

Too Young To Bet

BY MIKE STONE
KYCPG EXECUTIVE

Gambling by Youth Under Age 18 Is Illegal

The legal age to gamble in Kentucky is 18. Gambling before age 18 can risk a path toward problem or disordered (addicted) gambling. Behavioral health professionals indicate the effect of risky behavior on the still-developing brains of young people increases the potential for later problems or addictions. At Gamblers’ Anonymous meetings, attendees seeking to recover from their gambling addiction often cite a gambling experience when they were children as the start of their disorder.

Kentucky is not alone with a significant percentage of youth and adolescents gambling. The Kentucky Incentives for Prevention (KIP) survey conducted by REACH of Louisville indicates 6th, 8th, 10th, and 12th grade public school students gamble for money or possessions. About one-third of graduating seniors reported they had gambled in their lifetimes. About 2 percent cited problems at home, at school, or in their personal life as a result of gambling, which is a criterion for disordered gambling as defined in the Diagnostic and Statistical Manual of the Mental Disorders by the American Psychiatric Association.

Youth Gambling

It is noteworthy that Kentucky’s youth surveyed about gambling took place before sports gambling started and on-line gambling applications proliferated. Gambling is openly promoted on televised sporting events, which can entice youth who have a natural tendency to take risks. The increase in calls, texts, and chats to the 1-800-GAMBLER (1-800-426-2537) problem gambling helpline suggest gambling is more frequent, and problems are surfacing, including contacts from children under 18. An IPSOS survey for the National Council on Problem Gambling showed as many as 18,000 college students had a gambling addiction.

It is the societal impact from youth developing a gambling problem or disorder that leads the gambling industry to warn of the potential dangers of encouraging children to gamble. The Kentucky Lottery is a worldwide leader in furthering this message.

Kentucky Lottery President and CEO Mary Harville said. “We are proud to partner once again with the Kentucky Council on Problem Gambling to raise awareness that Lottery games are for those 18 and over and to offer Kentuckians key responsible gambling tools to keep the holidays fun and safe for all.”

The Kentucky Council on Problem Gambling (KYCPG) applauds the Kentucky Lottery’s leadership on

this issue and the support from the Kentucky Horse Racing and Gaming Corporation in enforcing the age restrictions on all legal gambling in the state. KYCPG Executive Director Michael R. Stone said. “However, with the vast number of cell phones in the hands of youth, it is up to parents, family, and friends to monitor potential gambling activity and provide guidance.”

A child is less likely to have the perspective that a randomly received win is a result of chance. Research shows that the earlier someone gambles correlates directly with the development of gambling problems as an adult. Children can interpret the gift of a lottery ticket or other forms of gambling as a safe activity; overlooking possible risk.

For most adults, gambling is another form of entertainment. Research indicates that about 1 percent of the adult population has a gambling disorder, with another 3 percent possible problem gamblers. The percentages seem small, but IPSOS research shows as many as 64,000 disordered gamblers reside in Kentucky, and approximately 166,000 are problem gamblers. Combined, they would be the third largest city in the state. Those percentages are higher for children. According to International Centre research, 4-6 percent of high school students have a serious gambling problem, and another 10-14 percent are considered at risk for gambling problems.

Information on Youth Gambling from the National Council on Problem Gambling (NCPG):

- Many young people report their first gambling experience occurs around 9-11 years of age.
- More and more youth are exposed to the availability and accessibility of many forms of gambling at even younger ages and are tempted by the pressures to participate.
- Youth problem gambling is a growing public health concern. Even though gambling activities are legally restricted to adults, and laws for purchase, play and redemption vary by state, there is clear evidence that underage youth continue to actively participate in gambling.
- Nationally, 4-6 percent of adolescents presently have a serious problem with gambling.
- Nationally, 10-14 percent of adolescents are at risk of developing a problem with gambling.
- White male adolescents gamble more frequently than females. Female adolescents are more actively involved in lottery play.

Suggestions for parents regarding children gambling and gaming behavior.

- Inform yourself about the risks associated with gambling activities.
- Limit your own gambling participation, as you are an important role model for your child.
- Explain why the risk of gambling is greater for teens than for adults.
- Explain to your child the difference between responsible gambling and excessive and risky gambling.
- Clearly state your position on gambling participation by teenagers.
- Discuss rules and expectations and follow through with consequences.
- Do not offer any lottery products or other gambling items to your children or teenagers as gifts or rewards.
- Listen to what your child has to say about gambling and encourage discussion.
- Notice any unusual changes in your child’s behavior.
- Be aware of their Internet use.

The Kentucky Council on Problem Gambling (KYCPG), a private, non-profit organization whose mission is to raise awareness that gambling can be addictive and promote help for persons seeking to overcome a gambling addiction, suggests a way to minimize potential problem and addicted gambling is to practice a simple responsibility self-test before gambling.

Youth Gambling

Ask yourself these three questions:

- WHETHER you should gamble, knowing that losing is likely, that you cannot control chance, and that it doesn’t interfere with other responsibilities?
- WHEN is it appropriate to gamble, understanding that gambling is not a healthful way to deal with emotions or stress?
- HOW MUCH money and time can you gamble, recognizing gambling is entertainment and not an essential

expenditure of time or money?

If you do choose to gamble, remember to keep track of pre-set time and money limits, take frequent breaks, and avoid ATMs or other immediate sources of money or credit.

If you or someone you know believes there may be a gambling problem or addiction, the Cambridge Health Alliance Division on Addictions, which is affiliated with Harvard Medical School, advises asking yourself these three questions:

- During the past 12 months, have you become restless, irritable, or anxious when trying to stop/cut down on gambling?
- During the past 12 months, have you tried to keep your family or friends from knowing how much you gambled?

•During the past 12 months did you have such financial trouble as a result of your gambling that you had to get help with living expenses from family, friends or welfare?

If the answer to any of these questions is “yes,” help may be needed.

To find out where help for problem and addicted gambling is available in Kentucky, please call or text 1-800-GAMBLER (1-800-426-2537).

A trained telephone counselor will respond with an initial assessment and can provide referral to a certified gambler counselor or Gamblers Anonymous. Additional information on problem or disordered gambling can be found at www.kygamblinghelp.org.

When It’s No Longer Fun - There Is Help.
If you or someone you know thinks there is a gambling problem, please call or text 1-800-GAMBLER.

HART COUNTY MASTER COMMISSIONER'S NOTICE OF SALE

COMMONWEALTH OF KENTUCKY
HART CIRCUIT COURT
CIVIL ACTION NO.: 25-CI-00088
Electronically Filed

PEOPLES BANK, PLAINTIFF
vs.
ESTATE OF ALBERT JAGGERS, et al. DEFENDANTS

By virtue of Judgment and Order of Sale entered in the Hart Circuit Court in the case listed below, the following property located in Hart County, Kentucky, shall be sold in the lobby of the Hart County Judicial Center in Munfordville, Hart County, Kentucky, on Wednesday, December 17th, 2025, at 9:00 A.M., (Central Time), and being more particularly described as follows:

1731 Main Street, Munfordville, KY. 42765
Deed Book 307, Page 052 - Parcel ID # is 203-00-02-034.00
Peoples Bank vs. Estate of Albert Jaggars, et al.
Civil Action No.: 25-CI-00088

At the time of sale the successful bidder shall either pay full cash or make a deposit of 10% of the purchase price. If, as the successful bidder, you only pay 10% down, you must have a Kentucky Bank to act as unconditional surety on the remaining 90% of the purchase price, plus interest pursuant to the terms of the judgment, which must be paid within 30 days of the Sale date. (The necessary surety form can be obtained at the Master Commissioner’s office). The Surety MUST BE PRE-APPROVED by the Master Commissioner’s office no later than 12:00 noon on the Friday immediately preceding the sale date to secure the unpaid balance of the purchase price. A Loan Officer from the pre-approved Kentucky Bank must sign the surety bond at the sale. In the event the successful bidder is the Plaintiff, then in lieu of the deposit, that Plaintiff shall be allowed to bid on credit up to the judgment amount. NO FAXED OR EMAILED BIDS WILL BE ACCEPTED.

The buyer will be responsible for taxes for the year of the sale. The property shall be sold free and clear of all parties named in the above-styled action, but subject to the following: any lien not included in the suit, recorded easements, rights of way, any facts which an inspection or accurate survey might reveal, and the planning and zoning regulations of Hart County, Kentucky. The Master Commissioner does not obtain title inspections or investigate for further liens on the property. The purchaser is responsible for title inspection and/or any additional liens not named in the Judgment and Order of Sale. It is recommended that a title search be done prior to the sale.

The purchaser may take possession of the property pursuant to the terms of the judgment. If the judgment does not make provision for possession, the buyer may seek possession of the property through the court system after payment of the full purchase price. The Master Commissioner does not have ability to grant access or possession of the property. The Plaintiff, the Court, and the Master Commissioner shall not be deemed to have warranted title to any purchaser. Said property is sold subject to the Judgment and Order of Sale in these cases which shall be reviewed carefully prior to purchase.

Bidders shall be prepared to promptly comply with the above terms. For updates and information on sale cancellations, please refer to the Master Commissioner information located at www.hartcountytymastercommissioner.com.

This the 20th day of November, 2025.


Patrick A. Ross, Attorney-at-Law
Master Commissioner, Hart Circuit Court
207 E. Main Street
P. O. Box 350
Horse Cave, KY 42749
T: (270) 786-2155
F: (270) 786-2118
hrrh@scrtc.com

4 Fun Facts about the Month of December

December is arguably the most festive month of the year. The holiday season and all the gatherings with family and friends make the final month of the year a busy time. But a peek under the proverbial hood reveals that there’s more to December than the holiday season.

1. Armchair linguists might know that the Latin word “decem” means “ten,” which is a little curious given that December is the twelfth month of the year. So why isn’t December the tenth month of the year? Like other months on the modern calendar, including October and November, December once occupied a different place on the calendar, namely the Julian calendar that was used prior to the adoption of the Gregorian calendar. Back then, December was the tenth month on the calendar. Though its position changed when the Gregorian calendar was adopted, its name remained the same.

2. It’s easy to overlook in a month populated by holidays like Chanukah, Christmas and Kwanzaa, but the winter solstice is a significant day on the calendar as well. According to the Farmer’s Almanac, the 2023 winter solstice occurs on December 21 at 10:27 p.m. EST for the northern hemisphere. The winter solstice might not be sun worshippers’ favorite day of the year, as it’s the day with the least amount

of sunlight all year long. However, one positive to keep in mind is that, once the winter solstice occurs, each day thereafter experiences a gradual increase in daylight. That should give anyone yet another reason to celebrate in December.

3. December has historically been a month of firsts, particularly for women and politicians. On December 1, 1919, Lady Nancy Astor became the first woman to serve in the British House of Commons. Exactly 69 years later, Benazir Bhutto was nominated for the role of prime minister of Pakistan. Bhutto ultimately became the first woman to be elected as head of a democratic government in a Muslim-majority country. Political firsts in December are not limited to events involving women. A year after Bhutto was nominated, Russia’s Mikhail Gorbachev became the first Soviet Russian leader to visit the Vatican and meet the Pope.

4. January might be the month people most associate with efforts to change their fortunes, but the birthstone of December also is considered a symbol of good fortune. The Farmer’s Almanac notes that one of the birthstones of December is turquoise, which some believe is symbolic of good fortune and success.