feeling depressed			
3. feeling lonely			
4. for pleasure or entertainment			
to escape from problems or forget troubles			
6. out of habit			
7. for excitement			
8. problems at home			
9. problems at work			
10. feeling broke (worrying about debt)			
11. to get money			
12. to be social with people			
13. to avoid people			
14. to celebrate			
15. to chase after losses			
16. other			

The financial costs of gambling

Problem gamblers often focus on the "wins" which feel good and ignore the "losses" which feel bad. Let's examine the actual cost of your gambling over the past 30 days:

- 1. Fill in the dates for the past month and circle the last 30 days.
- 2. Identify any holidays and special events over the past month.
- 3. Record what days you gambled and what kind of gambling you participated in.
- 4. Record the amount of cash you started out with, how much you finished with, and any details of the session you can recall.
- 5. Consider if this is a typical month. Add up what your gambling typically costs per month.



Total losses (\$786)
Total wins \$150

My qambling cost me: \$636

Tracking your gambling costs:

- 1. Fill in the dates for the past month and circle the last 30 days.
- 2. Identify any holidays and special events over the past month.
- 3. Record what days you gambled and what kind of gambling you participated in.
- 4. Record the amount of cash you started out with, how much you finished with, and any details of the session you can recall.
- 5. Consider if this is a typical month. Add up what your gambling typically costs per month.

Total losses	\$
Total wins	\$
My gambling cost me:	\$

Making your decision

Benefits and costs of your gambling

We have been focusing on the negative consequences of your gambling. It is important to recognize some of the positives as well if you are going to be successful in your goal of changing.

In the appropriate squares, write down the benefits and costs of your gambling. Next write down the benefits and costs of NOT gambling. Looking back at what you have identified in previous sections may help. This will give you a clearer picture of the factors involving your decision to change your gambling.

EXAMPLE:

BENEFITS OF NOT GAMBLING

- · I would have more money to spend.
- · I would feel better about myself.
- · I would have more time for other activities and to spend with my family.
- · I would feel a sense of accomplishment and pride.

COSTS OF NOT GAMBLING

- · I will have to face responsibility.
- · I will have to somehow fill up my time.
- · I will have to let go of the dream that I will somehow win it back.

BENEFITS OF GAMBLING

- · I love the feeling of excitement after a big win.
- · I can have money fast.
- · I have fun when I gamble.
- · It helps me escape from other problems or forget my troubles.

COSTS OF GAMBLING

- · It has caused me legal problems.
- · It has negatively affected my relationships.
- · I am heavily in debt.
- · I am very depressed and anxious.

Benefits and costs of your gambling:

BENEFITS OF NOT GAMBLING	BENEFITS OF GAMBLING
COSTS OF NOT GAMBLING	COSTS OF GAMBLING
Re-read each of the points you have not be completely true. Add anythi the most points? Which factors are	ng you missed. Which square has



Quitting or cutting back

There are three options once you have made the decision to make a change.

1. Deciding to quit for good

Many people find not engaging in any form of gambling is the safest option of all for them.

2. Quitting a specific type (or types) of gambling

Some people quit the types of gambling that have caused them difficulty but continue to play other types (e.g. quit playing VLTs and bingo but continue to buy raffle tickets).

This choice requires continuous work. You must always watch to see if a problem is developing with another type of gambling. This tends to be a tougher choice than quitting entirely. (For example, if you cut out slot machines because they have caused you the most difficulty, but start to play the lottery more to try to win back money, this is a sign that it's best to stop playing the lottery as well.)

If this is your choice, then decide what you are eliminating and what types of gambling you can continue.

3. Cutting back

Some people plan to continue to play their problem type of gambling but limit their involvement to non-problem levels. This is usually the toughest choice. Many people attempt to do this but find that it is too difficult to be always struggling within their limits. We strongly recommend that you quit for two to three weeks before making your final decision. During this two to three week period of not gambling, you will discover how you cope on your own with urges or temptations to gamble.

Before you start, ask yourself the following questions:

- Can I financially afford to gamble at all right now?
 For example, do I owe money?
 YES NO
- 2. In the past, was I able to control my gambling and how much I spent on it? YES NO

3. Will my family support my continued gambling and not be harmed by it, even if my gambling is limited?

YES NO

4. Can I gamble without wanting to win back money that I have already lost?

YES NO

If you answered "no" to any of the above questions then trying to cut down may *not* be the best choice or an easy goal to achieve. The reason for this suggestion is that your continued gambling, even if it is much less than it was, will likely worsen your financial situation, upset people around you, and be difficult to achieve if it has been hard to control your gambling in the past. More importantly, if your motivation to gamble at all includes the idea of winning back money you have lost, then you are at risk of making your problem worse.

If you decide to cut back your gambling it is important to consider the following guidelines:

- · develop ways to avoid "chasing your losses" (that is, trying to win back what you have lost)
- · limit the time you will spend gambling
- keep a daily diary to record your gambling (use a notebook to record the amount of time gambling, number of occasions, wins and losses, etc.)

Your	gam	blina	goa	:
I O UI	quiiii	oming	gou	

Choose **ONE** of the following options as your goal and sign your name. This will act as a personal contract to yourself that will help you remain committed to your goal.

1. Quitting for good	sign
2. Quitting a specific type (or types) of gam Types of gambling allowed	-
Types of gambling NOT allowed	
	 sign
3. Cutting back Complete this section after you have stoor three weeks and have completed Sect "Reaching Your Goal."	
The number of days a week I can gamble The maximum amount of time per session The maximum amount of \$ per session The maximum amount of \$ per week	

Reaching your goal

People who successfully overcome their gambling problem develop a variety of ways of coping. Many of these coping strategies you will do automatically. Others will take effort and practice to learn.

Changing your thinking: Understanding the role that irrational thoughts play

Most gamblers know at some level that they will never win back all the money they have lost yet they continue to "chase their losses." They continue to gamble to try to recover what they've lost. In other words, they rationally know the truth but when they get into the situation, their thoughts and ideas become irrational.

People naturally "talk to themselves" constantly. This "self-talk" can be positive and supportive or it can be negative, irrational, and self-defeating. Talking to yourself in a positive way in order to overcome the urge to gamble or to interrupt the habit of gambling can be very effective. Self-talk can be the most immediate way to stop the urge and it helps make your gambling less automatic.

Check off which irrational statements you have made either when you are gambling or between gambling sessions.

Gambling is an easy way to earn money.
Gambling is healthy recreation.
My gambling is under control.
I can win it back.

	I'm smart; I have a system to beat the odds.
	Someday I'll score a really big win.
	Gambling will be the solution to my problems.
	Gambling makes me feel better.
	I will pay it back.
	Stealing to gamble isn't really stealing.
	The more money I have to gamble with, the better my chances of winning.
	I'm a lucky person.
	I can't stop.
	I can stop anytime.
	Sometimes I think I am really two personalities.
	I can't afford to pay for treatment or take time off work to get help.
	I have to make as much money as I can, as quickly as I can.
	I always win.
	Even if I only have a few bucks, I'm better off taking a chance.
	This is the last time I will gamble.
or	ke a moment to close your eyes and imagine you are gambling about to start gambling. Are there other thoughts that go through ur mind?
0t	ners
-	
-	
-	

Irrational and rational thinking

Gambling is an easy way to earn money

IRRATIONAL THOUGHT:

Identifying which of these thoughts apply to you will increase your awareness of the irrational nature of these thoughts. List two things that are irrational about each of the thoughts. Then go back and write a rational thought to replace it. Write down anything else you think you could do when faced with these thoughts. With practice, you can challenge these thoughts right away when you are actually in the situation.

٧	VHAT SPECIFICALLY IS IRRATIONAL ABOUT IT?
a)	I lose money much more than I win; therefore, in the long run I am not really earning money. Very rarely can I come away from gambling ahead.
b)	It's really not that "easy" since it causes me a great deal of time, stress, and anxiety.
R	ATIONAL THOUGHT TO REPLACE IT:
	ambling is actually an easy way to lose money. Only very rarely it a way to "earn" money.
IF	RRATIONAL THOUGHT:
_	
-	

What specifically is irrational about it? a)
d)
F)
b)
Rational thought to replace it:
2) IRRATIONAL THOUGHT:
What specifically is irrational about it?
b)

Rati	onal thought to replace it:
_	
3) IR	RATIONAL THOUGHT:
_	
 \Λ/h:	at specifically is irrational about it?
	at specifically is illational about it:
/	
_	
_	
b) _	
- Rati	onal thought to replace it:
_	

The concept of randomness

The concept of randomness is often misunderstood. A common belief is that if we play long enough we will win. We "know" that the outcome we are waiting for will happen if we hold on long enough. We may have this belief because we don't understand that separate events in many gambling situations have absolutely no relationship with each other.

For example, if you flip a coin once, your chance of getting heads is 50% and your chance of getting tails is 50% – there are two alternatives and they are equally likely. The second time you flip, the chances are the same, 50-50. The result of each individual toss has absolutely no relationship to any other toss. The coin does not have a memory.

VLT and slot players often continue playing even if they are consistently losing because they feel it is their turn to win. Or they feel that the specific machine is due to pay out. The fact is that each spin is a separate event and is not affected by what has happened before. A machine that has recently paid out is just as likely to pay out as one that has not.

Similarly, in roulette, each number has 1/38 chance of winning on a particular spin. If you observe play for a period of time and notice that a particular number (say 23) has not come up for a long time, it may seem logical to think it must come up soon. Each spin of the wheel is a separate event. Number 23 has 1/38 chance of winning on any spin. The roulette wheel does not have a memory.

Gambling capitalizes on this common mistaken belief. We easily believe that our number is due to come up because it hasn't happened for a while.

In what situations does this mistaken belief cause you to keep gambling?

EXAMPLE:
· When I have a near miss [3 cherries instead of 4], I keep playing because I feel I am really "close" to a win.
After a string of losses, I keep playing since I feel I am due for a win.
· After a string of wins, I tend to bet more money since I feel like I am getting "good" at the game.

Dealing with urges

Problem gamblers who decide to stop or to control their gambling must learn to cope with urges and temptations. Urges are usually the strongest during the first few weeks after quitting.

It is important to develop new ways of coping when this happens but first it is necessary to evaluate your existing coping skills. This will help you identify factors that cause you to gamble and will increase your awareness about situations where you may be at risk.

There are two types of effective coping:

1) By thinking:

Using self-talk to fight the urge to gamble. In research, almost all the people interviewed who had successfully overcome a gambling problem said that they used "thinking" strategies such as remembering past gambling problems and thinking about how well they were doing to accomplish their goal.

2) By acting:

Doing things that will help you stay away from your gambling. Over half the people interviewed who had successfully overcome a gambling problem reported that they made a change in their leisure and recreational activities. Almost half made a change in their social life.

Recording your urges and coping strategies can increase your understanding of the role that gambling plays in your life, and it can help you to identify the approaches that are most effective for avoiding gambling.

Record examples of when you have already effectively coped with an urge to gamble:

Where were you and with whom?

I was driving alone after a fight with my partner.

Describe how you were feeling?
I was feeling angry, upset, and bored.
What did you say to yourself?
I told myself that if I went gambling (and lost) I would just end up feeling worse. I also told myself that there were plenty of other things I could do to calm down.
What did you do instead?
I drove to a friend's house to talk things over and watch TV.
Did your coping work?
Yes, my coping worked.
How you coped with urges:
EXAMPLE 1:
Where were you and with whom?
Describe how you were feeling:

What did you say to yourself?
·
What did you do instead?
Did your coping work?
EXAMPLE 2:
Where were you and with whom?
Describe how you were feeling:

What did you say to yourself?	
What did you do instead?	
Did your coping work?	
EXAMPLE 3:	
Where were you and with whom?	
Describe how you were feeling:	

What did you say to yourself?	
Did your coping work?	
MAKE A SUMMARY OF YOUR BEST WAYS OF COPING	

Staying away from gambling

People who have gambling problems often find that many of their social contacts and activities involve gambling. Changing these factors can be difficult. It is important to participate in activities other than gambling to "fill the gap." Gambling cannot continue to be part of your social or relaxing activities. At least some of your friends must be non-gamblers.

your ti	ist of other activities or hobbies that you enjoy that can e. These can be activities that you used to enjoy but have or new activities that you have always wanted to learn c	e

Limiting your access to money

Most people find that if they have cash in their pocket they are more likely to go gamble. Many people who successfully stop gambling say that getting their cash flow under control is critical.

Strategies to control your access to money

Some of these measures are more extreme and difficult to agree to. You may want to try them right away, or you may choose the less extreme ones first. If the less extreme measures do not work, you can always add the more extreme measures to your strategy.

_	Cancel your credit cards or give them to a family member for safekeeping.
	Cancel your bank card.
	Make sure cheques are automatically deposited in your bank account.
	Have your wages collected by spouse or partner.
	Create long-term savings bonds (that can't be touched).
	Keep a record of all money spent and earned (budgeting).
	Take out only the cash needed for the day's expenses.
	Limit the amount of money you can withdraw in a week (by making arrangements with your bank).
	Tell family and friends NOT to lend you money.
	Seek financial counselling if necessery to be able to deal with debts. Do NOT seek a bailout from family or friends. Tackle your financial difficulties head-on.
	Avoid jobs where you must handle cash.
	Leave your cash at home when you go out.
	Plan for situations where you receive money unexpectedly, such as a gift or lump sum of cash.
	Arrange for a co-signer on all cheques that you write.
	Set up your bank account so that you must have two signatures to withdraw cash.
	Give your monthly bill money to a family member or friend to handle for safekeeping until it is needed.

People who are best able to prevent a relapse accept and know how to protect themselves from having access to money. They have a budget in place and seek credit counselling if necessary. They understand their personal money management style and how it affects their lifestyle. Finally, they understand how much gambling costs them.

Facing large debts

You have made a serious commitment to solving your gambling problem, but you may be facing a situation in which you must pay back a substantial gambling debt. This may take years of financial discipline. It may even be impossible if your income is very low. You may find yourself becoming demoralized or depressed as you try to gain control over your gambling. This may make you feel too anxious to continue to work on your recovery from problem gambling.

You may need support. If you don't seek support there could be risks. You may turn to crime to repay the debt, rely on people who charge very high interest rates, or turn to gambling as a way to "fix" the problem. Any of these options would only make your financial situation worse.

Unsolved financial problems can negatively affect you and your family's emotional health. Those effects may be worse if your family does not know the full extent of the problem.

Consider seeking out a credit or financial counsellor to discuss ways to cope with and manage gambling-related debts. Look for the listing of supports and services at the end of this booklet. Then you can focus on your own recovery from problem gambling.

Telling others of your plan

ambling. Gaining support will help you share the burden.	_
Make a list of people who you will tell (or have already told) our plan and who will support you:	about

It is very helpful to tell those around you about your goal to stop

Maintaining your goal

Planning ahead

Go back and review the reasons why you gamble that you identified on page 11. For each one, ask yourself if you have developed a strategy to deal with it. Identify any resources you may have (or need) to help you. Then rate your confidence (from 0-10) that you will resist gambling for this reason. If any of the ratings are less than 10, review the Reaching your Goal section to identify additional or alternative strategies to increase your confidence.

	REASON	STRATEGY	RATING OF CONFIDENCE
	EXAMPLE:		
	boredom	I will choose a hobby or an activity from my list to engage in when I feel bored.	10
-			
-			
-			
-			

Slipping and relapse

You need to expect that problems will come back from time to time. If you do slip, remember that you haven't failed and remind yourself of past achievements. You can often predict when problem gambling will reappear. You are more likely to lose control when you have bad times in other parts of your life. You can learn from your slips by recognizing your triggers and risky situations. Look at what happened and see if you can spot ways of stopping it next time. Re-read this manual and add your additional ideas. Learn from your mistakes, see what works, and brainstorm what could work in the future.

DESCRIPTION OF INCIDENT (TRIGGERS)

WHAT YOU CAN DO TO PREVENT IT FROM HAPPENING AGAIN

- · Went for lunch with co-workers after a bad morning at work.
- · Felt frustrated and irritable.
- · Spotted a VLT in the lounge.
- · Use self-talk.
- · Bring only enough money for lunch.
- · Phone a friend to help me resist the urge.



Making amends

It is probable that your gambling has negatively affected those around you. It is important to make amends to the people you have somehow wronged (e.g. hurt, neglected, or cheated). This will help you to repair the damage of your past and move forward to a more positive future. You can make amends for things you did or failed to do by doing something to make up for past wrongs. Making amends is much more effective if others can already see that your gambling has stopped (or decreased). Do not rush into making amends!

Make a list of what you did or failed to do for each person and think of what you can do to make amends to each person:

NAME	WHAT I DID OR FAILED TO DO	STATEMENT OF AMENDS
EVAMBLE		
Roommate	Stole cash from her purse repeatedly.	I will confess and try to pay it back.

Although it is important to take responsibility for past wrongs, it is just as important to forgive yourself.

Dealing with other life problems

The onset of problem gambling may or may not be related to other life problems such as emotional, relationship, or social problems. Many gamblers report other addictive problems such as the abuse of alcohol or other drugs. Certainly these kinds of problems, whether related to gambling or not, can make it difficult to overcome a serious problem. Problem gamblers may realize in recovery that their gambling was hiding or overshadowing other problems. Now that recovery is underway, you may be willing to take a closer look at these problems and work on them.

st any pro	blems in c	other life	areas th	at you n	eed to ta	ckle:	
						·	

Remember, change is a complex process, but by completing this manual, you have taken an important step in accepting responsibility for your gambling problem. Congratulations, and be sure to give yourself credit for each of your accomplishments along the way.

Appendix

Need more help?

If you feel you need more help or support, or if you have tried the techniques in this booklet and haven't been successful, then other resources are available. At least some of these resources will be available in your area.

OTHER CONFIDENTIAL RESOURCES

Alberta Health Services

Provides a range of alcohol, drug, and gambling treatment and prevention services.

Calgary 403-297-3071 Red Deer 403-340-5274 Edmonton 780-427-2736

Outside of Edmonton, Red Deer and Calgary, check your phone directory for the number of the office closest to you. www.albertahealthservices.ca

A source of telephone support and general information providing resources and telephone numbers for all of Alberta.

1-866-332-2322

Gamblers Anonymous

A 12-step self-help group.

Check your phone directory to find

the group closest to you. www.gamblersanonymous.org

Money Mentors

Provides financial counselling/ debt management programs.

Calgary 403-234-6198 Edmonton 780-423-5265 Elsewhere in Alberta 1-888-294-0076

www.moneymentors.ca

Clergy

If you belong or would like to belong to a church, synagogue, mosque, or other religious organization, the clergy can be a helpful

source of support.

This manual was developed specifically for use as part of a study on Minimal Self-Help Interventions with Problem Gamblers.

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For more information, contact your local Alberta Health Services office, call 1-866-332-2322 or visit our website at albertahealthservices.ca