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Submission to the Productivity Commission Inquiry into Australia's Gambling Industry 1998/9

SALT SHAKERS commenced in October 1994 following a three year battle to stop poker machines being placed in Forest Hill Chase Shopping Centre. We are now a national interdenominational ministry. We print 3,500 newsletters each month and have nearly 3,000 addresses on our mailing list. This gives us contact with over 900 Churches or Fellowships across Australia and across all denominations.

Our aim is to raise people's awareness of the state of our nation and encourage them to take up the challenge to do something about it. We also encourage Christians to be pro-active in the community, monitor what is happening and respond to it from a Christian and family value perspective.

Our vision is to increase our effectiveness within the Christian community, and help Turn Australia Around from the moral decay affecting every area of society.

You are the salt of the earth (Matt.5): Oxford dictionary - People for whose existence the world is a better place.

Introduction

Our organisation is deeply concerned about the gambling culture which is pervading Victoria and other Australian communities. We have no doubt that it will have devastating long term effects on thousands of families and the community at large.

The increase in gambling, specifically in Victoria but also throughout Australia, has been a cause of great concern to us, our members and many other community members for a number of years.

This has been evidenced in:

- Numerous newspaper articles condemning gambling, especially poker machines.
- Election campaigns based on anti-gambling platforms echoed by large voter support.
- Innumerable appeals from communities against gambling developments in their community.
- Clear messages from other countries of the anti-social consequences of gambling.
- Personal testimony to the dangers to families of encouraging a 'culture of greed', through encouraging and advertising gambling.

Unfortunately, despite this abundance of publicity and condemnation our State governments have continued to pursue the increased revenue that gambling brings and have deliberately chosen to ignore the detriment to society. Thus short term gains have been promoted over and above the obvious long term dangers.

The promotion of gambling as a way of increasing one's wealth without effort is detrimental to the value system of our nation because it is based on greed at other people's expense. Those who end up losing most, in comparative terms, are those who can least afford it. The loss of over \$10 billion by Australians in the year 1996-1997 highlights the amount spent (or lost) on gambling.

It is no coincidence that in Melbourne, for example, there is a far higher proportion of gaming machines in the western suburbs where the average income is much lower.

The increase in the number of people who suffer from 'problem gambling' and have a gambling addiction that causes distress and personal detriment is alarming.

Australia must act now or the consequences for a nation with such a small population will be devastating. To our near north we have countries with huge populations who have a long-time culture of gambling. These people are already eagerly sought after by our large gambling establishments and much of the winnings from ordinary Australians is now being transferred into foreign bank accounts. This will erode our economy in a way that so far seems to have gained little attention.

A collection of statistics about the effect of gambling in Australia is attached as Appendix 1.

We thank the current Federal Government taking the initiative of this enquiry and trust that the truth which will undoubtedly come from it will not become buried in the political system.

Some Specific Comments about Gambling in Australia

1) We believe that the governments of most States have come to rely on the revenue from gambling. In Victoria in 1996-1997 this was 13.6% of total revenue, up from 9.1% in 1991-1992. This has influenced their ability to make reasonable and responsible decisions on gambling matters. See Appendix 2, Shedding the Wowser Image: Gambling in Victoria by Melbourne Institute of Applied Economic and Social Research, article in Australian Social Monitor, December 1998.

2) The advertising of gambling as a form of 'entertainment' where people are portrayed as always winning is deplorable. The reality is that most people do not win when they gamble so this form of

advertising is extremely misleading. The advertisements show gambling to be friendly and social activity, whereas gambling, especially at poker machines, is a very anti-social activity.

We believe that NO advertising of gambling should be allowed.

3) Gambling venues are open for too long. No venue should be allowed to open for 24 hours a day. This allows gambling addicts to remain in the venue without a break so they are able to continue gambling without interruption. Twenty-four hour gambling encourages gambling addiction - it is necessary for them to break the cycle by having to leave the venue.

4) Access to additional money should not be allowed at, or adjacent to, gambling venues. It is simply too easy for gamblers to extract additional cash from their accounts or from credit which they immediately feed into gambling.

5) Household budgets are adversely affected by gambling. In many situations, housekeeping money is used for gambling - at the expense of food, clothing and other essential items. It is essential that gaming venues are not allowed in shopping centres and strip shopping centres. The person doing the shopping with the housekeeping money is at greater risk when the gaming venue is situated near the shops. The positioning of gaming machines within an enclosed shopping mall, such as Forest Hill Chase Shopping Centre in Melbourne, is **totally unacceptable**.

6) There has been a huge increase in calls for assistance to counselling programs such as G Line, many more requests for help from groups such as the Salvation Army for food and clothing and increased membership in Gamblers Anonymous and similar programs. All of this is a result of the increased proliferation of gambling in our communities.

7) Gambling on sport is ruining the concept of sport as 'may the best man win'. When money is involved, a baser instinct takes over.

8) Domestic violence has increased as problem gamblers are unable to control their emotions when confronted with losses through gambling. In the USA, 20% of all wife abuse cases involve domestic tension resulting from compulsive gambling and 61% of compulsive gamblers reported throwing something at their spouses. (*Gambling - A Bad Bet* by Norman L. Geisler, 1990, Revell, Page 36)

9) Gambling causes a huge range of problems:

- financial ruin of families.
- spouse abuse
- time is consumed by gambling that should be spent with families. See Gabriela Byrne's story in Appendix 3.
- suicide is increased as people become desperate after losing all their money and being in debt.

10) Gambling is often associated with organised crime. Stories have already surfaced about the Melbourne Crown casino being used to launder money.

FBI Director William H. Webster said he "knew of no situation in which legalised gambling was in place where we did not eventually have organised crime."

Austin Guigan, chief state's attorney of Connecticut has said that in the USA "there is no major bookmaking operation in The United States which operates without organised crime." (*Gambling - A Bad Bet*, Page 43)

11) Gambling encourages a 'culture of instant gratification' and an expectation of getting something for nothing. This erodes the desire to work and even encourages a welfare mentality.

The recent case of a couple winning \$500,000, spending it and going back on welfare is a classic example of this.

12) The commencement of gambling on the Internet is a cause for great concern since it is easily

accessible and may be easily associated with the playing of computer games. Children are able to gamble real money at cyber casinos and this cannot be controlled since many of the more than 60,000 sites are overseas. (“\$660 million punted on Net”, *Herald Sun*, 13/3/98, P 15, Greg Thom)

13) The increase in the number of pawn shops is an alarming reflection of the need for gamblers to cash in property to obtain money for gambling or to pay debts.

14) The growth in prostitution alongside gambling venues is well known. For example, a number of large brothels operate in the vicinity of Crown Casino in Melbourne with the hope of attracting gamblers who have won. Girls have been known to solicit winners even before they leave the casino.

15) The recent promotion of gambling in Victoria by Tattsлото and the Milk Marketing Board is deplorable. This involved putting Tattsлото numbers on 2 litre plastic milk cartons, enabling people to check the numbers and win prizes in Tattsлото.

In summary, gambling offers nothing constructive to our community.

It is psychologically addictive, socially corrupting, economically fruitless, politically irresponsible, intellectually irrational and morally bankrupt.

Gambling is already part of our culture. Unfortunately, it has rapidly increased in the past few years as governments have sought ways of raising additional revenue. They have sought to make more and more types of gambling legal.

However as Austin McGuigan, Connecticut’s chief state’s attorney, says “legal gambling promoters told us, ‘here is a vice that occurs anyway. Let’s control it and tax it.’ But we never controlled it. What we did was encourage people to engage in the vice... We convinced people to gamble who would never [have otherwise] become involved in gambling. We created a whole new generation of gamblers.” (*Gambling - A Bad Bet* by Norman L. Geisler, 1990, Revell, Page 42)

Legal gambling only encourages illegal gambling. The culture declines as more emphasis is put on winning rather than working hard to get ahead. More gambling goes on in un-authorised places and children gamble at a younger age because gambling is socially acceptable and they want to emulate the older generation. Studies show that nearly two thirds of Atlantic City New Jersey teenagers had gambled in casinos. Studies also show that many addictive gamblers began their gambling before the age of fourteen. (*Gambling a Deadly Game* by Larry Braidfoot, Nashville Tenn. Broadman Press, 1985 Page 118)

Where to from here

The problem is now with us and unfortunately there is no short term solution. It can’t just be banned overnight - there are the venue operators and gaming machine owners who would want compensation because they have invested money based on government decisions and the governments would need to raise revenue from alternative sources as they increasingly rely on taxes from gambling.

However, we must endeavour to curtail the spread and the influence of gambling in our nation. We list below some proposals for limiting the impact of gambling.

Some Proposals for the Regulation of Gambling in Australia

- 1) A significant reduction in the number of poker machines and gaming venues.
- 2) The limiting of operating times for all gambling facilities, including casinos, to a maximum of 18 hours per day.
- 3) The banning of all advertising of gambling.

- 4) The removal of all gaming machines from within or near shopping centres.
- 5) No access to ATM or eftpos facilities at or near gaming venues.
A taxi driver friend of ours watched a young woman repeatedly accessing cash through an eftpos machine near a gaming venue and go back into the venue. She then came to his cab distraught and begging for a ride home because she had absolutely nothing left. On the way home she asked him to go via a child care centre to pick up her daughter and then begged him to lend her enough money to buy milk to feed the child. This is totally unacceptable.
- 6) The prominent display, at all gaming venues, of material and posters about the problems associated with compulsive gambling and the availability of counselling and support through such services as G Line is essential.
- 7) The banning of persons who are identified as compulsive or problem gamblers from gaming venues. This could be done by the venue or a family member or by the person themselves.
- 8) The monitoring by the gaming venue of amounts gambled at a particular session by individuals.
- 9) The banning of gambling on the Internet. At the very least, Australia must ban Australian companies from conducting gambling on the Internet.
- 10) The reduction of gambling on sport. This means the people v people type of sport i.e. Field sports such as football, athletics, motor racing etc.

Community Support Fund

The allocation of a portion, say 10%, of the gambling revenue to be put in a Community Support Fund. This fund must be used only for anti-gambling advertisements and rehabilitation programs for addicted gamblers.

The control of this fund must be through an Independent Community Body, not a single person (as in Victoria where the control of the Fund is in the hands of the Premier and funds are allocated to a variety of community projects of his choice.)

In Conclusion

We could cite endless stories we have gathered from around Victoria about the devastation to both small and large communities from the introduction of gaming machines. Country businesses are closing and so are those in shopping centres where there are gaming machines in the centre or nearby.

The disadvantages totally outweigh any advantages perceived by those who promote and have a vested interest in gambling.

Once again we trust that the clear and present danger, presented in the rising demand for welfare and community organisation support, will not be overlooked by this inquiry.

We must control this cancer which is rapidly crippling our nation.

GAMBLING FACTS: AUSTRALIA

Compiled by Bill Muehlenberg
May 1998

- In 1996-97 Australian gamblers lost a little over \$10 billion.
- Just under \$80 billion was wagered on all forms of gambling in this period.
- Just under \$50 billion was spent on pokies, with losses of about \$5 billion.
- While the broad economy grew at 2.5 per cent during this period, growth in turnover in the gambling industry was 18 per cent.
- The biggest slice in profits went to State governments, which reaped \$3.43 billion in taxes, up about \$200 million for the year.
- Gambling now provides about 10 per cent of all State tax.
- Per capita spending on gambling in Australia was \$737.
- Per capita spending on gambling in New South Wales was \$854.
- Per capita spending on gambling in the Northern Territory was \$805.
- Per capita spending on gambling in Victoria was \$804.
- Per capita spending on gambling in the ACT was \$759.
- Per capita spending on gambling in Queensland was \$635.
- Per capita spending on gambling in South Australia was \$571.
- Per capita spending on gambling in Western Australia was \$540.
- Per capita spending on gambling in Tasmania was \$437.

(The above facts from the Tasmanian Gaming Commission, as reported in Roy Eccleston, "Gambling deals \$10bn losing hand," *The Weekend Australian*, 25,26 April 1998, pp. 1,3)

- In 1995-96 gambling turnover was \$72.9 billion, an 18.2% increase over the previous financial year.
- Of this, \$61.3 billion went into gaming (including casinos and gaming machines), and \$12.1 billion went into racing (including TAB, tote and bookmakers).
- Gambling turnover for every Australian adult in 1995-96 was \$5375.54 (gaming machines, \$3333.89, casinos, \$890.09 and the TAB, \$644.70).
- Per capita expenditure (loses) for this period was \$708.96, gaming machines accounting for \$339.89, casinos \$132.67 and the TAB \$104.72.
- Australia now has 14 casinos, which are based in every state and territory.

(The above facts taken from Mike Safe, "Counting the cost," *The Australian Magazine*, 22-23 November 1997, p. 13)

- Australia's 14 casinos' 1995-96 income was \$1881 million, up 36% in a year. Gross income was \$2231 million (0.7% of all consumer spending). (Australian Bureau of Statistics, as cited in Tim Colebatch, "Australia's 14 casinos hit the jackpot as income soars 36%," *The Age*, 5 March 1997, p. 5)
- In 1995-96, a total of \$9.6 billion was spent on all forms of gambling, 3.08 per cent of household disposable income. (Andrew Darby, "Average gamble is \$708 a year," *The Age*, 7 June 1997, p. 4)
- In 1995-96, net gambling loses were 9.4 billion, about 2 per cent of gross domestic product. (Niki Savva, "Gambling loses \$9.4 billion: PM," *The Age*, 3 March 1997, p. 1)
- For all state governments in the four years to 1995-96, gambling tax revenue jumped by 63 per cent or nearly double the increase in other state tax revenue of 32 per cent. (Ed Shann, "Tax the key to states' gambling push," *The Herald Sun*, 8 March 1997, p. 72)

GAMBLING FACTS: VICTORIA

Compiled by Bill Muehlenberg
May 1998

- Gamblers are losing nearly \$25,000 more a year on pub poker machines than in licensed clubs.
- Individual machines generate \$57,000 a year.
- Pub pokies are raking in \$70,500 each compared to \$46,200 in clubs.

(The above facts taken from Greg Thom, "Pub gamblers biggest losers," *The Herald Sun*, 23 February 1998, p. 21)

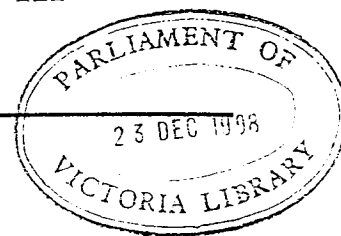
- Legal gambling in Victoria rose by 19 per cent to \$2.54 billion in 1995-96. It breaks down as follows: electronic gaming, \$1246.3m; casino, \$490.9m; total racing, \$429.5m; Tattslotto, \$261.4m; other Tattslotto consultations, \$53.6m; and minor gaming, \$51.3m.
- Almost \$24 million a week was spent on electronic gaming machines in 1995-96, compared with \$9.44 million a week at the casino, \$8.26 million a week on racing and \$5.6 million a week on Lotto/Keno.
- Electronic gaming machines outside the casino had a higher participation rate (33 per cent) compared to machines at Crown (19 per cent).

(The above facts taken from the Victorian Casino and Gaming Authority, cited in Mark Skulley, "Victorian gamblers placing more at stake," *The Australian Financial Review*, 30 January 1997, p. 2)

- In 1996-96, Victoria's gambling expenditure (loses) was \$2.5 billion. In 1991-92 it was \$904.2 million. (Mike Safe, "Counting the cost," *The Australian Magazine*, 22-23 November 1997, p. 19)
- More than half of this \$2.5 billion was taken from housekeeping budgets. (AAP, "Coroner to check gaming suicides," *The Age*, 10 September 1997, p. 1)
- Annual spending on gambling has climbed from \$450 to \$748 a head since 1992. (Victorian Casino and Gaming Authority, cited in Paul Heinrichs, "The human cost of gambling," *The Age*, 13 September 1997, p. 26)
- In 1995/96, 87% of Victorians gambled in some form or another (3.9 out of 4.5 million people). (Interfaith Gambling Taskforce, *Gambling: A Guide for Victorians*, cited in George Pell, "Downside of gambling culture lost in the hype," *News Weekly*, 12 July 1997, p. 19)
- A massive \$4.5 billion in gambling revenue has been collected by the Treasury between October 1992 and June 1997. (Damon Johnston, "More pokies may be a bad gamble," *The Herald Sun*, 16 September 1997, p. 19)
- Of the \$4.5 billion coming into government coffers, only \$37.1 million has been spent on problem gambling services. (AAP, "Coroner to check gaming suicides," *The Age*, 10 September 1997, p. 1)
- Only 0.8 per cent of the State Government's gambling taxes have been spent on what is supposed to be its first priority – research into the social impact of gambling. (Kristin Owen, "Research a sliver of gambling pie," *The Herald Sun*, 14 May 1998, p. 15)
- Victoria relies on gambling for 14 per cent (or \$1.152 billion), of its total income from taxes, fees and fines. (Claude Forell, "The gambling fix," *The Age*, 9 March 1997, p. 18)
- In 1995-96, casino taxes netted Victoria \$110 million. (Judy Hughes, "Punters bolster coffers of cash-strapped States," *The Australian*, 28 January 1997, p. 4)
- In 1995/96, gambling expenditure as a percentage of household disposable income was 3.18%, up from 1.51% in 1993/94. (Victorian Casino and Gaming Authority, cited in Tim Winkler, "Up to 3% have a gambling problem: report," *The Age*, 30 August 1997, p. 3)
- In 1992 Victorians gambled away \$1 in every \$75 they earned. In 1996 they gambled away \$1 in every \$30. (Tim Colebatch, "from wowsers to biggest gamblers in five years," *The Age*, 6 May 1997, p. 1)
- About 86% of Victorians over 55 have gambled in 1997, spending an average of \$19 a week. 50% use pocket money; 22% use entertainment budget funds; 12% use savings; and 8% use essential household income. (Rachel Gibson, "Gambling gets the older punter in," *The Age*, 1 October 1997, p. 6)

Shedding the wowser image: Gambling in Victoria

Appendix



Over the course of the nineties Victorians have experienced a sea change in relation to gambling. Shedding an image of a wowser state Victorians have followed the leadership of their premier, Jeff Kennett, and embraced a new gambling culture with some enthusiasm. But, consistent with the experience of many other cultures, the evidence of participation in gambling revealed by statistics hides an equally robust level of concern in the community about the perils of embroilment in it. Victorians have an ambivalent view; as individuals they now gamble almost as much as the Australia's most avid gamblers, the inhabitants of New South Wales; but as a community they express great reservations about the harm or potential harm of the new culture.

While casinos have provided the most public face of the new gambling culture, the contact of individuals with the new environment is primarily through locally based gambling venues. Community attitudes to gambling are probably mostly shaped by their own experiences and by the experiences of their families and friends with electronic gaming machines (EGMs) in clubs and pubs.

Measuring gambling

The Australian Bureau of Statistics defines gambling for the purposes of recording and monitoring

activity and including it in the national accounts. Statistically recorded gambling consists of expenditures in two major categories, racing and gaming. Racing includes betting on horses (galloping, steeplechase events and trotting) and on dogs. Bets are made with bookmakers or with totaliser agencies (in Victoria the TAB). Gaming includes expenditures or net patron losses on lotteries, casino games and activities, EGMs and minor forms (pools, bingo, raffles and so on). In all these forms consumers purchase services from organisations which provide the gambling activity and in almost all cases the government regulates and taxes activity. In addition there is a very much smaller level of private betting in which private citizens wager among themselves and which does not enter official statistics.

The incidence of recorded gambling for a state is measured by gambling expenditures per adult (persons over the age of 18) per year. The expenditures have been adjusted to take account of inflation. Only casino expenditures are likely to include significant expenditures by non-residents though this would be offset by unrecorded expenditures of residents in gambling venues outside the state. On balance expenditures recorded within the state are likely to provide a reasonable picture of gambling activity by residents.

Table 1
Victorian spending on gambling

Year	EGMs \$/hd	Casino \$/hd	Other gaming ² \$/hd	Racing \$/hd	All gambling \$/hd	All gambling adjusted for inflation 1995-96 \$/hd
1975-76			21.3	45.0	66.3	280.7
1980-81			55.3	58.5	113.8	286.8
1985-86			87.9	91.5	179.4	301.4
1990-91	2.8		136.6	121.4	260.7	296.9
1991-92	9.9		141.2	122.1	273.1	295.4
1992-93	77.0		133.1	124.4	334.1	354.7
1993-94	203.6		125.4	122.2	451.2	473.4
1994-95	270.5	106.6	130.0	122.4	629.5	648.2
1995-96	368.1	145.0	110.8	126.4	750.3	750.3
1996-97	425.0	169.0	na	124.0	na	na

Note: (1) includes Tattslotto, lotteries, pools, bingo, raffles, ricky envelopes, Keno etc

Source: Tasmanian Gaming Commission (1997)

Gambling in Victoria

Incidence

Victorian expenditure per head on gambling, adjusted for inflation, held fairly steady between 1975-76 and 1991-92 at a little under \$300 per adult per year in 1995-96 dollars. However in the five years after 1991-92 expenditures increased dramatically so that by 1995-96 real expenditures per adult had more than doubled to over \$750 per head per year. This represents about 3.18 per cent of household disposable income of which gaming expenditure is 2.65 per cent.

Thus Victorians have experienced a fast growth in participation in gambling but other Australians are also gambling more. Table 2 compares gaming as a percentage of household disposable income in the states and territories in 1991-92 and 1995-96. Growth in Victoria has been fastest of any state but all have experienced growth and Victorian levels of gaming started out much lower than any of the other states or territories. The effect of the growth of EGM usage in Victoria has resulted in gaming usage rising from half the Australian per capita average in 1991-92 to exceed the Australian average in 1995-96.

Table 2
Comparison of gaming as a per cent of household disposable income in states and territories, per cent

	1991-92	1995-96	Growth
NSW	2.11	2.82	0.71
Victoria	0.74	2.65	1.91
Queensland	1.35	2.42	1.07
South Australia	1.15	2.09	0.94
Western Australia	1.47	2.11	0.67
Tasmania	1.42	1.60	0.18
Australian Capital Territory	1.60	2.36	0.76
Northern Territory	1.95	2.68	0.73
Australia	1.47	2.55	1.08

Source: Tasmanian Gaming Commission (1997) Table 132

Importance of gambling to government revenues

Government interest in gambling is heightened by the growing importance of taxes and excises on gambling activity to government revenues. Table 3 shows the share of state government income from EGMs and from all forms of gambling. In the five years to 1996-97 gambling increased from 9.1 per cent of state government collected revenues to 13.6 per cent. At the same time the contribution from EGMs grew from nothing to 6.1 per cent, and now make up nearly half of the total.

Table 3
Importance of gambling to state government revenue

Year	Total taxes from gambling \$mill	Taxes from EGMs \$mill	Total taxes, fees and fines revenue \$mill	Gambling as a share of total %
1991-92	495.1	0.2	5450	9.1
1992-93	628.0	94.9	6515	9.6
1993-94	791.4	253.8	7370	10.7
1994-95	907.7	384.0	7534	12.3
1995-96	1051.3	509.1	8399	12.5
1996-97	1145.3	na	8441	13.6

Sources: Victorian Budget Statements (Department of Treasury and Finance, various)

The importance of gambling is even greater than is indicated here because while most other sources of state tax revenue are from bases¹ which are declining or are politically difficult to enlarge,² gambling tax is levied on an increasing base and is voluntary. The latter characteristic means that it is much easier to rationalise and protect the tax from threat of abolition than it is with many others.

Who is gambling?

A recent report (Market Solutions, 1997) measures the extent to which Victorians participate in gambling activity and identifies the characteristics of three main classes of gamblers. The profiles are drawn from a representative sample survey of Victorians over the age of 18. The report states that nearly 90 per cent of Victorian have gambled in one form or another and nearly 42 per cent have used EGMs at some time in the year to September 1997. Nearly 30 per cent had used EGMs in the 3 months prior to the survey. The characteristics of people who are regular gamblers (engage in the activity at a frequency of at least once a month) on horse races, at the Casino and at EGM venues are compared with Victorians as a whole in Table 4.

The table shows that Victorian gamblers are more likely to be male, overwhelmingly so for regular betters on horse races, less so for regular patrons of the Casino and only marginally so for patrons who use EGM venues on a regular basis.

Patrons of EGM venues are less likely to be white collar workers, part time workers and people with home duties; and more likely to live outside Melbourne than the general population. Horse racing patrons are more likely to be white collar workers, blue collar workers and retired persons or pensioners and far less likely to have home duties or be students or unemployed. Patrons of the Casino are more likely to

Table 4

Comparison of characteristics of regular patrons of horse racing, the Casino, EGM venues and all Victorians

Characteristic	Whole population	Regular patrons of EGM venues	Regular patrons of horse racing	Regular patrons of the Casino
Whole population, per cent	100	10	6	4
Patrons who are male, per cent	48	57	80	68
Occupation of patrons, per cent				
Full-time white collar	28	17	36	32
Full-time blue collar	10	11	14	8
Work part-time	16	12	14	15
Retired/pensioners	22	29	31	21
Home duties	12	9	1	6
Students	7	6	4	9
Unemployed	4	6	0	10
Average age of patrons, years	44	44	44	35
Patrons living in Melbourne, per cent	78	72	88	88
Patrons living outside Melbourne, per cent	22	28	12	12

Source: Market Solutions (1997)

be white collar workers or be unemployed and less likely to have home duties than the general population. They are also much younger and more likely to live in Melbourne.

EGMs and Victorians

The new gambling culture is particularly defined at the community level by activities associated with EGMs, and much of the development may be understood in relation to EGMs.

Since 1991-92, the growth in both EGM expenditure³ and the revenue to government from EGM taxes has been dramatic. Real expenditure per head has risen from around \$3 to \$367, so that by 1995-96 EGM usage made up half of all gambling spending in Victoria (Table 3). The growth has provided a very substantial source of revenue to government of the order of \$500 million per year.

Results from a community study of the impact of EGMs

A stratified random telephone survey was conducted as part of a study of the impact of the introduction of EGMs on communities in four inner Melbourne municipalities (Melbourne Institute and Deakin Human

Services, 1997). About 62 per cent of respondents to the telephone survey indicated that they had ever used EGMs, 42 per cent within the last year and 13 per cent in the two weeks prior to the survey. This usage rate is broadly comparable with that reported for all Victorians. The incidence of gambling was very similar between men and women.

There was a fairly even distribution of EGM gamblers across age groups, however those over 60 years old were found to be disproportionately represented among those who had gambled on an EGM in the last fortnight, and 20-40 year olds were disproportionately under-represented among those who had recently gambled.

EGM use by dollars of expenditure per year followed a bi-modal distribution with higher spending by the lowest and highest income groups, however when expenditure was expressed as a proportion of both individual and household income there was a strong regressive pattern, with much higher proportional expenditures among low income respondents. Since EGM tax is one third of expenditure it follows the same highly regressive pattern. The effect on low income households is exacerbated because there is a higher probability that partners of EGM gamblers will also be EGM gamblers.

Social problems and benefits

Respondents to the survey were asked if gambling does more bad than good (Table 5). Over 78 per cent of all persons, 76 per cent of EGM users and 78 per cent of all gamblers said yes. The number of individuals in the surveys who claimed their lives had been improved by wins was relatively small and it appeared that many of those claiming 'wins' lost this money through renewed 'investment' in EGMs.

Some EGM venues appear to have almost achieved the status of community centres—pleasant places to go to meet and socialise with friends for reasons that have little or nothing to do with EGM usage or where EGM usage is a minor feature of the range of reasons the venue is used. It is also apparent that the comfort and ambience of such venues is very attractive and that good food, in particular, is an incentive.

Table 5

Does gambling do more bad than good

	Yes	No	Can't say	Per cent of sample
All gamblers	77.6	9.4	3.7	88.6
Non gamblers	83.5	3.3	2.2	11.4
EGM gamblers	75.8	11.0	3.4	62.6
All persons	78.3	8.3	3.5	100.0

Source: Melbourne Institute and Deakin Human Services (1997)

Whether or not the groups using EGMs are new recruits to out of home entertainment is an interesting question. Of itself, there would appear to be a shift in leisure patterns from in home to out of home use. So whether EGMs provide for a newly recruited audience, or an audience substituting EGMs for other venues (such as non EGM hotels, art centres, adult education classes) is not clear. The *impression* is that it is largely a new audience, that is a previous "stay at home" audience is now a "going out" group. This appears to be especially so in the case of the unemployed, women, the newly retired and elderly, non-English speaking background migrants and the disabled for whom there are very few non gambling based community social and cultural alternatives and for whom community centre services have been reduced in recent years.

The high number of respondents who said they could nominate a case of problem gambling (four out of ten in the telephone survey and over half the members of discussion groups) poses a problem for those who portray EGM use as a sociable and social activity and entertainment of low risk. Oral accounts of gambling related personal, family and business tragedies appear to be at least one source of the moral judgement that EGM gaming does more bad than good for all sectors of the community.

Economic problems and benefits

Gambling is an important industry in regional economies. For instance in the four inner city municipalities (Melbourne Institute and Deakin Human Services, 1997) EGMs in clubs and pubs are currently providing around 830 jobs, representing 0.5 per cent of region employment and worth at most \$93 million or 0.9 per cent of gross regional output.

Households in the four municipalities spend \$223 million on EGM gambling. The first round impact of the introduction of EGMs depends on whether household spending on them is at the expense of other retail activity or savings. If EGM spending were entirely at the expense of other retail activity there would be no net impact, merely a transfer from retailers to venue operators. Alternatively, if EGM growth is entirely at the expense of saving then in the short term all of the spending would represent additional economic activity to the study region, of the order of \$223 million per year. However in the long term households are likely to replenish their levels of saving and reduce consumption and the long term economic impacts are likely to be small.

Within a region, there may be leakages of economic activity if tax, pub and gaming operator income is re-

patriated elsewhere and transfers of a similar magnitude into the area don't occur from somewhere else.

The strong growth in gambling has led to it becoming an important industry in Victoria. It does provide many jobs, it has led to strong growth in investment, and it is an important source of income at the local level. However much of the growth has been at the expense of existing industry—retailers, other forms of entertainment, other forms of gambling and so on. The gambling industry has no greater claim of importance than any other industry of the same size and accordingly should not receive greater acclaim. This view might be changed if it could be shown that gambling had positive externalities greater than other industries of equivalent size. However the evidence is the opposite—the externalities seem to be largely negative.

Externalities are costs or benefits which are not incurred by EGM gamblers in making their consumption choice to gamble but which are imposed on society. Such externalities include the specific costs of support of problem gamblers by government and private charitable and community organisations, but also include a general cost in the form of damaged social infrastructure. Community disquiet about the impact of EGMs (in particular as it impacts on low income and vulnerable households) in part reflects these externalities. In this situation there is a case for government intervention to ration and control the use of EGMs.

Extension of EGM numbers

An interesting postscript to the studies of the impact of EGMs on communities concerns the extension of EGM numbers. In late 1997 the Victorian government was faced with the decision of whether or not to increase the number of EGMs deployed in Victoria.

At the time there was much debate about the impact of EGMs on communities. While proponents of extending the number of EGMs had pointed to their undoubted popularity and their contribution to the Victorian exchequer, others were concerned at the broader social costs. The revealed preferences of individuals do suggest support for increased EGM availability but the net economic benefits appear to be small with increased gambling activity being at the expense of alternative consumption activity in the longer term. Community studies, including that reported above, had found that at the same time there was much concern about the social costs associated with EGM usage which may be interpreted as a measure of negative externalities arising from EGM usage. There was also evidence that EGM taxation is regressive and leads to increased inequality.

The Victorian government announced in December 1997 that the number of EGMs allowed in Victorian clubs and pubs would be maintained at their then current level of 27,500. The Premier cited the studies as evidence of the need to proceed cautiously in relation to the extension of gambling in Victoria. In this environment the governments' announcement of a pause in the proliferation of EGMs was an appropriate reaction to a sensitive issue.

Some reflections on gambling

The role of government

The evidence suggests that the government has not been as important in promoting the new gambling culture as might have, at first, seemed apparent. The new culture is not unique to Victoria, although the rate of development of the culture is greatest in Victoria. In terms of both size of expenditure and patronage by Victorians the most important manifestation is the growth of local EGM venues. Nevertheless there are two areas where the government has shown keen interest in the new culture, one of image and one of substance.

In regard to image the government has promoted a vision of entrepreneurial dynamism for Victoria which incorporates a social ethic of having fun. Crown Casino and to a lesser extent local EGM venues are promoted as epitomising having fun. It has been convenient in the presentation of its own image for the Victorian government to be associated with this image.

The second interest is that taxes from gambling have become a significant contributor to tax revenues raised in Victoria. They are even more important because taxes from gambling are one of few state based taxes which have grown and hold promise for further growth.

Some ethical issues

The widespread concern about the harmful effects of gambling on particular individuals and groups in the community raises some interesting ethical issues: to what extent should government be involved in protecting people from themselves—what is the parallel with other forms of social dysfunction?

Over recent years the tendency has been for government to withdraw from involvement in social matters—liberalisation of laws about alcohol, increasing acceptance of illegal drugs, increasing acceptance of victim-less illegal sex activity, enactment of laws no longer making homosexuality illegal and so on. It would seem strange if government would reverse this trend by considering laws to protect people from excessive gambling. Nevertheless there are clearly large concerns with the development of the new culture and the decision in relation to the number of EGMs mentioned above is evidence that the Victorian government is sensitive to this concern.

Is what we are seeing merely a reflection of the speed of change—and as people become adjusted will they learn how to better handle gambling habits? The growth of gambling, particularly EGM usage has been fast and it is likely that the community has not yet fully adapted to it. One view is that, in time, behaviour may moderate as individuals adjust and as a consequence bad perceptions about gambling may not be an enduring phenomenon.

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Endnotes

¹The base of a tax is the quantum of resource upon which the tax is calculated. The base for an income tax is the income of individuals, the base for a gambling tax is the money spent on gambling.

²The most important state tax is payroll tax; the provision of exemptions for small business because of political considerations has led to a fall in its base over recent years.

³This is the net amount of money lost by gamblers.

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MY Relationship with George

(Wouldn't you rather be at George's with your friends)?

My name is Gabriela Byrne. I am 42 years old, happily married with two healthy children. We live in Warrandyte, one of Melbourne's beautiful outer suburbs in a lovely big house and in general have everything you could ever ask for (*in worldly terms*).

About 6 years ago this was about to be changed because I began a "hot, passionate" love affair with "George". I became hooked on Poker Machine Gambling. I deliberately chose the analogy of a "hot, passionate love affair" because most people can comprehend an "affair" but have problems understanding how "anybody" can become addicted to something "stupid" like Poker Machines.

I will share with you my story, how it started, how far it progressed and how I eventually was able to "break free".

I first met "George" (*and started gambling*) when my work colleagues and I went for a "Thank God it's Friday" drink to a hotel near our office. At the time I was a Personal Assistant to a General Manager and I hated my job. I also suffered from what I called "Old Age Panic Syndrome". I discovered wrinkles and noticed that 19-year-olds could easily outrun me on the basketball court (*my husband told me that they had always done that!*). I also had an unexplainable emptiness inside. I didn't know why I was here and even worse, I didn't know where I was going. (*At the time God wasn't around to answer this question!*). Now I know what you are thinking. We all have problems but that is no excuse to start an "affair". Well, fortunately we are all different and hopefully most of you are able to work these things out. You read books, ask other people and come up with a solution. But be honest. Isn't it sometimes easier just to "bury" your head in the sand? Just "slouch" in front of the TV if you come home from an unsatisfactory day at work. Just blast your head with "heavy metal" music - if you are a couple of years younger and just can't grasp why you **have** to go to school. Just eat a few pieces of chocolate; drink a couple of glasses of wine - anything just to **not have to face the issue**. **George** was created for the sole reason of getting people "addicted". **George** knows that we are manufactured in such a way that we will experience "illusions of solutions to problems" if all our senses get distracted through extreme stimuli. Here are a few examples of this **set-up**:

Sense of sight: The light level in a gaming venue is close to the light level in a hypnotherapist's office or a meditation class. And there are lots of flickering lights everywhere. If you counted the "beat" of these lights you would find that they are close to the tempo of an

"aroused" heart beat. Because of this your body produces certain chemicals that will in turn make your heart beat faster. (*Have you ever looked in the mirror while driving your car and spotted a police car with flashing lights - what happens to your 'physiology'?*). In a gaming venue you experience an "aroused state" as "exciting, fun, challenging etc." - **and it is deliberately set up**.

Sense of hearing: There is a certain tune that most of you would have heard in Radio and TV-Advertising for Electronic Gaming Machines, or "Pokies". Unfortunately I can't sing it to you through the paper! But next time you hear it you will know what I am talking about. It is a "dah-da-dah-da", a distorted version of the "Hallelujah Chorus" from the Messiah by Handel. Now why would they pick such a masterpiece and then distort it so we are consciously not aware where it is from? Because they talk to our subconscious, where **everything** that you have ever experienced is stored, where nothing is forgotten no matter how distorted the version. So our subconscious recognises the "sacred" origin of the tune and makes us feel "secure, safe and far from all evil". Isn't that clever - **and it is deliberately set up!**

Sense of smell: If your spouse, friend or relative uses a specific brand of perfume or after-shave over a prolonged period of time, whenever you smell this perfume it will trigger certain feelings. The feelings depend on the quality of the relationship, I guess. Or if your parent's house, where you grew up as a child, had a very distinct odour, just walking into the house (it could be 20 years later) would trigger emotions related to your memory of your childhood experiences.

In all gaming venues (*believe me I've frequented a few!*) the smell of spilled alcohol and hot and cold cigarette smoke is consistent. With the quality of air-conditioning in this day and age they don't have to have those smells. "But that is a horrible smell", you might argue. But never the less, it is a smell that is very specifically linked with **the gaming venue** - and as such becomes "familiar" (remember your parents house?) - **and it is deliberately set up**.

There is also the fact that there are no clocks (*so you lose your sense of time*), the deliberate design of the symbols (*did you notice that George looks a lot like Colonel Sanders ... Kentucky Fried Chicken = successful, trustworthy, ambitious etc*), the complimentary tea and coffee (*push up arousal chemicals in your brain*) and many more. **These are deliberately designed and implemented** to manipulate our sub-conscious mind. And by the way, millions of dollars are spent to employ psychologists

who know what "makes us tick".

It worked brilliantly with me. Within 3-6 weeks I wanted to be "with George" every day, sometimes 3-5 times a day - as often as I could. I slowly emptied all our accounts (my husband trusted me completely) and started lying professionally. I just had to be with **George**. When I had to tell my husband after about 3 months I swore 'I will never go again', just to break that promise the next day - because this time "it would be different". I would just spent \$10 and maybe 'win big'. I was "moving in with George"; you know, the next step in a relationship. From then on he "dictated" my life. I went shopping on the other side of town because I would save \$20 dollars on groceries (*I needed the money to visit George*); I went to the doctor (*I wasn't sick*), paid the account with my card (*I was allowed to use the card only in emergencies*), then took the "paid" account to Medibank to collect \$16 (*which I needed to visit George*); I constantly took money out of my children's money box, leaving a note saying that I took it and would pay it back the next day. One night at bedtime my daughter, who knew what was going on, looked at me and said: "Mummy, can't Daddy buy you a poker machine so that our money stays in our house?"

I started to neglect my appearance. There was no way I would spent \$60 on a hair-cut if could use it to see George for 10 minutes. I wouldn't come home on time (*lots of staying back at work*), I hated week-ends (*because I couldn't see George*), I didn't want to go out with friends (*they were boring*), I even skipped basketball to save the \$6 fee. *This bought me a few minutes and a couple of hours with George.*

Talk about a "full on affair". Things started to crumble. I lost my job (*George needed all my attention*), my family became sick of my incredible mood swings and constant absenteeism, my self-esteem suffered because I didn't want to admit that I was "not in control" and I realised I needed help. I called the Crisis Line and was referred to:

Gamblers Anonymous (GA):

Don't get me wrong. I have nothing but admiration for the motives, support and the complete absence of prejudice of this fellowship. But I had two major problems. I couldn't get up and say, "I am a Compulsive Gambler". In the wording "I am" is something "unchangeable", something permanent. I **am** a mother, I **am** a woman but I was not born with a "gambling deficiency". I learnt to gamble - and I wanted to "unlearn" it. The other problem was that the 12 steps that you have to follow regardless of what your problem behaviour is were designed in 1935 by Bill Wilson, who experienced huge problems with alcohol and then had a spiritual experience which kept him sober for the rest of his life. Based on his experience he founded Alcoholics Anonymous (AA).

He transferred the 12 Steps to "Gamblers Anonymous" in 1957, which helped **him** to quit gambling but he died of emphysema in 1971 because he couldn't stop smoking! It just didn't sound logical. People and addictions have definitely changed over the past 63 years - but nothing, absolutely nothing, has been reviewed, re-worded or researched in all "Anonymous" organisations. After attending quite a few meetings I decided that GA wasn't the answer for me.

Counselling:

I went to individual counselling for 1-1/2 years. My counsellor was a great person and helped me a lot to understand "why" I gambled, my underlying problems and why gambling was attractive to me. But nobody gave me "clear" instructions on how to "deal with George", when I accidentally ran into him on the street. By that stage "George" was accessible on almost every corner in Melbourne. I became more and more desperate. I needed to stop. I had a new job, as an administrator for a big company, very conveniently in the city, very close to the "old" casino. My family believed my early start was for work but that enabled me, because of the 24-hour access at the Casino, to spend time with George before work at around 7am in the morning. I started to borrow money from friends and sometimes out of Petty Cash, always promising to pay it back. More than once I had to ask my husband to pay it just before I was about to be found out.

I started to believe that there was **-No Way Out!**

I guess God works in mysterious ways. One Saturday I picked up the paper (*at that stage of my affair a very unusual thing for me to do*) and almost immediately came across a small advertisement "would you like to teach yourself and others to change unwanted behaviours". I called and was told that it was actually a "practitioner course" in Neuro Linguistic Programming, a form of applied psychology. The cost of the course was \$2,00,0. I knew that we didn't have the money but after I explained my dilemma to the facilitator they agreed to part payment, whenever I had some money left over (*very trustworthy considering they knew what my problem was*). It might be worth mentioning that they are devoted Christians, something that didn't mean much to me at the time.

During this course I learnt a lot of things but the most important strategy that I used in my fight with the "Gambling Part" of me, was to look at myself as a "Split personality". That I still was a loving, caring person, wife, mother and friend but I had developed a part inside of me that was ruthless, dishonest and basically had no values beside the instinct of being fed (*in my case with gambling*). I learnt that every behaviour serves a positive intent. So the initial intent was to offer me enjoyment and relaxation. By now it dominated the other part and determined how I was living my life. I was able to tell my "Gambling Part"

to "Get lost". I talked to "IT" like I would to my worst enemy. And it worked. More and more decisions were made in favour of ME and less and less in favour of the "Gambling Part".

On one occasion I went back to George, so I studied my journals for clues. All of a sudden another insight was given to me. I realised that every time I let George get to me I found I was run down, tired and stressed and hadn't been looking after myself. So I studied the impact of food and drink on the way you feel. And I experimented with various food groups, always documenting how I felt. Slowly I discovered that I had to cut back immensely on caffeine, stay away from red meat and increase complex carbohydrates e.g. rice. *(For months I had plain rice cakes in my car and was eating between 1 and 2 packets a day)*. Rice stimulates the production of Serotonin, a well-being chemical, which helps you to feel more balanced. I started to walk every morning for the same reason and even today I still go for a walk on an average 4 out of 5 working days. So I had two major breakthroughs and thought that I had beaten this 'Monster'.

Until: one afternoon. I was in good shape and nothing was wrong with me. I went to Shoppingtown in Doncaster to buy a present for my mother in law. My children were with my sister in law and I expected to spend about two hours trying to find the appropriate present. As it turned out I found it in ten minutes. As I walked through the Centre I heard this voice constantly nagging at me: "Come on, you know all the strategies. One day you have to face it. Why not now. Let's just walk in the Gaming Room, stand there, look around, maybe have a cup of coffee. You can do it. You need to do it. How can you tell that you are free from it?" I didn't want to analyse this as the "Gambling Part's" trick to get me back to George. I felt like I was slowly being taken over by this "evil force" I thought I had kicked out a long time ago.

I went in - and the day that followed will stay with me for the rest of my life. I believe I came face to face with Satan, working through me with a force that I had never experienced before. I took all the money we owned *(my husband trusted me already, I had all my credit cards back)*, I remember standing there outside my body watching me throwing all that money into the machine, thinking this is not me, what is happening to me?

When I couldn't get any more money, I drove to Warrandyte. They remembered me from my earlier gambling times and were happy to give me some extra cash on the credit card. By the end of the day, there was no "Jackpot" big enough to cover what I had lost and I went home by myself. I called my sister in law and asked her to keep the children. I called my husband, who was in Sydney at the time, and just explained to him what had happened and then hung up. And I

remember standing in our kitchen thinking "How am I going to end if". I thought about tablets, bath with hair-dryer etc. I knew this was it. I had tried everything and it wasn't good enough.

Eventually I fell onto my knees and I screamed and cried and I offered my soul. I said: "God, if you are there, then from now on you have to take over. There is nothing that I can do now that will get me out of this. I know my sins are incredible but if Jesus died for me too than please forgive me and help me to become a better person. All along feeling the war battling inside of me "just to get up and end it all". I don't know what exactly happened, but it was about 4 hours later that I got up from my knees and I felt 'new'. I felt that a burden, that I didn't even realise I had carried, had just fallen off. I was free. When my husband came home that night I witnessed another miracle of God's work. He took one look at me, took me into his arms and said: "I think we made it this time". After all that I had done that day, he saw a change in me and didn't spend one minute judging, or worse, condemning me for what I had done. I saw God's unconditional love demonstrated in my husband's expression of faith, trust and love towards me.

This happened almost 3 years ago. I have never gambled since and I **have not missed it**. My feelings towards poker machines today are (and yes, *I have been into Venues as I display my business cards there*): "Remember George - well we had a "very passionate, almost life-destroying" affair - but it's over. Through God's love and grace I was able to kick him out. I tell him what I think of him when I run into him *(with over 27,000 Georges around in Victoria alone, it's hard not to do)*, and I look at him today and honestly think, "**What on earth did I ever find in him?**" God has changed my identity. I am a **Child of God** and as such don't find anything attractive in this harmful, life-destroying activity.

Shortly after I stopped gambling I documented all the steps that enabled me to "free myself" from the "Gambling Beast". I called it the **Free Yourself Program** and it was officially launched by the Reverend Tim Costello in October 1997. Since then I have been successfully counselling people who suffer, like I did, from this **destructive relationship with George and his friends**. Very few of them are Christian. I feel so incredibly blessed that the "other" strategies e.g. diet, exercise, quiet time, "visualising and talking to the beast" help support them to stop gambling almost immediately. The "outer layer" starts to change. After being without **George** for a few weeks the "void" that they used to **fill with George** emerges again. At that time a lot of my clients are looking for solutions to **fill** this void on a deeper, spiritual level of their being. I always share my story honestly and

always point out that my long-lasting change is guaranteed because I try to put all **my faith** in God daily.

Now my purpose in life is to convince more people into changing **their bet** so they too will **win the Jackpot of eternal life**.

Pretty good odds, don't YOU think?

If you know of anybody who could benefit from the Free Yourself Program, suggest they call **Gabriela Byrne on (03) 9844 0692 or 0414 844 387**. Gabriela is happy to share her story in person at your Church or other Community Clubs or Groups.

How does it affect YOU?

Chances are you don't gamble, you will never gamble and you don't know of anybody who gambles.

Official statistics say that only 1% of people in Victoria are compulsive Gambler's. Another statistic published by the "City of Greater Dandenong" says that 40% of the people in Dandenong **know somebody** who has a gambling problem. The phone calls to G-line (the Gambler's Help-line) rose from 1051 calls in the year 1993/1994 to 8283 calls in 1994/1995. The latest statistic talks about 15,000 calls. Wouldn't you agree that the problem is increasing and that gambling could directly or indirectly affect somebody around you?

The Victorian Government Community Support Fund receives more than **one and a half million dollars** each week from gaming machines in hotels. This should be used on research by the Victorian Casino and Gaming Authority, on programs for the prevention, treatment and rehabilitation of compulsive gamblers and on other programs related to drug abuse, financial counselling, families in crisis, young people, community advancement, sport and recreation, arts, tourism and support and advancement of the community as determined by the Minister.

I strongly believe that education will be the key to changing the perception in the community in regards to gambling and together with the Warrandyte Community Church and Wycliffe Bible College we are working on producing a video called "The choice". The Video will expose the traps laid out by the gaming industry to distract our senses and counteract the promotion of gambling by the government as 'Just another form of entertainment'. It will be shown in schools, community clubs, churches etc. to enable people to make an **educated** choice in regards to gambling.

If anybody is interested in the Concept Document of this Video to support our movement please call Gabriela Byrne on (03) 9844 0652 or 0414 844 387.