
TRANSCRIPT OF PROCEEDINGS (Private Session)

COMMISSIONER: HON. RAY FINKELSTEIN AO QC

**IN THE MATTER OF A ROYAL COMMISSION
INTO THE CASINO OPERATOR AND LICENCE**

MELBOURNE, VICTORIA

11.59 AM, THURSDAY, 06 MAY 2021

**Counsel Assisting the Commission
(instructed by Corrs Chambers Westgarth
as Solicitors Assisting the Commission)**

**MR ADRIAN FINANZIO SC
MS PENNY NESKOVCIN QC
MS MEG O'SULLIVAN
MR GEOFFREY KOZMINSKY**

1 MS NESKOVCIN: Thank you, Commissioner. We're calling a
2 witness by the name of Confidential who is appearing by
3 video. Confidential
4
5 COMMISSIONER: Thank you. I will just have to wait until
6 Co comes up on the screen.
7
8 Here we go.
9
10
11 Confidential AFFIRMED
12
13
14 EXAMINATION-IN-CHIEF BY MS NESKOVCIN
15
16
17 MS NESKOVCIN: Thank you Confidential Can you state for
18 the transcript your full name, please.
19
20 A. Yes, Confidential
21
22 Q. Your address?
23
24 A. Confidential
25 Confidential
26
27 Q. Thank you Confidential You've provided a submission to
28 the Royal Commission. The Commissioner has a copy of your
29 submission. I'll read the document ID for the transcript. It's
30 Confidential
31
32 Commissioner, that submission should be tendered.
33
34 COMMISSIONER: I'll give it the exhibit number and describe it
35 as the statement of Confidential
36
37
38 EXHIBIT #RCPH0013a/b - STATEMENT OF Confidential
39 Confidential
40
41
42 MS NESKOVCIN: Confidential we understand that you've
43 given your submission and you're giving evidence today on
44 the basis of anonymity.
45
46 A. Yes, that's correct.
47

- 12:01 1 Q. Confidential
- 12:01 2
- 12:01 3 A. That's correct.
- 12:01 4
- 12:01 5 Q. About what age were you when you graduated?
- 12:01 6
- 12:01 7 A. I was 26.
- 12:01 8
- 12:01 9 Q. When did you start gambling?
- 12:01 10
- 12:01 11 A. I started gambling on poker machines on my 18th birthday,
- 12:02 12 but prior to that, in childhood, I did scratchy tickets for special
- 12:02 13 occasions.
- 12:02 14
- 12:02 15 Q. And when you started gambling, what was the extent of
- 12:02 16 your gambling? How often were you gambling and were the
- 12:02 17 amounts manageable?
- 12:02 18
- 12:02 19 A. At the commencement of gambling it was just something
- 12:02 20 that I did with my family, and it gradually grew from there, but at
- 12:02 21 the commencement of it, it was \$10, \$20, maybe two or three
- 12:02 22 times a week. So for a young person, a lot of money, but not
- 12:02 23 unmanageable in the scheme of things.
- 12:02 24
- 12:02 25 Q. When did it become unmanageable?
- 12:02 26
- 12:02 27 A. It became unmanageable in my early 20s when I started
- 12:02 28 studying at uni and was making my own money.
- 12:02 29
- 12:02 30 Q. And at that point was it just gambling, pokies machines, or
- 12:02 31 was it any other form of casino gambling?
- 12:02 32
- 12:02 33 A. My gambling has been solely on poker machines.
- 12:03 34
- 12:03 35 Q. Thank you. And in Confidential, as I understand it?
- 12:03 36
- 12:03 37 A. Predominantly, yes.
- 12:03 38
- 12:03 39 Q. I understand that you self-excluded at one point. When
- 12:03 40 was that?
- 12:03 41
- 12:03 42 A. So I've had a few rounds of self-exclusion. The first round
- 12:03 43 would have been when I was 24 or 25, so 2004-2005, and the
- 12:03 44 current round that I'm subject to at the moment was 2020.
- 12:03 45
- 12:03 46 Q. I want to ask you some questions about the self-exclusion
- 12:03 47 process a little later, but just for now, did you work out ways to

12:03 1 get around the self-exclusion?

12:03 2

12:03 3 A. I did. Initially I was aware of the venues that I was banned
12:03 4 from, and having a car, it's very easy to drive outside the scope of
12:03 5 your banning, so to speak, to venues where you could access
12:03 6 gaming machines.

12:03 7

12:03 8 Q. So even though you were subject to self-exclusion orders,
12:03 9 you continued to gamble?

12:03 10

12:03 11 A. Not from 2020 onwards, but previous to that in my first
12:04 12 round, yes.

12:04 13

12:04 14 Q. Yes, all right, we'll come back to that in a moment. But
12:04 15 your statement indicates an episode at Crown Casino in --
12:04 16 sometime ago. I want to ask you about that. You attended
12:04 17 Crown Casino in Melbourne for a wedding. When approximately
12:04 18 was that?

12:04 19

12:04 20 A. Confidential

12:04 21

12:04 22 Q. And you weren't there to gamble?

12:04 23

12:04 24 A. No, the purpose for me attending Crown was to attend the
12:04 25 wedding of my friend.

12:04 26

12:04 27 Q. Had you self-excluded from other venues at that point?

12:04 28

12:04 29 A. I had, Confidential

12:04 30

12:04 31

12:04 32

12:04 33 Q. Can you tell the Commissioner what transpired when you
12:04 34 were at the casino Confidential

12:04 35

12:04 36 A. Certainly. So I was at the wedding in a function area of
12:04 37 Crown which was upstairs. To get to the bathroom, I went
12:04 38 downstairs, down quite a large escalator to go and use the
12:05 39 bathroom. When I got to the bottom of the escalator and started
12:05 40 walking along the floor towards the bathroom, I found a bank
12:05 41 of --- probably two or three banks of five or six poker machines.
12:05 42 The distance between myself and the bathroom, they were there,
12:05 43 and in that time, I was probably there for maybe 10 minutes and
12:05 44 did not view any staff there during a period of time where I lost,
12:05 45 in my mind, quite a bit of money, about \$500, and as a result of
12:05 46 that became increasingly distressed in that environment.

12:05 47

12:05 1 Q. So you went to the bathrooms, you came across a bank of
12:05 2 gaming machines, you managed to spend \$500 in a short space of
12:05 3 time?
12:05 4
12:05 5 A. Yes.
12:05 6
12:05 7 Q. And there was nobody there?
12:05 8
12:05 9 A. Correct.
12:05 10
12:05 11 Q. Was it in a location where you weren't expecting any
12:06 12 gaming machines to start with?
12:06 13
12:06 14 A. Yes, that's correct, because I had entered the facility
12:06 15 another way and I didn't know there would be gaming machines
12:06 16 there. I thought I was in the function part of Crown, not the
12:06 17 gaming part of Crown.
12:06 18
12:06 19 Q. And you said there was no one else there. Do you mean in
12:06 20 a supervisory capacity?
12:06 21
12:06 22 A. Correct. I don't remember seeing any staff or security
12:06 23 monitoring those machines.
12:06 24
12:06 25 Q. And you were getting upset at the time?
12:06 26
12:06 27 A. I was, yes.
12:06 28
12:06 29 Q. And no one approached you to see whether you were okay
12:06 30 or assist you in any way?
12:06 31
12:06 32 A. Correct, I was quite visibly upset in terms of the amount of
12:06 33 gambling I was doing in that short space of time, and nobody
12:06 34 from the casino approached me to check on my welfare at that
12:06 35 time.
12:06 36
12:06 37 Q. So what do you think could or should been done differently
12:06 38 to ensure a person in your situation wasn't caught in that
12:06 39 circumstance and that it doesn't happen again?
12:06 40
12:06 41 A. I believe that the geographical layout of those machines
12:06 42 could have been done differently. As I said, I expected to be in
12:07 43 the function part of Crown, not the gambling part of Crown, and
12:07 44 I think that if those machines are to stay where they are, then
12:07 45 there's certainly scope for more frequent or regular monitoring of
12:07 46 them or for staff to placed that are easily accessible by players on
12:07 47 those machines.

12:07 1
 12:07 2 Q. Thank you **Confidential**
 12:07 3
 12:07 4 A. Thank you.
 12:07 5
 12:07 6 Q. I want to ask you about the self-exclusion process that
 12:07 7 you've been through. As you said, **Confidential**
 12:07 8 **Confide** you're an educated person. How did you find that
 12:07 9 self-exclusion process? Was it easy to access, difficult to
 12:07 10 understand? Could you tell us --
 12:07 11
 12:07 12 A. I found the process quite complicated, Commissioner. I,
 12:07 13 **Confidential** struggled to find the information that
 12:07 14 I needed and once I did find that information, the process was
 12:07 15 inflexible and intimidating.
 12:07 16
 12:07 17 Q. And what would you like to see changed to that process to
 12:08 18 better assist people in similar circumstances?
 12:08 19
 12:08 20 A. I think that the resourcing around it could be more
 12:08 21 accessible, perhaps available through a range of community
 12:08 22 resources like doctors' surgeries or community sector
 12:08 23 organisations who assist people with gambling problems. I also
 12:08 24 believe that the process itself needs to be more supportive of the
 12:08 25 person who's accessing the service, so there needs to be
 12:08 26 an opportunity for support for that person and for that opportunity
 12:08 27 to remain obvious, and for people to take the process with
 12:08 28 an understanding that they might be approaching it with
 12:08 29 a pre-existing condition or concern that would make it difficult
 12:08 30 for them to do that.
 12:08 31
 12:08 32 Q. In all your time gambling at various venues, have you ever
 12:08 33 seen the self-exclusion process advertised in any way?
 12:09 34
 12:09 35 A. No, I haven't.
 12:09 36
 12:09 37 MS NESKOVICIN: Commissioner, did you have any questions?
 12:09 38
 12:09 39 COMMISSIONER: Just a couple, if that's all right.
 12:09 40
 12:09 41 A. Certainly.
 42
 43
 44 **QUESTIONS BY THE COMMISSIONER**
 45
 46
 12:09 47 COMMISSIONER: **Confidential** I'm interested to learn a little

12:09 1 about the process you went through and the complications you
 12:09 2 experienced in the self-exclusion process. Can I start by asking
 12:09 3 this question: Are these things that happened to you **Confidential**
 12:09 4 or did you try this in Crown Casino in Melbourne?
 12:09 5
 12:09 6 A. **Confidential** Commissioner.
 12:09 7
 12:09 8 COMMISSIONER: Do you know what the processes of
 12:09 9 self-exclusion are like in Melbourne at the Crown Casino? In
 12:09 10 other words, have you ever looked it up on the internet or
 12:09 11 something like that?
 12:09 12
 12:09 13 A. To be honest, no, I haven't, because I don't come to
 12:09 14 Melbourne very often and didn't foresee it as an issue.
 12:09 15
 12:09 16 COMMISSIONER: All right. That's all I need to know. Thank
 12:09 17 you very much.
 12:09 18
 12:10 19 A. Thank you.
 12:10 20
 12:10 21 MS NESKOVCIN: Thank you, **Confidential** Nothing further,
 12:10 22 Commissioner.
 12:10 23
 12:10 24 COMMISSIONER: Thank you.
 12:10 25
 12:10 26
 12:10 27 **THE WITNESS WITHDREW**
 12:10 28
 12:10 29
 12:10 30 CHAIR: We will adjourn until 2.15?
 12:10 31
 12:10 32 MS NESKOVCIN: 2.00 pm.
 12:10 33
 12:10 34 COMMISSIONER: 2.00 pm. I'll adjourn until then, thank you.
 12:11 35
 12:11 36
 12:11 37 **ADJOURNED** [12.10PM]
 12:11 38
 12:11 39
 12:12 40 **RESUMED** [2.06PM]
 12:12 41
 12:12 42
 14:06 43 COMMISSIONER: Good afternoon, everyone. Please sit down.
 14:06 44
 14:06 45 MS NESKOVCIN: Commissioner, the next witness is
 14:06 46 **Confidential**
 14:06 47

14:06 1 COMMISSIONER: Thank you.

14:06 2

14:06 3

14:06 4 **Confidential** AFFIRMED

14:06 5

14:07 6

14:07 7 **EXAMINATION-IN-CHIEF BY MS NESKOVCIN**

14:07 8

14:06 9

14:06 10 MS NESKOVCIN: Thank you, **Confidential**. For the transcript,
14:06 11 would you please state your full name.

14:06 12

14:06 13 A. My full name is **Confidential**

14:06 14

14:06 15 Q. And what is your address for the transcript?

14:07 16

14:07 17 A. **Confidential**

14:07 18

14:07 19 Q. **Confidential**, I understand you've provided a statement or
14:07 20 submission to the Commission. For the transcript, I'll state the
14:07 21 document ID **Confidential**

14:07 22

14:07 23 **Confidential** in the statement you mention your sister. I understand
14:07 24 that you've used a different name for your sister to protect her
14:07 25 identity?

14:07 26

14:07 27 A. That's correct, yes.

14:07 28

14:07 29 Q. Is your statement otherwise true and correct?

14:07 30

14:07 31 A. Yes.

14:07 32

14:07 33 MS NESKOVCIN: I tender that, Commissioner.

14:07 34

14:07 35 COMMISSIONER: Thank you. That will be the statement of
14:07 36 **Confidential**. Does it have a date? No, just undated.

14:07 37

14:07 38 ASSOCIATE: It's RCPH0014.

39

40

41 **EXHIBIT #RCPH0014a/b - STATEMENT OF** **Confidential**

42 **Confidential** (UNDATED)

43

44

14:08 45 MS NESKOVCIN: **Confidential** I understand you are going to tell
14:08 46 the Commissioner today how your family has been affected by
14:08 47 gambling. I understand you lost your sister a while ago. Our

14:08 1 condolences for your loss. When did your sister start gambling?

14:08 2

14:08 3 A. Okay, well, as far as we know, it's always very hard to
14:08 4 know exact time, because of the shame and stigma, but it was in
14:08 5 around the 1990s, somewhere in there. We know for sure it was
14:08 6 at least started in 1997, because when my sister's body was found,
14:08 7 before she took her life, she put everything on the table, on the
14:08 8 kitchen table, and it was the last 15 years of bank statements. She
14:08 9 wanted us to see her behaviour. And what she couldn't tell us
14:08 10 when she was alive, she put it all out there. So, did she gamble
14:08 11 before that? Quite possibly. But I don't know for sure.

14:08 12

14:08 13 Q. It only came to light, what she was --- this past that she'd
14:09 14 concealed from her family, after she'd taken her life; is that right?

14:09 15

14:09 16 A. That's right. And in the time, the 15 years between 1997 to
14:09 17 2012, which is when she took her life, you know, we had our --
14:09 18 we --- we kept on asking her, "Are you gambling?" And she
14:09 19 would always say, "No."

14:09 20

14:09 21 COMMISSIONER: How old was she when she died?

14:09 22

Confidential

14:09 23

14:09 24

14:09 25 MS NESKOVCIN: Now that you've been able to piece together
14:09 26 some of the past, what do you think was happening, how often
14:09 27 was she gambling and to what extent?

14:09 28

14:09 29 A. Well, take us back to when the Crown Casino opened. My
14:09 30 sister was a girl --- you know, she was like a lot --- there's a lot of
14:09 31 women out there like my sister. She just loved anything for free.
14:10 32 She was a girl that would give blood just to get a cup of coffee
14:10 33 and a sausage roll. And she used to tell the family, you know,
14:10 34 "Just go and give blood and this is what you get." So when the
14:10 35 Crown Casino opened, she continued that story. "Not only do I --
14:10 36 you know, I can actually play and be on a table, and they give me
14:10 37 drinks and food." So for my sister --- everyone loves something
14:10 38 for free. She particularly loved everything for free, especially
14:10 39 when she could then use the money she wasn't spending on drinks
14:10 40 and food to play on whatever. That's where I see the inducements
14:10 41 caught her.

14:10 42

14:10 43 Q. So you think it was the allure of the free, complimentary
14:10 44 services that gamblers are given by Crown that attracted your
14:10 45 sister to the venue?

14:11 46

14:11 47 A. Without doubt.

14:11 1

14:11 2 Q. And that was in the form of drinks, parking. Anything
14:11 3 else?

14:11 4

14:11 5 A. I would assume food, but I wasn't in there to see whether
14:11 6 she got food. But I would think so. I don't know, this is trying to
14:11 7 read her mind, but why would she sit at home --- she's on her own,
14:11 8 and that's all right, I'm on my own too, but she was --- why watch
14:11 9 TV when you can sit at a machine and get given drinks and food
14:11 10 and free parking? And she lived in Confidential so she was very
14:11 11 accessible to the Crown Casino.

14:11 12

14:11 13 Q. And how did she keep this from the family?

14:11 14

14:11 15 A. Well, she lived alone, so that's the nature of addiction.

14:11 16

14:11 17 You can hear me okay? Okay.

14:11 18

14:11 19 That's the nature of addiction. You don't tell people. So early
14:11 20 days, she was --- we'd be playing cards with the family and she'd
14:11 21 shuffle them like a casino would, and we'd go, "How did you
14:12 22 learn how to do that?" She goes, "At the casino." So she was
14:12 23 quite open in the early days because it wasn't probably
14:12 24 an addiction then. She probably saw it as fun, you know, you go,
14:12 25 you get drinks. Why would you stay home when you can do that?
14:12 26 And that's a great example how inducements can destroy a life,
14:12 27 because if it wasn't for those inducements, she probably would
14:12 28 have just gone and given blood.

14:12 29

14:12 30 Q. What would you have liked to have seen happen and what
14:12 31 do you think should happen to protect people like your sister?

14:12 32

14:12 33 A. Well, about two or three years ago I was having dinner with
14:12 34 a friend, and it was in the complex of the casino, and thankfully
14:12 35 I don't have an addiction. So I thought, this is curious. I wonder
14:12 36 if they're still doing this inducement thing. So I walked in and
14:12 37 I got the treatment. And it's the royal treatment, you know. "Oh,
14:12 38 if you sign up here, you get a card, and when you come here, you
14:13 39 can swipe, and if you play on a machine or a table for 30 minutes,
14:13 40 you get free parking," and it just went on and on and on. And
14:13 41 I just said, "Oh, really?" I just played along with it. And they
14:13 42 said, "Here's roughly \$20 to start off," something like that. And
14:13 43 I said, "Where can I cash it in, because I don't gamble." So it
14:13 44 showed me it's still happening. It just might be enough to get
14:13 45 someone started. You spend 30 minutes on a machine or a table
14:13 46 and you can lose a hell of a lot more money than \$10 parking.

14:13 47

14:13 1 Q. And is there anything you would have liked to have been
 14:13 2 there for your family to help you afterwards, to understand or in
 14:13 3 the healing process, having lost your sister to a gambling
 14:13 4 addiction?

14:13 5

14:13 6 A. Well, the biggest thing was why wasn't anyone stepping in,
 14:13 7 because this is what we saw of the activity from what she left on
 14:13 8 the table. That was behaviour that should have been picked up.
 14:14 9 This wasn't people going to a venue with friends and having
 14:14 10 drinks and having fun. This is someone, you know, almost night
 14:14 11 after night, you know, maybe three or four nights of the week,
 14:14 12 you know, on her own, looking very despondent, I would assume.
 14:14 13 You know, when money's lost at that level, it's --- and so I --
 14:14 14 there's two things. If there weren't inducements to lure her, and if
 14:14 15 someone had stepped in and said, "Are you okay?" Because she's
 14:14 16 got to talk to somebody. She wasn't talking to the family. And so
 14:14 17 if two of those things hit, she would well be sitting here saying,
 14:14 18 "I had an addiction but I got over it because someone tapped on
 14:14 19 my shoulder."

14:14 20

14:14 21 Q. **Confidenti** is there anything else you would like to tell the
 14:14 22 Commissioner about your story and your sister's story?

14:15 23

14:15 24 A. Well, there's a lot. So just to give you an idea, from the
 14:15 25 1990s to 2003, it was all about **casino**. We find out --- she
 14:15 26 eventually bought a house in **Confide**. And then at some point, it
 14:15 27 came --- the family became aware she was sleeping in her car.
 14:15 28 And so that was one big thing. We thought, "Well, what's going
 14:15 29 on?" And that's when we had a family meeting, brought her in
 14:15 30 and said, "You've got to move away from **Confidential** move **Co** to
 14:15 31 Mum's and, you know, away."

14:15 32

14:15 33 Q. Is that when you actually realised there was a problem?

14:15 34

14:15 35 A. Yeah, but she still wouldn't acknowledge it, but we knew.

14:15 36

14:15 37 COMMISSIONER: Could I just ask a question.

14:15 38

14:15 39 A. Yes.

14:15 40

14:15 41 COMMISSIONER: Did your sister work? Did she have a job?

14:15 42

14:15 43 A. Yes, **Confidential**

14:15 44

14:15 45 COMMISSIONER: Was it full-time employment?

14:15 46

14:15 47 A. Full-time, yes.

14:15 1
14:15 2 COMMISSIONER: So that her days at least were taken up with
14:15 3 her job?
14:15 4
14:15 5 A. Absolutely, and then her nights --- yeah.
14:16 6
14:16 7 COMMISSIONER: When she bought the house in [Confiden] was
14:16 8 that with her own money?
14:16 9
14:16 10 A. Yeah, it was a loan.
14:16 11
14:16 12 COMMISSIONER: Loan from the bank?
14:16 13
14:16 14 A. Yeah. I don't think --- I can't be sure, because she wasn't my
14:16 15 partner or --- she was my sister. So I don't know how much loan,
14:16 16 I don't know how much she put in. [Confidential]
14:16 17 [Confidential]
14:16 18
14:16 19 COMMISSIONER: As fashionable as it is now.
14:16 20
14:16 21 A. Exactly. So I'm not sure how much she spent, probably
14:16 22 150,000, so she probably had a bit of money. Everything was
14:16 23 tracking along okay at that point. But the warning signs were
14:16 24 when money was getting stolen. My sister's engagement ring
14:16 25 disappeared.
14:16 26
14:16 27 COMMISSIONER: Another sister?
14:16 28
14:16 29 A. Yeah, another sister.
14:16 30
14:16 31 COMMISSIONER: Sorry, to clarify.
14:16 32
14:16 33 A. Yeah. And none of us felt safe. We --
14:16 34
14:16 35 MS NESKOVCIN: And did she steal from you or from your
14:16 36 mother --
14:16 37
14:16 38 A. Yeah. Things like I'd have her over for dinner with other
14:16 39 people, and I'd hide my money in a very obscure place. She
14:17 40 always found it.
14:17 41
14:17 42 COMMISSIONER: Why did you hide your money? Why --
14:17 43
14:17 44 A. Because we --- because of the stealing that people had been
14:17 45 finding when --
14:17 46
14:17 47 COMMISSIONER: Just from family or friends --

14:17 1
14:17 2 A. Friends --- family. Family.
14:17 3
14:17 4 COMMISSIONER: Is this something you discussed with other
14:17 5 members of the family?
14:17 6
14:17 7 A. Yeah, we all felt that there was a problem here, but she was
14:17 8 saying, "No, I don't gamble."
14:17 9
14:17 10 COMMISSIONER: Can I just come back to the house. When
14:17 11 you saw her, that she was actually sleeping in the car, I take it she
14:17 12 told you she just didn't have the house any longer?
14:17 13
14:17 14 A. We just put two and two together.
14:17 15
14:17 16 COMMISSIONER: She never told you that she sold the house?
14:17 17
14:17 18 A. We --- it was like, why would you sleep in the car if you had
14:17 19 still your house?
14:17 20
14:17 21 COMMISSIONER: Fair question.
14:17 22
14:17 23 A. Yeah.
14:17 24
14:17 25 COMMISSIONER: And what was the answer to that?
14:17 26
14:17 27 A. See, that's the thing. I come from a family of six siblings --
14:17 28 five siblings, four now, that, you know, one of them stepped in
14:18 29 and she stayed there a few nights, and that's when the ring went
14:18 30 missing. And that's when they said, "What happened to the
14:18 31 house?" I don't know. She might have told one of my siblings,
14:18 32 but I was never told, "I sold the house."
14:18 33
14:18 34 COMMISSIONER: Who was the executor of her estate?
14:18 35
14:18 36 A. My brother.
14:18 37
14:18 38 COMMISSIONER: Do you know from your brother what kind
14:18 39 of debt your sister had at the time of her death?
14:18 40
14:18 41 A. Yes, yes.
14:18 42
14:18 43 COMMISSIONER: How much and owed to whom?
14:18 44
14:18 45 A. Well, not enough to take your life. She had --- because on
14:18 46 that table was a lot of payday loans. There were bank credit
14:18 47 cards, offers for credit cards. And so I think she amassed around

14:18 1 about only \$40,000 in --- so she'd obviously gambled her house,
14:18 2 I think she sold it for 200, because I'm guessing she sold it when
14:18 3 I sold my house in **Confidential** and that was 200, so I'm just
14:18 4 guessing. So I just think she's lost that, her income each year, and
14:19 5 then she's died with a debt of 40,000.

14:19 6
14:19 7 COMMISSIONER: To various payday lenders, or to the bank as
14:19 8 well?

14:19 9
14:19 10 A. Oh, she was hounded. She was hounded. Because payday
14:19 11 lenders --- they would take things --- I don't know how they work,
14:19 12 I've never been to a payday lender --- but she would have offers
14:19 13 for credit cards and she took them up. And then so --- and then
14:19 14 more and more came, but then she was hounded, and I think that's
14:19 15 what drove her to suicide.

14:19 16
14:19 17 COMMISSIONER: How do you know she was hounded?

14:19 18
14:19 19 A. The letters on the table. So --

14:19 20
14:19 21 COMMISSIONER: These are letters by creditors asking for their
14:19 22 money to be paid back?

14:19 23
14:19 24 A. We had everything. It was pretty much the last 15 years of
14:19 25 her life.

14:19 26
14:19 27 MS NESKOVCIN: And so the Commissioner understands,
28 **Confidential** when your brother found your sister, your sister had
29 left all these statements on the kitchen table?

30

31 A. Yes.

32

14:19 33 Q. By way of perhaps an explanation for the desperate
14:19 34 situation she was in?

14:19 35

14:19 36 A. What she did, yes.

14:19 37

14:19 38 Q. So there were statements, bank statements, payday lender
14:20 39 demands, credit card statements on the kitchen table?

14:20 40

14:20 41 A. That's right, and what I say is what she couldn't tell us
14:20 42 when she was alive due to shame and stigma, it's like, well, what
14:20 43 does she bloody well got to lose before taking her life?

14:20 44

14:20 45 Q. And you grew up in **Confidential** did you?

14:20 46

14:20 47 A. Yes.

14:20 1
14:20 2 Q. Confidential
14:20 3
14:20 4 A. Yes.
14:20 5
14:20 6 Q. --- You said that after she sold her house, or when she was
14:20 7 sleeping in the car, your family suggested --
14:20 8
14:20 9 A. It impacted Mum in a huge way, like, because --- that moves
14:20 10 away from Crown Casino, she moved up to Confidential, but that's
14:20 11 where the inducements created the addiction, because it kept her
14:20 12 there. Then when we saw these things were happening with
14:20 13 sleeping in the car, we as a family said, "Move Confidential
14:20 14 Move in with Mum." So you can just imagine, you know, that
14:20 15 was very hard on Mum because she was still gambling and she
14:20 16 transferred her addiction to pubs and clubs, pokies, because they
14:21 17 had inducements too. And that's why this Royal Commission
14:21 18 should extend to that.
14:21 19
14:21 20 COMMISSIONER: How long did she live with Mum?
14:21 21
14:21 22 A. About --- I would think about three or four years. And
14:21 23 I remember saying to Mum when she was --- it was in 2007, I said
14:21 24 to Mum, I was up there and I said, you know, just a general thing,
14:21 25 "How's things going? What age do you think you'll live to?"
14:21 26 You know, just general conversations you might have. And she
14:21 27 said, "I don't want to live anymore because Confidential treats me like
14:21 28 a prisoner in my house, because she's so moody." That's what the
14:21 29 addiction does. So we got Mum into a gated community, and we
14:21 30 made --- we set my sister up in her own unit.
14:21 31
14:21 32 Q. Yes.
14:21 33
14:21 34 A. But then she would be knocking on Mum's window, on
14:21 35 a pensioner's window, at 11 o'clock at night, to go, to take her to
14:22 36 the ATM to get some money. That's what addiction does. And
14:22 37 the day that the policeman was at Mum's door aged her
14:22 38 considerably. I've got a photo of Mum and my sister just before
14:22 39 it, and they both look young. My sister was only Confidential. Mum
14:22 40 looked so much younger. She aged overnight. And for the last
14:22 41 seven years of her life, she told me, having a policeman at the
14:22 42 door telling her her daughter had hung herself --- so you can just
14:22 43 imagine the destruction it's done to our family. And prematurely,
14:22 44 my Mum passed away two years ago, from cancer. So I would
14:22 45 assume --- she looked very well. I think it's the stress of losing
14:22 46 her daughter, you know.
14:22 47

14:22 1 So that's the harm. And the harm gets even worse, because while
14:22 2 my sister was alive, none of us felt safe to be around her because
14:23 3 she was either asking for money or stealing money. And I've got
14:23 4 to tell you, when the phone rings from a sibling that's doing that,
14:23 5 you don't want to answer or you don't feel safe to have them in
14:23 6 your home. That does so much damage to a relationship.
14:23 7

14:23 8 MS NESKOVCIN: Do you think your family would have
14:23 9 benefited from a service or counselling to understand how to deal
14:23 10 with people with addictions, especially people to whom you find
14:23 11 it hard to say no?
14:23 12

14:23 13 A. That's right. Like, if we --- I kick myself for not doing
14:23 14 more, as in finding out --- but, you know, I think --- I keep hearing
14:23 15 it from people who have an addiction. They deny it. They live
14:23 16 two lives. My sister, we were her gold. It's all --- it's all she had.
14:23 17 She had the pokies, she had a job, she had a job with her
14:24 18 accounting, she went back to that **Confidential**, but apart from
14:24 19 the pokies, we were her life. So she was worried of losing that
14:24 20 too. If she told us the truth, she might have thought we didn't
14:24 21 want to know her, you know, so that's why I think she's kept it all
14:24 22 to herself. And it's not true, we wouldn't abandon her. But that's
14:24 23 what those with addiction often think.
14:24 24

14:24 25 Q. You've said it a few times that you felt there was a stigma
14:24 26 associated with gambling.
14:24 27

14:24 28 A. There is, yes.
14:24 29

14:24 30 Q. Why do you --- is that the way you've been brought up or is
14:24 31 that something you sense from the community?
14:24 32

14:24 33 A. It's still well and alive now. My whole family, I'm the only
14:24 34 one standing up. Because my sister knew what I was like. So the
14:24 35 rest of the family would rather this just be kept away. That's why
14:24 36 my names are taken away. They don't want to be associated with
14:24 37 it. My brother said, "Do you really want your name associated
14:25 38 with problem gambling?" You know? So that's why my brother,
14:25 39 he was the executor, he showed me everything that was on the
14:25 40 table, then he threw it away. He said, "Thank goodness I
14:25 41 withdrew it before the coroner came," and I'm going, "What
14:25 42 a shame." Because it was an addiction suicide, without doubt.
14:25 43 You don't put everything on the table, and she did have quite
14:25 44 a few bottles of wine. I think that's how you hang yourself, you
14:25 45 know. You couldn't do it sober, could you? It's so tragic. And
14:25 46 all the things that could have happened before, you know, that --
14:25 47 a lot of these people can't be open with a family member. That's

14:25 1 why people have to step in at the venues. People have to say,
 14:25 2 "Are you okay? Look, you've been here two or three nights in a
 14:25 3 row, you really need to" --- and things are a lot better now,
 14:26 4 probably not, I don't know. It's so important, because otherwise
 14:26 5 you either spiral down towards suicide, or something happens,
 14:26 6 you get hit by a Mack truck and you wake up and you --- like
 14:26 7 some people I know that just overcome it and then help other
 14:26 8 people overcome it. But that's probably more rare. Because low
 14:26 9 self-esteem is endemic in human lives. Add an addiction, you
 14:26 10 probably feel pretty worthless. So I'm sure my sister thought
 14:26 11 everyone's better off without her. And it all started with
 14:26 12 inducements, to take you back to that. You know, there were
 14:26 13 other things she liked doing. She loved --- it's really --- you know,
 14:26 14 loved going to the gym. She was --- loved her football. You
 14:26 15 know? So maybe she might have just given a lot more blood and
 14:27 16 get those free things, but she'd be here.

14:27 17
 14:27 18 Q. **Confidential** you've made a lot of points but I want to make
 14:27 19 sure you've had an opportunity to make the points that you
 14:27 20 wanted to make to the Commissioner, and they were that it's the
 14:27 21 offering of the inducements which were the allure which started
 14:27 22 your sister's addiction; there was nobody there for her to say,
 14:27 23 "Are you okay? Maybe you should stop"; and there was nobody
 14:27 24 there for her to turn to to deal with the financial side of things, to
 14:27 25 assess whether or not she was gambling outside of her means and
 14:27 26 putting herself in a vulnerable position. Was there anything else?
 14:27 27

14:27 28 A. Yeah, there was. And the fact that no-one tapped her on
 14:27 29 her shoulder, I can't say that absolutely because I wasn't in there
 14:27 30 with her. But I would assume if someone had tapped her on the
 14:28 31 shoulder, she might have been having a conversation with us.
 14:28 32 But what I wanted to share was that --- I can't put my mind on the
 14:28 33 year, but she loved casinos that much that she went and worked at
 14:28 34 the **Confidential** casino. So she worked there for --- got out of
 14:28 35 **Confidential** and --- and so she was in love with the casino. And so
 14:28 36 even with that inside knowledge, it still caught her. Because
 14:28 37 that's when she came back from **Confidential**, and that's
 14:28 38 when, it's not long after that that she was living in her car, you
 14:28 39 know, so she came back and the addiction was just rife. So I can
 14:28 40 only imagine what was going on at **Confidential**
 14:28 41

14:28 42 So that --- so --- but just so you're clear on the order of things, we
 14:28 43 think, you know, it started mid-'90s, or definitely '97. From '97 to
 14:29 44 2003 or '02, it was all Crown Casino. Why would you go to
 14:29 45 a pub or club when you can get free parking and have the glitz of
 14:29 46 the casino? That's what she kind of talked about early days.
 14:29 47 Then 2003 to 2012, which was another nine years, she was up in

14:29 1 **Confidential** mixture of living with Mum and then living in a unit,
 14:29 2 and going to the pubs and clubs. And they do as much
 14:29 3 inducements as a casino. So it's --- so I just wanted to get that
 14:29 4 order. Because there was no casino in that --- that's why we
 14:29 5 moved her **Confidential** Obviously there's issues with the
 14:29 6 casino because she --- I can't remember exactly the --- my younger
 14:29 7 brother would have a much better memory, but there's too much
 14:29 8 shame and stigma to talk about it.

14:29 9
 14:29 10 COMMISSIONER: Did your sister ever seek any medical help
 14:30 11 for her problem?

14:30 12
 14:30 13 A. She didn't probably see she had a problem. In our family
 14:30 14 catch-ups, which were the gold period, gold time of having --- we
 14:30 15 miss her so much --- was, you know, everything's like, "Oh, my
 14:30 16 life's so hard." You know, there's always money needed for this
 14:30 17 and money needed for that. Now, that was just a story as to why
 14:30 18 she had no money. But she was very --- could see the funny side
 14:30 19 of life, you know, and that's what we really miss. When someone
 14:30 20 said to me, "Do you miss your sister?" I said, "No, I don't miss
 14:30 21 how I feel when she was alive, because I didn't feel safe, you
 14:30 22 know." I would have felt much safer had she been open and said,
 14:30 23 "Look, I've got an addiction. I need help." Because then I might
 14:30 24 have got involved and, you know --- so what I want to kind of
 14:30 25 finish with is why would --- I'm very clear in my mind why
 14:31 26 inducements are given. Obviously it's to attract and keep people
 14:31 27 there. So you take, you take free parking, they don't have to go to
 14:31 28 their car in two hours, it's free, so they can stay eight hours,
 14:31 29 10 hours, 12 hours. You know? You get free drinks and you
 14:31 30 don't have to go to the bar or you don't have to go and get
 14:31 31 a coffee. So you can stay at your machine. So obviously they're
 14:31 32 done to induce people in and stay, and when you induce people in
 14:31 33 and stay, that results in addictions. Now, the degree of addiction
 14:31 34 is going to differ with everyone. You know, some people may
 14:31 35 not get addicted and go off. But there's a huge proportion of
 14:31 36 people that get addicted. Now, obviously there's ranges of
 14:31 37 addiction, you know. So it's criminal. I just feel like it's toxic,
 14:31 38 it's dangerous, and why else would you do inducements? Like, if
 14:32 39 it was the devil, he'd give you bloody well inducements, say,
 14:32 40 "Come and hang out with me." You'd go and --- you know,
 14:32 41 inducements are just evil.

14:32 42
 14:32 43 MS NESKOVCIN: Commissioner, I have nothing further for
 14:32 44 **Confidential**
 14:32 45 **Confidential**
 14:32 46 **Confidential** thank you very much for your time and your
 14:32 47 evidence.

14:32 1
14:32 2 A. Thank you.
14:32 3
14:32 4 COMMISSIONER: Thank you.
14:32 5
14:32 6
14:32 7 **THE WITNESS WITHDREW**
14:32 8
14:32 9
14:32 10 COMMISSIONER: Adjourn until when?
14:32 11
14:32 12 MS NESKOVCIN: 3.15, I believe.
14:32 13
14:32 14 COMMISSIONER: 3.15? All right. I'll adjourn until then.
14:32 15 Thank you.
14:32 16
14:32 17
14:32 18 **ADJOURNED** [2.32 PM]
15:14 19
15:14 20
15:14 21 **RESUMED** [3.16 PM]
15:14 22
15:14 23
15:17 24 COMMISSIONER: Sit down, please.
15:17 25
15:17 26 MS NESKOVCIN: Commissioner, the next witness is Carolyn
15:17 27 Crawford.
15:17 28
15:17 29
15:17 30 **MS CAROLYN MAY CRAWFORD, AFFIRMED**
15:17 31
15:17 32
15:17 33 **EXAMINATION-IN-CHIEF BY MS NESKOVCIN**
15:17 34
15:17 35
15:17 36 MS NESKOVCIN: Ms Crawford, for the transcript, would you
15:17 37 tell the Commissioner your full name?
15:17 38
15:17 39 A. Yes, it's Carolyn May Crawford.
15:17 40
15:17 41 Q. And what is your address?
15:17 42
15:17 43 A. **Personal Information**
15:18 44
15:18 45 COMMISSIONER: Thank you.
15:18 46
15:18 47 MS NESKOVCIN: You've given a statement which you want to

15:18 1 remain anonymous to respect the privacy of your family; is that
15:18 2 correct?
15:18 3
15:18 4 A. No. No, I'm happy for mine not to be anonymous.
15:18 5
15:18 6 MS NESKOVCIN: Thank you. I'll identify the statement for the
15:18 7 transcript. It's SUB.0004.0024.0002.
15:18 8
15:18 9 I tender that statement, Commissioner.
15:18 10
15:18 11 COMMISSIONER: I'll just refer to it as statement of Ms Carolyn
15:18 12 Crawford, undated.
15:18 13
15:18 14 MS NESKOVCIN: I should have asked, Ms Crawford, is that
15:18 15 statement true and correct?
15:18 16
15:18 17 A. Yes, it is.
15:18 18
15:18 19 ASSOCIATE: Exhibit #RCPH0015.
15:18 20
15:18 21
15:18 22 **EXHIBIT #RCPH0015a/b - STATEMENT OF MS**
15:18 23 **CAROLYN MAY CRAWFORD (UNDATED)**
15:18 24
15:18 25
15:18 26 MS NESKOVCIN: You were previously employed as
15:19 27 an accountant or in an accounting office in an electrical company;
15:19 28 is that correct?
15:19 29
15:19 30 A. I was actually employed as an administration officer,
15:19 31 because I did everything in that office. Nobody else was there.
15:19 32
15:19 33 Q. When did you start that job?
15:19 34
15:19 35 A. 2002.
15:19 36
15:19 37 Q. Is that roughly when your gambling habit started?
15:19 38
15:19 39 A. No, gambling habit started about six years later.
15:19 40
15:19 41 Q. So after you started at the electrical company, there was
15:19 42 a period while you were working, no issues with gambling, and
15:19 43 then what happened? How did it start?
15:19 44
15:19 45 A. The manager asked me out for dinner one night, and asked
15:19 46 me, would I like to go and play the pokies, and I'd never played
15:19 47 the pokies down here in Melbourne, I'd only ever go and played

15:19 1 the pull-your-chain, one-armed bandit things over the border --
15:19 2 some of the young ones here won't even know what they are --
15:19 3 and he taught me to play the electronic ones. And if he was free
15:20 4 any night --- this man is two years older than me and he had
15:20 5 numerous girlfriends, and he --- if he was free any night he would
15:20 6 ask me out, and because I cared so much about this man I would
15:20 7 go.

15:20 8

15:20 9 Q. And you'd go to the casino, would you?

15:20 10

15:20 11 A. We'd go to the casino, we'd go to other clubs, but yeah,
15:20 12 we'd often come to the casino, especially on football nights.
15:20 13 Because he'd go off to the football.

15:20 14

15:20 15 Q. So you both arrive at the casino and then would he go to the
15:20 16 football and you'd stay there gambling?

15:20 17

15:20 18 A. That's correct, yes, after work.

15:20 19

15:20 20 Q. So at this point, how many hours a week were you
15:20 21 gambling at the casino?

15:20 22

15:20 23 A. In the beginning, I'd say probably about six hours a week at
15:20 24 the casino. That was in the beginning. In the end.

15:20 25

15:20 26 Q. And was it manageable at that time? Were you staying
15:20 27 within a budget?

15:20 28

15:20 29 A. Yes, yes, I was. I was staying in a budget for the first
15:20 30 years. Seven years is when the budget blew out and I started
15:20 31 taking money.

15:20 32

15:20 33 Q. Okay. So seven years after it started, just as a social thing,
15:20 34 you started to take money from your employer, did you?

15:21 35

15:21 36 A. No, six years after I started with him. I took money over
15:21 37 seven years.

15:21 38

15:21 39 Q. I see. Could you explain to the Commissioner how that
15:21 40 started, the process of taking money, why you did it and how
15:21 41 much you were gambling at that point?

15:21 42

15:21 43 A. Sure. Up until that point I was just going socially with him
15:21 44 and I was keeping within my own budget, paying my rent, paying
15:21 45 my bills, and just sort of looking after myself because I've been
15:21 46 on my own for many, many years. The kids have moved on.
15:21 47 Some have had kids themselves. So I was keeping within a

15:21 1 budget, and always kept, like, \$20 in my purse, maybe nothing in
15:21 2 the bank but \$20 in the purse, and then he came out and he asked
15:21 3 me would I like to go away with him and the accountants for the
15:21 4 weekend to Rich River, and I said yes, but I had no money. So
15:21 5 I borrowed some money with the intentions of winning big up
15:21 6 there, because you hear about winning big over the border. And,
15:21 7 yeah, it didn't happen. I lost some money, so I borrowed some
15:22 8 more.

15:22 9

15:22 10 COMMISSIONER: The first time around, how much did you
15:22 11 borrow?

15:22 12

15:22 13 A. Took \$1,000 the first time round. And after that, it just
15:22 14 escalated that every time he asked me out, I'd spend more. Then
15:22 15 it got to the stage where I didn't even need to be with him. I just
15:22 16 had to go on my own.

15:22 17

15:22 18 COMMISSIONER: Going to the casino on your own?

15:22 19

15:22 20 A. Casino on my own. I'd spend 12 hours at the casino on
15:22 21 a Saturday or Sunday. I'd go in after work if I was free. Nothing
15:22 22 to go home to, so just do something. They vegged the mind,
15:22 23 because I was very busy at work. I worked hard with the
15:22 24 company, did everything, did all the tenders. There was no other
15:22 25 admin there. So we won the tenders for Flinders Lane --
15:22 26 Flinders --- sorry, what's it called? That big building over there.
15:22 27 Fed Square. We did the contract there and other councils and
15:22 28 things, as an electrical company. So I worked hard, long hours,
15:22 29 and, yeah, it was a way of vegging the mind, just going to Crown
15:23 30 and sit and relax and feel safe and

15:23 31

15:23 32 MS NESKOVICIN: So, Ms Crawford, at its peak, when your
15:23 33 gambling was at its highest, how long were you spending
15:23 34 gambling and by how much were you exceeding your means?

15:23 35

15:23 36 A. I was exceeding my means by a couple of thousand a week.
15:23 37 I took \$407,000 over seven years and they all went down the
15:23 38 pokies. And the Crown got a large percentage of that.

15:23 39

15:23 40 Q. So what was that period of time over which it occurred?
15:23 41 I didn't catch that.

15:23 42

15:23 43 A. Seven years.

15:23 44

15:23 45 Q. And how did it --- you recognise now that you had
15:23 46 an addiction, do you?

15:23 47

15:23 1 A. I know now after being --- I was sentenced to prison for 18
15:23 2 months, and I know now that's an addiction. Back then I just
15:23 3 thought, you know, "Bloody idiot. You can get over this and get
15:23 4 through this. Stop playing."
15:23 5

15:23 6 Q. Let's unpack that a little bit. How was it that the stealing
15:24 7 from your employer was uncovered?
15:24 8

15:24 9 A. The daughter-in-law of my manager started working with
15:24 10 us, and after six months she knew how to look at the accounts
15:24 11 and things like that. Because I was so addicted at that stage, that
15:24 12 I know now it was an addiction, I still couldn't stop taking the
15:24 13 money, and she found the discrepancy.
15:24 14

15:24 15 Q. So you realised in yourself that it would come to light but
15:24 16 you didn't feel you could stop?
15:24 17

15:24 18 A. I knew it would come to light, because I knew she was in
15:24 19 the accounts. But I just couldn't stop. I had to go.
15:24 20

15:24 21 Q. Before that, you were the only person that was looking at
15:24 22 the accounts; is that right?
15:24 23

15:24 24 A. Yes, I was the only person.
15:24 25

15:24 26 Q. And eventually it was investigated and you were charged
15:24 27 and you went to prison?
15:24 28

15:24 29 A. Yes.
15:24 30

15:24 31 Q. And you were in prison for a couple of years before you
15:24 32 were put on parole, I suspect, and then --
15:24 33

15:24 34 A. I was in prison for 18 months and then I came out on
15:25 35 a corrections order, not parole.
15:25 36

15:25 37 Q. Yes. And that corrections period has passed, you're --
15:25 38

15:25 39 A. Free.
15:25 40

15:25 41 Q. But I want to ask you some questions about --- now that you
15:25 42 have been through that process, I understand that you're involved
15:25 43 in helping other people with similar problems and gambling
15:25 44 addictions. Look back on it, you didn't at the time realise you had
15:25 45 an addiction, but you now recognise it. What were the signs that
15:25 46 you should have recognised in the first place in order to get help?
15:25 47

15:25 1 A. Oh, stealing the money was the major one. Telling lies to
15:25 2 my family. I was everywhere. I don't know how many times you
15:25 3 can go to the supermarket in a week, but I was there if somebody
15:25 4 rang. Or I was out for dinner, and I don't know how many friends
15:25 5 you think you can have in a year that you can go out to dinner
15:25 6 with, but that's what I was lying about. I became a very good liar.
15:25 7 Very good liar.

15:25 8

15:25 9 Q. And what was the allure for you that kept you going back?

15:26 10

15:26 11 A. It was safe. You walk in, you're greeted at the door by
15:26 12 security guards, especially Crown, and you feel relaxed because
15:26 13 you know somebody's there. Something happens and you
15:26 14 scream, somebody's going to be there to save you. And as
15:26 15 a woman on her own, it's compelling, you know, because you
15:26 16 know you're right. You're in under-cover parking, you're in free
15:26 17 parking, so it makes it easy. I know there was one stage where it
15:26 18 poured with rain, we had all those terrible floods in Melbourne
15:26 19 and my car was flooded downstairs, so they actually taxied me
15:26 20 home, dried the car out the next day and rang me and I just went
15:26 21 back and got it. So you felt like you were, I don't know, special,
15:26 22 I suppose was probably a good word for it. You're being treated
15:26 23 like you wouldn't normally be treated.

15:26 24

15:26 25 Q. You mentioned free parking. Were there other
15:27 26 complimentary services or benefits that were given?

15:27 27

15:27 28 A. Yeah, numerous. You got a loyalty card when you started
15:27 29 with Crown. They give you this wonderful card. You sign up for
15:27 30 this card, and when I signed up for the card, she said to me --
15:27 31 I had to sign this form to say how much I would spend in a day at
15:27 32 Crown. So I put down \$1 million. Never questioned it.

15:27 33

15:27 34 Q. So just pausing there, Ms Crawford. You were asked how
15:27 35 much you wanted your limit to be, and you put down \$1 million?

15:27 36

15:27 37 A. Yes.

15:27 38

15:27 39 Q. Were you joking?

15:27 40

15:27 41 A. I was joking, because I wouldn't have had \$1 million a day.

15:27 42

15:27 43 Q. But did anybody say to you, you know, "We need to have
15:27 44 a conversation. We need to talk about your means"?

15:27 45

15:27 46 A. No. Nobody ever queried where my money came from.

15:27 47 Nobody.

15:27 1
15:27 2 Q. And did that mean that you could spend an unlimited
15:27 3 amount without your card being frozen or someone tapping you
15:27 4 on the shoulder to say, "It's time to go home"?
15:27 5
15:27 6 A. That's correct. Nobody comes near you.
15:27 7
15:27 8 Q. So leaving that aside, when you were gambling for long
15:28 9 hours, did you feel that other people working at the casino were
15:28 10 aware that you were there and weren't going home?
15:28 11
15:28 12 A. I don't think they were --- the only person that might have
15:28 13 been aware would have been the lady that was bringing me free
15:28 14 drinks. But otherwise, no, I don't think the staff even noticed.
15:28 15
15:28 16 Q. Certainly what you're suggesting is nobody has tapped you
15:28 17 on the shoulder and said, "Are you okay? Time to go home."
15:28 18
15:28 19 A. Not at all. And they didn't even say anything when I went
15:28 20 up to a --- when you spend X amount of dollars, you can go up in
15:28 21 different rungs to different rooms, and nobody said to me, "Oh,
15:28 22 you realise you're going up to this because you've spent X amount
15:28 23 of dollars?" Nothing like that. Nothing at all. Basically even
15:28 24 though you feel special, you're oblivious to them.
15:28 25
15:28 26 Q. When you move up in your membership, I think you're
15:28 27 referring to, and you get access to other parts of the casino, is it
15:29 28 explained to you what that involves? I think you're suggesting
15:29 29 that nobody explained that it's because you'd spent so much
15:29 30 money at the casino.
15:29 31
15:29 32 A. There's no explanation. You just get a new card in the
15:29 33 mail.
15:29 34
15:29 35 Q. And how did that make you feel, when you're going up into
15:29 36 higher membership groups?
15:29 37
15:29 38 A. It makes you feel special, because you're going into
15:29 39 a different room where they come up more and offer you more
15:29 40 drinks, you can actually go into a cafe that's in that room --- like, I
15:29 41 don't know what it's like now because I haven't gambled for
15:29 42 years, but you go in what they call the Riverside Room, and
15:29 43 there's a special cafe in there that you get a free meal, so long as
15:29 44 you've got the points on your card, which you have if you've
15:29 45 gambled anyway. So, yeah, they just make you feel special.
15:29 46 And, no, nobody ever approaches you. I don't think one staff
15:29 47 member in all the time I played there asked me if I was all right.

15:29 1 Actually, I'm sure nobody asked me.

15:29 2

15:29 3 Q. And while you were in prison, did you have an opportunity
15:29 4 to share your story with other women, and what --- did you hear
15:30 5 similar stories to the experience that you'd had?

15:30 6

15:30 7 A. I did, yeah. Look, I met numerous women in prison that
15:30 8 had gambling. We had a group of eight in one of our sessions.
15:30 9 I had one-on-one counselling which was good, but we also had
15:30 10 a group counselling session. There was one lady in that that she
15:30 11 gambled --- she lost well over \$1 million at Crown. She would go
15:30 12 and she would play the pokies --- or, sorry, poko --- poker
15:30 13 downstairs. She'd win down there, she'd go upstairs, she'd play
15:30 14 the pokies, go back down, win, go back up, and she stole over a
15:30 15 million dollars solely and wholly to gambling. And that doesn't
15:30 16 account for the money that's your own anyway.

15:30 17

15:30 18 Q. And now I understand you volunteer in various
15:30 19 organisations to help people by telling their story and assisting
15:30 20 them to overcome addiction.

15:30 21

15:30 22 A. That's correct.

15:30 23

15:30 24 Q. What is it that you feel could have been done and should
15:31 25 have been done differently that would have helped you to avoid
15:31 26 the circumstances you found yourself in?

15:31 27

15:31 28 A. I think for starters, if they said to me, "Can you afford that
15:31 29 million dollars," it would have helped. Made me step back and
15:31 30 think, really, you should come back a bit in your assessment of
15:31 31 how much you can afford. Because there's no way --- I wouldn't
15:31 32 even know what \$1 million looks like. I think if people came
15:31 33 up --- because on the card, it must register --- I would think, and
15:31 34 this is just me with technology, I would think that that card
15:31 35 registers somewhere in that system of Crown to say how much
15:31 36 you're spending. Because it would have to for them to be able to
15:31 37 give you a new card. So I would have thought that if they could
15:31 38 see you're sitting there for six, 12, even five hours or whatever,
15:31 39 playing, and not taking a break, I would have thought that they
15:31 40 would come up and say, "Look, you know, you haven't taken
15:31 41 a break. How about you come and have a coffee?" It doesn't
15:32 42 happen. It doesn't happen. So long as you're spending money, it
15:32 43 won't happen.

15:32 44

15:32 45 Q. Were you aware at the time there that there was
15:32 46 a responsible gaming centre or somewhere where you could get
15:32 47 counselling at the casino?

15:32 1
15:32 2 A. Look, I'd heard about Gamblers Help and all those, but
15:32 3 I wasn't addicted.
15:32 4
15:32 5 Q. What about at the casino? Did you know that there were
15:32 6 places at the casino where you could go to talk to somebody?
15:32 7
15:32 8 A. No, I wasn't aware of that.
15:32 9
15:32 10 Q. Do you think it would have helped you if it was more
15:32 11 obvious that you could access some counselling at the casino?
15:32 12
15:32 13 A. Look, hindsight's a wonderful thing. I really can't answer
15:32 14 that because I don't know what I would have done. I reflect back
15:32 15 even with my children, whether my children would have said,
15:32 16 "Mum, you're lying to us about going to the supermarket,"
15:32 17 whether that would have made a difference. I can't answer that in
15:32 18 hindsight.
15:32 19
15:32 20 Q. What about your GP or health practitioner?
15:33 21
15:33 22 A. No, he didn't know. He didn't know until I lost my job and
15:33 23 I ended up there suicidal. He didn't know I was even gambling.
15:33 24 Nobody did.
15:33 25
15:33 26 Q. You mentioned that one thing that would have helped is if
15:33 27 somebody stopped you from putting an unreasonable limit, and
15:33 28 also paid attention to your loyalty card to see how much you were
15:33 29 gambling.
15:33 30
15:33 31 A. Definitely. And being able to --- the loyalty card, if you're
15:33 32 going to have a loyalty card, you have it for a free drink or have
15:33 33 it --- it's never free anyway, because you're putting money through
15:33 34 the pokies which is really a contradiction in terms, the way I feel.
15:33 35 But I was able to draw back on my points and put money into the
15:33 36 machine. So it gives you the points and you can spin those points
15:33 37 off and if you get a win during that, well, then that's your win.
15:33 38 But you're getting your points back, which really is your own
15:33 39 money back a little bit, but it keeps you going. So if you run out
15:33 40 of cash, you can draw back on that card and then you can spend
15:34 41 that, then go to the teller machine if you need to.
15:34 42
15:34 43 Q. And do you think that would help to mitigate the habit or --
15:34 44
15:34 45 A. The loyalty card should be scrubbed totally. The hours
15:34 46 should be stopped. And people --- have a card, yes, to say you're
15:34 47 there, and have a card that's registering to them to say how long

15:34 1 you're there, how long you're playing, how much you've put in,
15:34 2 and then have somebody that can approach you and say, "Are you
15:34 3 all right?" A simple statement, "Are you all right?" Because
15:34 4 honestly, if somebody had asked me, I might not have spent that
15:34 5 time in prison.

15:34 6

15:34 7 Q. Fortunately you've got a very supportive family and very
15:34 8 supportive friends that have helped you through this process, and
15:34 9 you're telling your story to help other people with that process.

15:35 10 Have you had counselling as well?

15:35 11

15:35 12 A. I'm still having counselling.

15:35 13

15:35 14 Q. How has that helped you?

15:35 15

15:35 16 A. Look, in the counselling in prison, it helped me to
15:35 17 understand the addiction. I continued seeing him after prison
15:35 18 because I did a thing called exposure therapy which was taking
15:35 19 me to a venue and getting me used to it. This is going to sound
15:35 20 strange to probably the younger ones, but in prison he gave me
15:35 21 a piece of paper, just like that, with a poker machine on it or
15:35 22 pokies machine on it, one of my favourite machines. And when
15:35 23 he put it down in front of me in prison, I vomited. I couldn't
15:35 24 touch that piece of paper. I was sick to my stomach. And he
15:35 25 said, "This is what exposure therapy is all about. This is how it's
15:35 26 got into your head." And I had to take that back to my room,
15:35 27 because I was up at the prison farm, I had to take that back to my
15:36 28 room and I had to look at it all the time. And in the end --- I took
15:36 29 it back like that. People were laughing at me because I couldn't
15:36 30 touch the photo. And in the end, after a week, I was fine. I took
15:36 31 it back and said, "Here, you can stick this." And when I got out,
15:36 32 we did the exposure therapy at the clubs. Again, walking into the
15:36 33 club the first time, I vomited. The sounds of the machine, it just
15:36 34 triggers. It's like walking in here today triggered me. It's always
15:36 35 there and I'm aware it's always there. But I've got support now,
15:36 36 and I'm determined never to give them bloody money again. And
15:36 37 my family's stuck by me 100 per cent. I've been very lucky. Very
15:36 38 lucky. There's a lot of people in there that didn't, their families
15:36 39 scrubbed them.

15:36 40

15:36 41 Q. And why do you think that was?

15:36 42

15:36 43 A. I can't answer for them, because it's their family. I was just
15:36 44 one of the lucky ones. My father was still alive when I lost my
15:37 45 job, and after --- I'll just tell you something here. My mother died
15:37 46 when I was 18, and then my father was very sick when I lost my
15:37 47 job, in the August, and I wouldn't go and see him because I was

15:37 1 suicidal. I had to stay with a friend. And they took me down to
15:37 2 see my father the next day. And my father, who was dying of
15:37 3 lung cancer, got up off his seat, he was 88, and came to me and
15:37 4 gave me a cuddle and said, "I love you and I'm here for you."
15:37 5 And my father hadn't told me he loved me physically --- I knew he
15:37 6 did, but he physically hadn't told me he loved me for 44 years. So
15:37 7 it brought him and I closer for the short time. I got charged in the
15:37 8 October, and then Dad died late October. And I paid all the
15:37 9 money back out of my inheritance from him, and I paid with my
15:37 10 superannuation. So I don't owe the company. But I've got
15:38 11 nothing. I've got nothing to leave to my children, and that breaks
15:38 12 my heart.

15:38 13

15:38 14 Q. And as you said, they've been very supportive. And do you
15:38 15 continue to get counselling today?

15:38 16

15:38 17 A. Yes, I do. I'd stopped for a while because I used to travel
15:38 18 from Frankston up to Kyneton to see the counsellor from prison,
15:38 19 because he was really, really great. But then he decided to go
15:38 20 into private practice, away from Gamblers Help --- how dare he.
15:38 21 So then I was okay for a while, but then COVID hit and that
15:38 22 made me feel like I was back in prison again. So I'm back under
15:38 23 a Gamblers Help counsellor from Southern, and it's really
15:38 24 helping. It's helping me keep an even keel. Especially with the
15:38 25 performance that I'm now doing, because it's performing your
15:38 26 own lived experience story. So she helps me sort of bring that
15:38 27 and put that on a little river and flow away sort of thing.

15:39 28

15:39 29 Q. Just so the Commissioner understands, you're using
15:39 30 performance arts to help tell the story?

15:39 31

15:39 32 A. Yes, performance arts.

15:39 33

15:39 34 Q. Ms Crawford, is there anything else that you wanted to say
15:39 35 to the Commissioner about your experience and how it's affected
15:39 36 you and your family, and any improvements you would like to see
15:39 37 made?

15:39 38

15:39 39 A. Sure, thank you. It's affected me, as you can see, in
15:39 40 numerous ways. I was saying to people just downstairs before,
15:39 41 I never even thought about even the effect on others until I was
15:39 42 out of prison. And the court documents, when I was charged, and
15:39 43 went in for 18 months, they didn't even --- a mitigating
15:39 44 circumstances wasn't gambling, was written in the court
15:39 45 documents from the judge. I met the barrister the day before
15:39 46 I went to prison, so she didn't really know me. So that's one
15:40 47 thing.

15:40 1
15:40 2 Crown needs to be held accountable for not recognising my
15:40 3 problem. And so many people say to me, "Responsible gambling.
15:40 4 You should be responsible for yourself." But how can you be
15:40 5 responsible for yourself when the machines are set up to make
15:40 6 you addicted? And especially vulnerable people like myself." I
15:40 7 was extremely lonely. My kids lived up the country, I didn't see
15:40 8 them, I didn't see my grandkids very often. I worked full-time.
15:40 9 I was tired. And it preys on people that are vulnerable. And they
15:40 10 don't come up and they don't ask you. They need to get rid of all
15:40 11 these, excuse the French, but friggin' bloody loyalty cards. They
15:40 12 need to stop this free parking. Yeah, right, that's free parking.
15:40 13 People in Melbourne that work in Melbourne, if they play at
15:40 14 Crown, they can get free parking all day so long as they go and
15:41 15 gamble a little bit of money after it. That's just rubbish.
15:41 16 Parking's not cheap in Melbourne, as I've just found out, but it's
15:41 17 just, it's rubbish.
15:41 18
15:41 19 And as far as the security guards, great. They're at the door.
15:41 20 I can't say as I noticed any walking around. They're at the door.
15:41 21 And just so much needs to change. They need to realise that this
15:41 22 is a horrible, horrible, horrible industry. And until they realise the
15:41 23 damage they're doing to people like myself --- I hadn't had
15:41 24 a parking ticket or a speeding fine until I went to prison. I hadn't
15:41 25 broken the law in any other way whatsoever. And for that, I'm
15:41 26 proud, but gee whiz, I did a big boo-boo. My kids say to me,
15:41 27 "You made a mistake, mum. It's a bloody big one, but it's still a
15:41 28 mistake." And now that I know that it was an addiction, I don't
15:41 29 beat myself up as much. I still do get very depressed about what
15:42 30 I've done and what I can't leave my children, because that's --
15:42 31 they don't care, but I do. I do. And I feel that Dad's worked all
15:42 32 these years to leave me some money and I've blown it. So all that
15:42 33 preys on my heart very deeply.
15:42 34
15:42 35 But people need to be held accounted. Crown needs to be held
15:42 36 accounted for. I'm not the only one that's hurting here. I'm not
15:42 37 the only person in this world that goes to Crown and loses
15:42 38 everything, and it's not fair. It's not fair. They need to stop a lot
15:42 39 of things, a hell of a lot of things. For starters, I'd like to see them
15:42 40 take all the machines out in the middle of the ocean and blow
15:42 41 them up, but that's not feasible, I know that. But stop the hours
15:42 42 that they're open. You know, stop the hours. Stop the amount of
15:42 43 money you can spend. Stop the \$1, you know, stop the \$5 spins.
15:43 44 You can play a machine, \$5 spin. And I think when I was
15:43 45 playing you could even put --- at the other clubs, you could only
15:43 46 put --- total amount you could ever put into a machine was \$50
15:43 47 and you could play that as high as you like, but you could feed as

15:43 1 many \$50 notes in as you want, I think it was up to \$10,000 or
15:43 2 something. At Crown, you can feed \$100 notes in. And that just
15:43 3 blows my mind. Blows my mind that they don't come and ask
15:43 4 you, they don't speak to you, they don't --- they just don't care.
15:43 5 They just don't care. And I think if people cared and noticed,
15:43 6 I don't know whether I would end up where I did. I really don't.
15:43 7 And it's too late now for me, but it's not for other people. It's not
15:43 8 for other people. And I don't want anybody to end up where
15:43 9 I did. Honestly, it's not nice to be taken away from your children.
15:44 10 [Distressed] Sorry. Sorry, sir.

15:44 11
15:44 12 COMMISSIONER: That's okay.

15:44 13
15:44 14 MS NESKOVICIN: Thank you, Ms Crawford. I know it must be
15:44 15 hard, but thank you for your time and for your evidence and for
15:44 16 your submission.

15:44 17
15:44 18 Commissioner, I have nothing further.

15:44 19
15:44 20 COMMISSIONER: Thank you. I've just got one question. I just
15:44 21 wanted to ask you something about a comment you made at the
15:44 22 time when you were talking about the photograph of the gaming
15:44 23 machine. You said there was --- you referred to the machine as
15:44 24 your favourite game. Can you just explain what you meant by
15:44 25 that?

15:44 26
15:44 27 A. Yes.

15:44 28
15:44 29 COMMISSIONER: In other words, to you they're not all the
15:44 30 same, they're different. Can you just tell me in what way they're
15:44 31 different and why one becomes a favourite and you shunned the
15:44 32 other ones or just ignored the other ones, I guess?

15:45 33
15:45 34 A. I played every single one, but there were certain ones
15:45 35 I liked because I felt that they gave you the free games quicker.
15:45 36 For some reason, you know, I just thought all these things seemed
15:45 37 to come up quicker. Mine was pyramids, a game with the
15:45 38 pyramids, and pyramids seemed to come up quicker than any
15:45 39 other free games you got. So that sort of became my favourite.
15:45 40 There was a couple of others that were my favourites as well.
15:45 41 This was just one photo that he brought in.

15:45 42
15:45 43 COMMISSIONER: What was the reason why the other ones
15:45 44 attracted you more than the rest of them?

15:45 45
15:45 46 A. They appeared to give you the free games quicker. They
15:45 47 appeared to be paying out more. Like I sat at a machine once and

15:45 1 I put through \$200, \$300 in a machine waiting for this big
15:45 2 jackpot. It's going to go up. I walked away from that machine,
15:45 3 a lady pressed one button, and she got the jackpot. So my \$300
15:46 4 meant nothing. She put \$1 in and she won that jackpot. So there
15:46 5 were certain machines that just appealed more. I've learned now
15:46 6 they're no different as far as sounds and --

15:46 7

15:46 8 COMMISSIONER: That's what I was getting at, whether there
15:46 9 was some feature of them that made it in fact different from the
15:46 10 others that you knew about and thought it was better to play on
15:46 11 that particular machine.

15:46 12

15:46 13 A. I didn't know about the addiction side of it. I didn't know
15:46 14 about the lights and the bells and the whistles until I learnt about
15:46 15 it. We watched a movie called Ka-Ching in prison which
15:46 16 explains the addiction, how they --- they actually employ --- to get
15:46 17 these machines to work, they employ a psychologist to make sure
15:46 18 that the sounds and everything else is set up so they do get into
15:46 19 your brain and get the dopamine going so you feel good. You
15:46 20 feel like you're winning. You might win \$8 but you've lost 2, but
15:47 21 you've still had a win. And it's showing you. And this pyramid
15:47 22 machine seemed to get the perception that these pyramids were
15:47 23 going to come up more often. And that's all it is, it's perception.
15:47 24 And it does, it gets into your brain, certain machines. Because of
15:47 25 the colours, the sounds. The sounds are all the same. And
15:47 26 I found out the other day that even the coins dropping into the
15:47 27 bottom has been set up so that that addicts as well. That's a new
15:47 28 feature that they've done, to make sure the metal part of the coin
15:47 29 drops out, makes you feel like you've won. You might have lost
15:47 30 100 but you've lost 50. Big deal. And the lights --- especially in
15:47 31 Crown, you feel like there's no night or day in Crown. It's just
15:47 32 time.

15:47 33

15:47 34 COMMISSIONER: You did tell me you found the place itself,
15:47 35 I don't know whether "attractive" is the right word but at least
15:48 36 comfortable to go there?

15:48 37

15:48 38 A. Yes. You felt safe in there because of the guards and things
15:48 39 like that. It was not really that noisy. A lot of them, the acoustics
15:48 40 are terrible and you can't hear and they have lots of loud music
15:48 41 going. Crown didn't seem to have the music going, but you did
15:48 42 hear a lot of the machines. And there was a lot of machines. So
15:48 43 it's just --- yeah, look, it's hard to explain this addiction, but it's
15:48 44 terrible. I can even hear them now. They're still there. I know
15:48 45 how to avoid them now, but I could even tell you the sounds now.
15:48 46 So it's there, it's in my brain. One day hopefully that will go
15:48 47 away. I can only hope. I just hope that --- this is a serious

15:48 1 situation, and I just want --- something's got to be done to help
15:49 2 other people. It's too late for me, but it's not for other people.

15:49 3

15:49 4 COMMISSIONER: All right. Thank you.

15:49 5

15:49 6 A. Thank you.

15:49 7

15:49 8 MS NESKOVCIN: Thank you, Commissioner.

9

10

11 **THE WITNESS WITHDREW**

12

13

15:49 14 COMMISSIONER: Adjourn until tomorrow.

15:49 15

15:49 16 ASSOCIATE: The hearing is adjourned until tomorrow.

15:49 17

15:49 18

15:49 19 **HEARING ADJOURNED AT 3.49 PM UNTIL FRIDAY, 7**

15:49 20 **MAY 2021 at 10.00 AM**

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