

To Mr Ray Finkelstein

I appreciate the opportunity to present my submission on gambling harm my family have experienced over the last **Confidential**. On paper its extremely difficult to portray the depth of harm and pain that my family has dealt with and has torn relationships apart. But will try my best to do this.

My submission will address a troubling area concerning gambling at the Melbourne casino and if it is in the public interest for Crown Melbourne to continue to hold the casino licence. Inducements such as free drinks, food and parking is the area I will be focusing on as what might seem like harmless treats are drawing in vulnerable people to spend more time at the Crown Casino.

It all started around the time the casino opened in Melbourne that my sister **Conf**used to tell me about fun she had at the casino. This is a girl that would give blood just to get a free coffee and hot food. So, combining free things like this plus exciting atmosphere and machines to play on she thought it was like Christmas every day. The tragic thing is that what **Conf** received with inducements was nothing compared to what she lost gambling. Crown doesn't provide inducements out of the goodness of their hearts, it's because it both attracts and keeps people at the casino longer. And they are aware the longer people spend at the casino the more money they will eventually lose, hence more profit.

Little did **Conf** know what seemed like some light fun and free things would lead to a huge addiction to Poker machines that would destroy relationships and her life. Over the years her addiction got bigger but due to the shame and stigma she carried it all on her shoulders. This was a load far too hard for one person to carry, and eventually led to **Conf** seeing suicide as the only way out.

What **Conf** couldn't tell us while alive, she told us before ending her life. Her kitchen table was covered with bank statements, letters from banks, payday lenders, finance companies and offers for new credit cards. She did this to show me and the family what had led to her suicide. Her life had become far too unbearable as she was being hounded to pay back money on one hand and another offers for new credit cards with large limits. What was on that table gave us clarity of what **Conf** was carrying on her own and why had had distanced herself from us all.

What I can't accept is why didn't someone step in and ask if she needed help after seeing her there on tables or poker machines, on her own night after night. I know why. The money she was putting in the machines were filling the pockets of the Crown Casino, so why would they suggest she stop.

There are so many people like **Conf** that fall for the predatory inducements that are given as everyone loves something for nothing. The extent of gambling harm very often isn't shared with family and friends as they are scared it would affect their relationships, and that's the only thing they have left. Therefore, the responsibility of the Crown Casinos is to ensure when they see someone in trouble to do something about it.

This is what I call an extremely predatory industry, one that takes advantage of the vulnerable and lonely people who become addicted to gambling. What started at the Crown Casino moved on to pubs and clubs with poker machines her main addiction. This is why I would like to see the Crown Casino Royal Commission to be widened to pubs and clubs, as the same issues are there and the harms they are causing to the community are huge. This industry clubs, pubs and crown's operations needs to be thoroughly examined and interrogated and those that have been harmed need to be listened to.

It's not acceptable that nothing is done when such addictive predatory machines are allowed to continue when it's clear they are causing so much harm and destroying lives. If there had been someone tapping on **Conf** shoulder offering some assistance or limits on how much you can bet each time, maybe my sister might be still alive.

The harm that the last 18 years of **Confid** my sister's life has affected my whole family badly. Not only do we have to deal with knowing she took her life due to her gambling addiction, but the years her gambling affected her relationships with us all. Writing this submission has been hard as it brought all my memories back and I've had to talk it through with a few people. My mother took this harm to her grave as she aged overnight after hearing the news of her daughter hanging herself. So not only do I have to live without my older sister but also premature aging and death of my mother. The harm doesn't stop there! The lost years when my sister was alive when addiction made her live two lives and when you pour all your money into machines what is there to talk about. She never had money for coffee in a café, new clothes, holidays, simple things most people do. This is what addiction does it robs a person of a normal life and separates families.

It's been around **Confid** since losing my sister so thought I'd see if the crown casino were still giving inducements. As soon as I walked in after having dinner with a friend, a lady came up and explained we could sign up and get then a birthday message and a card. She went on explaining that if we use a gambling table or poker machine for 30 minutes parking will become free. I nearly fainted hearing that knowing how much could be lost in 30 minutes and telling someone that's vulnerable to an addiction, that could very well start them off. She even gave me some coins to start off, another inducement. I'm sure if I spent more time in there the inducements would have continued but I couldn't stand being in there a second longer.

It's a toxic bright light place drawing in people who are vulnerable. Sure it also attracts those that go for fun with friends and sometimes win but those that trigger an addiction it's not about winning it's all about playing and getting inducements more fun in their eyes than watching tv at home.

There but for the grace of God I don't suffer from addiction, but I'm determined to stand up for my sisters' life which was destroyed, and all started by inducements. And I will continue until things change that lives are put before profit.

What I would like to see is the following:

- Inducements to stop immediately and places checked regularly that this isn't happening
- Poker machines changed to \$1 maximum bet to reduce the amount of money than can be lost in one night.

I feel strongly that until these two things are changed the crown casino should not have their licence returned. There is ample evidence that what's required to protect people from harmful gambling habits are not being met.

Thankyou again for an opportunity to send you my submission