In particular, the Commission would be assisted by submissions regarding paragraphs A and D of the Terms of Reference, including submissions which address issues concerning problem gambling, and criminal activity and influence at the Melbourne casino.

## MY STORY OF GAMBLING ADDICTION – AT LAST RECOVERED.

My worst gambling experience ever, occurred at Crown Casino in 1999 and was directly the result of Crown's 24/7 opening hours and exciting prizes like BMW cars and motor bikes. Feeling lucky after a good weekend of working hard, I entered the casino on a Tuesday morning at 10am and left on Thursday at 2pm to go straight to work on that Thursday evening. In those 52 roller-coaster hours I lived on coffee and tomato toasties and spoke with no other gamblers in the venue. At one point I won back \$2500 I had spent and a bit more - and of course stayed longer. I saw numerous staff come and leave after their shifts, progressively over days. One woman did ask "Are you STILL here?" and that was the end of that. I smiled. Laughed. What else could I do when I was kidding myself that nobody knew I was dying inside, looking like death having just lost the last \$5000 from the sale of my home in Mount Eliza, that I sold to move to Melbourne, and start a business, to change direction from the pokies addiction that had gripped my mind and life progressively since 1993! The business did well, but I was very ill by then....and effectively homeless. Telling my children that we could not rebuy a home but had to stay renting, was the worst moment of my entire life.

Never did a Crown Casino staff member ever genuinely approach me to see how I was feeling and I was never approached at other times, I was a long session gambler, usually gambling late at night, or into the night and early morning. Nobody ever said a thing to me, unless when the drinks cart came past. I always worried about using the Crown carpark as it was usually deserted. I was approached there one night when leaving the casino, by a man who offered to buy my car. More than once I was offered money for sex [I was 50 and looked every day of it ③] I concluded that there was somebody even more desperate than myself, in Melbourne. I also was approached to buy my diamond ring, by a little man who haunted gamblers in the pokies room. I am ever surprised that I said no to all offers. I could see how easy it would be to sell but I guess my last vestige of pride stopped me.

During a conservatively estimated 2000 "after midnight" venue hours that I spent over a period of almost 3 years gambling at Crown Casino, between 1998 and 2001, I had frequent opportunity to see exactly what was going on in the pokies areas, with relatively brief but regular observations of the cards tables, since I had to pass through these areas to go to the rest rooms.

At one point in 2004 I returned to Crown Casino and I carried out a small experiment. I collected ATM receipts from around the ATM's, over a period of around 3 hours. I then sorted the receipts and found that the average withdrawal was \$100 with variances mostly between \$50 and \$150 per withdrawal. Even in that short time there were a high number of times when 3 or more withdrawals had been made using the same card, as frequently as 15 - 30 minutes apart. It was inconsequential, but also disproved the dominant narrative at the time that "pokies gamblers usually spent \$10 or \$20 a session. If that were the case, then a lot of "unusual" gamblers used the Crown Casino ATM's, the day I looked. I have learned to question everything I have ever been told about "fun" gambling.

Also, against the dominant narrative, I rarely saw people having fun, in any part of the gambling section of the casino. Indeed, one time I saw a man urinating down the side of a card table, behind a wrap-around "booth" and nobody seemed to either know or notice, least of all the dealer. The gambler, a foreign-looking gentleman just looked deadpan and simply out-stared me. Another time I sat on a pokies stool and soon felt a warmth that I quickly realized was a urine-saturated fabric-cushioned seat. I have since learned that pokies stools are regularly removed for cleaning of urine. Once I observed a woman seated at a poker machine and I saw a gathered top of a disposable nappy that showed above her jeans. I do believe the stories I heard about urine-soaked stools and casino

carpets. A sales representative for deodorizing chemical cleaning products told me in 2008 that his best customers were pokies venues, who loved his spray cleaner as it was so effective for urine smells.

Later when I was involved in gambling reform advocacy, I spoke with three prostitutes who stated that they became addicted to pokies gambling while waiting for the Crown staff to give them "jobs". Once they returned to the pokies rooms with cash in their pockets, they would stay gambling to then lose the lot and by then they prayed for another "room booking", rather than go home broke, again.

In short it was a horrid, miserable, desperately stressful and extremely debilitating experience for many gamblers, including me, looking back. Also, any late-night or long-session gambler was highly likely to already have been gambling for quite a few hours, so the chance of suffering greater loss of money and sleep deprivation was high. Late-night or long-session gamblers like me were unable to cope with gambling for so many hours daily, and still be totally rational, either during gambling or later. Chances of being at Crown Casino for "weird" hours was higher, as it was a 24/7 venue.

The added stress of feeling guilt, worry and desperation by gambling until say 6am in the morning while trying to look "normal", was hard to pull off, as a façade. Sometimes I would move to Crown if another venue had closed locally. I often saw others who had done the same thing. I quickly realized that I was not the only desperate but hardened loser. We tried to pretend that it was quite normal to be driving into the CBD at say 3am, looking for another "fix", but we certainly fooled nobody, if we fooled ourselves. At times I left Crown at 8am and went straight to work. I was semi-comatose and truly should not have been driving, though as a teetotaller I never drank alcohol while gambling.

It was all too easy though to skip work and cancel appointments, to slip back into the silent, back to womb venue experience...just poor, lonely souls all staring silently at machines in front of us. No interaction usually. Nothingness mostly unless a drama occurred. Just the whirring of screens and the usual tinny music, all designed to make us even more distressed, knowing another machine had paid, when ours had sucked us dry. No doubt I was not the only person gambling on credit or the last of my pay – or worse, my savings from my home sale.

My long gambling sessions were rarely without multiple trips to the ATM's to access more funds. Patrons like me would wear a track, to get there. Crown ATM's were relatively accessible. It did not deter us, leaving the machine areas and then returning! There was no "break in play" experience I saw, that might have supposedly woken addicts up. As an addicted gambler I was often anxiously waiting for midnight to access more cash, because my previous daily withdrawal limit had already been reached. It was not unusual for me to withdraw \$1000 per session by the late 1990's at Crown. Late night gambling was the worst time to gamble "safely". There were few distractions, with few other people around and my mind was mostly very clouded and thoroughly entranced.

I used to get too scared to go home, but equally too scared to stop gambling. My mind was torn apart. Finally, I found myself driving along the darkened roads, often in tears...just wondering what the hell was happening to me...an intelligent woman normally, suddenly so out of control...calculating if I had left enough money to buy even \$2 worth of petrol to get me home or to work the next day. My debit card would usually be zero or close. Then the fear of walking into my home, trying not to wake others, with a pit of fear in my stomach, knowing that despite my reasoning, I had failed yet again. I felt totally mentally dislocated.

Now I understand that I was still hypnotised / entranced, often for some hours even after leaving Crown. On one such night after a usual and long session, I found myself at the top of Westgate Bridge, with a plan to end my life. I had simply parked my car in the left lane, not caring about the consequences. It was pitch dark so I could not see the water way below me. Nor did I care. I was utterly desperate and was just planning how to climb over the railing [before safety barriers were erected], when I saw a ship come through, way down beneath me, to come out from under the bridge. The bow of the ship had a row of lights and I was shocked to see how high up I really was. I am terrified of heights. At that moment, the ship blasted its horn in long blasts and the noises were like explosions, bursting up to my face. I got such a fright that it knocked me into full awareness. My trance was broken. I vaguely wondered how I had got there as I remembered nothing of the drive.

I immediately realized the enormity of what I had been contemplating and I ran back to my car and drove directly to the Royal Melbourne Hospital. I knew then that I was extremely ill and needed medical help urgently. I begged to be allowed to stay overnight in Casualty. At first the staff were negative, but I pleaded so much that they let me stay, and the next morning the doctor who saw me told me about counselling; that I had known about but had been too much in denial, to ever access.

By gambling after midnight, often for all night, when venues were open 24/7, including Crown Casino, and later in venues that had staggered closing times between 1am to 5 am, I saw enough to convince me that there was no other valid reason for venues to be open after midnight, apart from to rake cash from desperately sick, heavily addicted people. Some cashed-up restauranteurs might have enjoyed the late hours. Nobody else needed them. They were very injurious to a lot of people, I am sure. I imagine they still are but now it would be even worse, with more volatile poker machines.

Like all late-night venue staff, Crown staff and security guards were often surly, and generally unwilling to be "hospitable". No doubt the staff were tired and depressed, waiting for their 'graveyard' shifts to finish and frankly, amidst the misery, it must have been hell for them also to have to deal with drunk, disorderly and fractious gambling addicts that I quite often saw. They certainly did not go around the room chatting with patrons cheerfully or offering distractions.

For some hours daily, the Crown pokies areas were also "machine processing / counting-houses" while machines were closed for servicing. Staff would open machines, pulling out cash boxes and loudly emptying them. The noise was dimly disturbing, and the pokies area generally became a consumer nightmare. Nothing like the "pleasant" gambling environment that the gambling venue Codes of Practice promised. Later the staff would loudly refit the machine hoppers and record machine details. It was nothing to be dragged off a machine for it to be serviced. Certainly, the machines had to be serviced at some point in 24 hours, but the servicing also was distressing.

Although any gambling consumer could well be better off away from poker machines, an addicted gambler could not bear to leave any machine, ever, so we all had to dumbly accept the distinctly degrading lack of "hospitality" that the gambling industry prided itself upon in advertisements. We were just shunted around the pokies areas like robots. It must also have been stressful for staff. It is fair to say that the generally tired, possibly disgusted yet powerless staff treated late-night gamblers like dirt. They spoke remotely and uncaringly. Although we were obviously addicts, staff seemed to forget that we were nevertheless consumers who were paying, mostly heavily, for a "consumer-purchased, legal gambling experience". Apart from treating gambling consumers with disdain when the gamblers were supposedly "enjoying a paid-for" pastime, the practice of machine-servicing also was a money-grabber. It made me gamble harder and faster, knowing the machines I had lost in and that area would soon be closed, for servicing. It broke the routine, lost hope and was upsetting.

I was not overly fond of venue staff who were aggressive, but I never got into trouble myself, with them. I was a non-drinker so that possibly helped. I did see quite often where staff managed gamblers badly, despite their supposed training. I later learned that the gambling industry employees had the highest gambling addiction rate, at about 10% of all employees. If all venues

including Crown Casino closed at the same time daily then venue-swapping would not be possible and pokies venue staff would presumably be at lower risk from disruptive, violent gamblers. Gamblers would also have lost a lot less. At times I saw Crown staff gambling elsewhere. No doubt it relieved their stress also? Being a pokies gambling attendant was clearly not a dream job.

The gambling industry and Crown presents a good story that sounds believable, but the sights I saw, the sadness I witnessed and heard about, that was mostly caused by gambling "somewhere" between midnight and 5am, have convinced me that this timeslot simply has no place in our society.

I saw a lot of violence and evidence of gambling addiction obviously over the years in many venues, including Crown Casino, but I heard most about the suicide rates at Crown, that were not publicly reported. My first addiction counsellor told me that Crown Casino had a "secret exit passage" next to the toilets, designed for a quick removal of dead bodies. She told me that a death occurred at Crown every 14 days. I was incredulous, so next time at Crown I went to look for myself, to see if she had told me the truth. Low and behold, behind the polished timber curved privacy screen that covered the toilets I saw another door next to the Ladies' Toilets. Right then a staff member opened it and came through. I saw a long straight hallway and it could easily take a trolley. I was convinced. Later I was told by a gambling industry employee that all casinos have such "escape exits" built into their designs, for the same reason.

Years after I stopped gambling myself, I told a taxi driver training officer about my near suicide experience. He told me that during every course he warned trainee drivers never to stop or let anybody out on top of Westgate Bridge. Drivers were told to not let passengers alight, even if they threatened to vomit or used another excuse. He also told me that around the grounds of Crown was another toilet that people would suicide in. I asked an ambulance officer about it and he confirmed the truth of what I had been told.

One man I regularly saw in **Confidential** using pokies, but whom I also saw at Crown as he stated in house, committed suicide. He had been a well-heeled real estate agent, but the word was that he had gone bankrupt from gambling. Another man who was my client, gambled often at Crown, but we never gambled together. I just saw him there all over a night and we both pretended that we were fine. We never admitted that we were having trouble ourselves. He went bankrupt and killed himself in **Confiden**. He had tried to escape the pokies, so he had sold his home in **Con** to clear debts but he finally suicided when he had lost the last of his superannuation retirement payment that had been well over **Confiden**, plus his home.

Another man who owned Conprivate hospitals in the Conparea, I regularly saw late at night, earlier in Confidential pokies venues, then later at Crown. I heard years later that he had lost his Confidential pokies, his home in Confidential and a holiday home at Confidential pokies only managing an Confidential with his wife. They had free live-in accommodation but no home.

Because full time workers gamble mostly at night, they may lose heaviest I am guessing. It shoots holes in the theory that only "poor" people use pokies. I went to Crown when I was "cashed up" usually, as otherwise it was not worth the travel from Camberwell. Of course, I lost more that way.

By 2004 I was Vice President of Duty of Care Inc. a national consumer advocacy association, to assist with exposing and raising public awareness of pokies dangers. My experiences made me realize that people at night usually gamble a lot more heavily and for longer sessions, as they are more likely to be either working, or older with fewer family responsibilities. In my work I only encountered one woman who suicided, who was a daytime gambler only. However, I personally encountered four night-time gamblers who had suicided, all apparently after long and costly gambling sessions. The

fact that Crown Casino was open 24/7, may also have attracted other people like me, from a wider area who felt that the longer opening hours may give them more chance of winning. They may have travelled to Crown as a destination, so like me they may have been more likely to have been working. They could have perhaps then gone to Crown more often when feeling "flush" with cash.

For those reasons and many more I am sure that late-night pokies gambling simply must be shut down, including at Crown Casino, unless a more fail-safe method of consumer protection may be identified. It is counter-productive in terms of net government losses from gambling, to have Crown pokies operating as they do now. Catering to hapless consumers who did not even ever know exactly how much they had lost. Government must face squarely and deal with ALL of the fallouts of poker machine gambling -and certainly Crown Casino pokies spending has been known to stop a lot more money from being spent in shops, both in the CBD and in suburbs. It is spending that we needed 30 years ago. but is needed ever more now to create healthier, more productive businesses and jobs. Heaven only knows how Crown Casino will develop with online gambling but I am sure the gambling industry has the next bases well covered. I got my life back and I am grateful for that. Many didn't. Together we all caused that, one way or other – but it is time to open our eyes and minds if we can.

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