

## PRODUCTIVITY COMMISSION INQUIRY INTO GAMBLING

Dear Commissioners,

I would like to thank you for the opportunity to express my views on this matter.

I am writing to this inquiry as a person who ended up being severely affected by modern electronic gaming machines. I played them from a time when they were unsophisticated to their present form, so this entailed being continuously involved with them for a number of decades.

For years, seemingly nothing was mentioned about these machines but over time more was said and a lot of the things I heard I could not reconcile with my own experience. Although I was tentative about it, what I was hearing made me feel strongly enough about my own position to seek out someone who might be sympathetic to a different perspective. My wanderings on the net produced a few names - but not many and at the time no one from NSW. I emailed a couple of these people in the knowledge that what I was saying was perhaps not in keeping with what seemed the general understanding that prevailed, therefore I knew what I wrote might possibly be dismissed. I was rather surprised by the responses I received which were positive and showed a genuine interest. In fact, the first letter I wrote was published in the International Journal of Mental Health and Addiction. Although I was appreciative to the person who thought my letter worthwhile and who subsequently arranged it to be submitted for publication I had mixed feelings about it. This was partly because it was about an aspect of my life that was so negative and uncharacteristic of the person who I really was. I have been asked about the possibility of publishing other things which I wrote but I shy away from it because deep down I don't want it to be seen that I am just writing 'a story', or whatever else might be misconstrued about it. I am very serious and genuine about what I say as it is borne of an experience that has caused me considerable distress and even though I try to put it out of my mind I know it will haunt me for the rest of my days.

While reading this submission I would like it to be kept in mind that I am very aware that speaking the way I do in some areas I risk being thought of as someone who just needed to be schooled in the 'right thinking' about it all. However, this greatly oversimplifies the situation and does not take into account many important mitigating factors. One other reason I have written to this inquiry is because I find it hard to sit back while others not only speak for us but also define us in ways which has the consequence our experiences and views are not necessarily conveyed accurately and that they are prone to being misrepresented.

Over the last few years I have read many articles about EGM's and the waters just keep growing murkier. I look at it from the perspective of someone who has been in the thick of it and although very hard at times I remain loyal and trusting of my own experience and what I know. I wish to put forward what I think needs to be done about these machines.

Firstly though, I will give a brief history of my initial involvement. I was introduced to these machines by my mother who along with me was very naïve about the situation and at first I didn't play them because I thought they were dumb, mum played them from the 1960's until she died. The machines, the understanding thereof and the circumstances surrounding them when I first played them were a far cry from what it is now. The machines were simple, you pulled a handle and played with low denomination coins, there were no credit meters, features, multiple lines/credits, external 'jackpots' etc. Therefore by today's standards these machines were low impact and we were protected to a fair degree by the circumstances of the time. They were only in clubs and opening and closing times were strict, there was no access to ATM's, simply because they didn't exist, all these things and more made a considerable difference. As already stated, for years there was a seeming lingering silence about these machines, so you were left to take them as you found them and what you thought about them was often influenced by those around you.

Over time many suggestions have been made about what to do with the machines and some of these ideas have cropped up repeatedly such as the removal of ATM's, reducing the credits staked, slowing

machines down, removing note acceptors or reducing their take, smartcards and more recently 'free spins' have made it into the limelight of which I am glad to see. The problem is, it is the conglomeration of all aspects of these machines interacting together which creates the ensuing chaos for numerous people. I believe that in the main, unreliable/misleading results are obtained if you take each aspect out of context and examine it for how it might contribute to creating problems. There is a tendency to have 'inconclusive results' which then err on the side that 'more research is required' and in the main it is just left hanging for the next however many years. In the meantime, these things then become more entrenched and vested interests have time to refine their arguments to justify why the machines should stay the way they are and even argue for greater leniency with them. The recent bills put forward by Senators Xenophon and Fielding were a glimmer of hope that things may change but as I understand it they were not passed/considered partly because of the pending P.C. inquiry. The bills had a range of proposed modifications and on the surface they looked pretty good even though some of what was suggested has been raised before. I am all for there to be some radical measures taken with these machines, however, I realize some of what has been proposed will be quite difficult to implement partly because it has gone on for far too long and has grown beyond what could have once been more easily rectifiable. It would be very disappointing if another opportunity was lost to really do something about these machines because it has been made to seem that it is all too hard. If nothing can persuade someone to step up to the mark and do something definitive about the general configuration of the actual machines, then it is imperative to put in place an efficient and very well thought out (preferably mandatory) smartcard system that truly protects consumers from the ravages of these machines because there is no sure way to tell who might succumb to them (I certainly didn't think I would become a statistic). Although these smartcards are not the perfect solution (and not my preferred way to go) they sure beat doing nothing and I say this because in the main, I consider as being ineffective what has been done to date to protect people here in NSW.

A good example apart from the machines themselves is the location of ATM's. Of the venues I know, they might not be in the 'gaming room' but they are just around the corner somewhere - what a joke

this is and as far I know you can still bleed your account dry. I was not amused by one club because their newly built smoking room was partly made of glass doors/panels and in the 'vacuum' area where it leads back and forth into the main club/smoking room, sitting in this vacant area was an ATM. Through the glass the fellow playing the end poker machine in the smoking room was barely a few feet away from it, not that this really matters anyway but it was just about their impudence for doing so. The finger is always pointed at players for being 'devious' - but they are pretty good at it themselves.

Furthermore, without there being some kind of truly effective protection in place they have now introduced TITO and cash redemption terminals. Having intimate knowledge of what can happen to you and how you can unwittingly get into serious strife with many of the advances in technology in connection with these machines, I think these innovations are a mistake. Some time ago they introduced 'ticket out' and it was a fairly good thing because you could push the collect button and out popped your ticket and then you took it to the cashier and collected your money. I admit that before it was a pain in the neck when you had to hang around waiting for someone to cash you out, particularly on a busy night as there was a tendency to sometimes play down the credits. In general this 'ticket out' is in itself a good system but TITO/cash redemption terminals are not. It is far better to get off your backside and go to a cashier (a real person) to collect your money. This business of being able to sneak off to a CRT or move on to the next machine and insert via a ticket, all your 'winnings' at once is unwise to say the least. Although this system seems to be only operational on a small scale at the moment, there is another issue that arises with it. Currently and I know this only too well, the situation is already bad enough for potentially inducing a disconnection from reality about it being real money that is played with. Depending on the level of involvement, real money can subtly morph into being as if play money when interacting with these EGM's. I see these new additions pushing this tendency even further.

Smartcards as I said before have not been my preferred option as my focus has always been on modifications to the machines; I suppose this is because they are the obvious and tangible source of the problem. However, due to the chronic lack of action taken in this regard I have slowly and reluctantly come around to the idea that

these pre commitment smartcards, if done correctly and are in the consumers best interests they will be like a Seeing Eye dog to the blind. Although not able to fix the source of the problem they will certainly help prevent people coming to grief while playing these machines.

If mandatory smartcards are not considered a top priority for enactment at this inquiry then I fear it will be back to the treadmill of more research, barking up too many wrong trees, further entrenchment and ineffective measures being put into place. Then maybe another 10 years down the track they will be deliberating yet another inquiry. So, just as has been the case since the last inquiry it will again be too bad for those who succumb and have their lives ruined by this product when something definitive could have been done to contain the damage. Poker machines will not be around forever and posterity will not look kindly upon this shameful disregard of people.

Given that one does not know what action will or won't be taken it is very important to keep focusing on the machines themselves. The following are my views on a variety of aspects involving these machines which turned me from being a very modest recreational, non - problematic/not really interested 'gambler' to someone with severe problems. Again, I have to make it quite clear that it is the accumulation of all aspects of these machines interacting together that sends you off the rails and the following are not necessarily in any particular order of which one may inflict the most damage.

### **FREE SPINS**

On the surface these free spins may seem like a harmless bonus but I found them to be one of the most insidious aspects of the machines. If the free spins are to be retained but the thought is to perhaps reduce the number of free games or their frequency, in their current format, this in my estimation would not be much of a solution. However, if combined with reducing their appeal by modifying the way the free spins multiply pays would help. Conversely, to really get to the underlying problem of them and to make them safer would be to eliminate the harassment by the free spin symbols. They could be

presented like other bonus games where they pop up from nowhere with no warning or prior harassment. As with all these bonus type games they are there to make it more 'interesting' and at the same time to encourage play and this in itself is inherently problematic. However, the way free spins operate in their current format they can be particularly detrimental.

Concerning these free spins, I was involved throughout all the important changes to the machines and I remember when they incorporated free spins into the game. At first it was a novelty, just another innovation to contend with and they became pretty standard fare and you were not to know how it would change the dynamics of play. When looking back on it, it got to the stage with me that I would dismiss outright any machine that did not have this feature. It became a high priority to get these free spins and this kind of came on me unexpectedly as before when they didn't exist, it was just normal play I was interested in. I became highly focused on the symbols representing free spins, to the point where interest in normal game play lost some of its appeal. What subtly intensified this focus on free spin symbols was, on many machines there is a certain sound attached to these symbols when they appeared in the window. I know there is talk about unbalanced reels, near misses etc, seemingly though, spoken of as a general thing. However, I believe a good part of the reason why free spins are so insidious is because, if you find that you have slipped into a mode of seeking out free spin symbols to the point where normal game play, although still important, has become, to a degree just a means to an end, a sort of biding of time so to speak, waiting for this free spin feature to occur; this heightened focusing on free spin symbols intensifies the near miss effect substantially. You have this situation whereby your emotions rise and fall with appearance of free spin symbols and because you are quite focused on them, you tend to see every time their erratic cycles of appearance in the window and you do sometimes see people get noticeably frustrated by it. Finally at some point, the free spin feature is activated and then there is a kind of relief. At this stage, you would sometimes observe people lighting up a cigarette (before the ban) ordering a drink or they would just sit there and watch and once I even saw a lady knit, I have witnessed some strange things but she was quite amusing, as out would come the knitting every time she got the free spins.

Once in this mode of focusing on free spin symbols becomes entrenched and this is something which you just seem to fall into, it can create a vicious cycle whereby, one will continuously feed the machine until rewarded with the free spin feature. However, due to its unpredictable nature and depending on what credit is played you can sometimes feed 100's of dollars into the machine (including 1 cent machines) and not get them at all. However at other times you can be 'spoiled' and get them quite regularly and again on other occasions get them intermittently. Depending on how long the session is with a particular machine all 3 of the above scenarios can occur in a cyclic but disordered fashion in the one sitting.

For a number of reasons, once these free spins/symbols become ingrained in your psyche 'playing' the machines can then become quite excessive. When you first sit at the machine you tend to just play but as you start to see the free spin symbols this brings to the fore the underlying objective which is to get the free spins. As said above, the tendency is then to feed the machine until you are rewarded with them. To give an example of a couple of scenarios, assuming you get the free spins and the outcome is fairly good, you can then be satisfied for a while and the focusing on free spin symbols diminishes to a degree. However as the credits start declining the anticipation and focusing on free spin symbols starts to rise again, particularly if regular game play isn't doing much - although regular game play can get credits up, it generally can't do it quite like free spins can, so effectively the free spins have become in a way a sort of saviour. At this point different things may occur, if for instance this buildup of anticipation and focusing is chronically frustrated by the frequent appearance of free spin symbols but there are no forthcoming free spins, then there is a great tendency to plow through the credits. At the same time though there is often an internal dialogue going on as to whether to push the 'collect' button. However it is a difficult situation because while you are contemplating this you are still pushing the button and hoping something will happen - like the free spins showing up and it all moves quite quickly. Once you reach the point of no return you usually don't care about collecting anymore but this can also be variable. Sometimes when the credits are almost down to nothing the free spins will suddenly appear, but if they don't and the credits expire people at this point will do various

things. Some move away but many times they will put more money in and not uncommonly, the free spins may come soon after and so it starts the ball rolling all over again. Among other scenarios one in particular is when the free spins have been coming around regularly and perhaps normal game play has been good as well and consequently the credits are up pretty high - this is what you have come to feel is the ideal situation. This is where it particularly feeds into that 'zone' event talked about separately. In these circumstances it is possible to play for quite some time (although this can vary also) without the credits diminishing very much, they will see-saw but maintain a relative high level. Just as in the last scenario there is an internal dialogue going on as to when you should collect. However, this is the ideal situation where you don't have to keep putting money in etc, you can just relax and 'lose' yourself at what is ironically a very precarious but 'safe' level of play and you really don't want it to end. Due to the 'good run' with free spins etc an expectation is set up that they will keep coming, at the back of your mind though you know this may not be the case (having this set up of expectation is a generalized thing but it is particularly pronounced with free spins) at some stage it inevitably starts to take a nose dive. In my experience, the only fortunate thing here is, there is a reasonably good chance (though no guarantees at all) you will collect before you reach the point of no return because you have been 'allowed' to satisfy this artificially created need at its most ideal level.

The big problem with all of this is, if you play the machines quite frequently you have all these things constantly working on you and you develop a familiarity with the many different scenarios amongst the 'randomness' of it all. Each time you sit down at a machine and this particularly applies if you adopt 'favourites', you have a history of memories that cannot be so easily erased of what has happened hundreds or even thousands of times before (if you have played for many years). Within these memories there is also all the information taken in of what is going on around you, so rough patterns of how it all works begin to emerge and you sort of become embedded in it all.

It is very difficult because although one is not supposed to expect anything from these machines, still, you find yourself expecting certain things because of the way you are gradually tweaked into thinking that certain things will occur e.g. the way the machine sets



you up to focus on free spins etc. Obviously the free spin feature has certain qualities that normal play does not, which of course (seemingly) adds to the appeal of being able to obtain them. Often the pays are X3, you don't use your own credits etc and this is all fine and good - on the condition, that playing the machines is still pretty much on a novelty level with you, which really means, people who play them infrequently or on a very superficial level and can remain relatively unaffected by the machines repetitious processes (I know something about this but it would take too long to explain). However, if not playing on these novelty/unaffected levels, then the free spins just exacerbate the downward spiral you are on. Partly what I mean by this, if you are in the mode I speak of above then what happens is, obtaining free spins is done for the sake of obtaining free spins and is this all about money - no, is it really enjoyable - no, is it about being trapped - yes, is it about having lost the plot as to why you are there in the first place - yes. In my view this is because you have sunk far below the superficiality of gambling/winning money or whatever it was that motivated you to play in the first place and have become enslaved by the repetitious processes of the machine itself.

Being confronted with this type of thing puts you in a position where it seems you are involved in a series of entrapments that you can't fully appreciate at the time. In some ways, these experiences of the more modern machines combined with what I know of them from the past, proves to me, that what one does is directly related to what is and isn't available. When there was only one line and coin to play and that was it, I was happy with that, I didn't look for more. Nothing in my life had such a powerful hold over me as these modern egms. Although part of one's mind is hopelessly lost to it, lurking in the background is a part that is sharp and aware of what is going on but seems unable to do much to help.

### ATM's

I view ATM's as being very much a facilitator in promoting and exacerbating problems with these EGM's and until such times as something meaningful can be done about the actual machines, I think removing ATM's would be one step in the right direction. I am not at all naïve about the possible limited effects of removing ATM's but by

the same token, speaking from my own experience and what I have seen over the years, I do know that a very real and harmful relationship can develop between ATM's and EGM's. In my mind I had the removal of ATM's being more effective with the clubs (particularly in NSW where I live) because these clubs are often situated in residential areas rather than shopping centres. The removal of ATM's from such locations creates an inconvenience for those who feel the need to access money as they would have to physically leave the club and this can involve having to walk some distance or even driving somewhere. Some may say that this is the very reason they should be left in the clubs but how do they think people got on before ATM's existed. Many of these clubs were around a long time before ATM's. In the past people planned a little bit ahead and estimated how much they needed before they went out and sure sometimes they may have miscalculated but I don't remember this being much of a problem. The major miscalculation that could be made is almost solely in relation to the poker machines as they are not a fixed cost. Besides, if the 'vast majority' of people are 'recreational gamblers' as it is so often claimed then major miscalculations about how much is needed would hardly be an issue anyway and if the worse came to the worst, you can always fall back on EFTPOS for purchases.

One of a number of scenarios which incites the need to obtain more money is the experience of having put money in a machine where no real satisfaction is obtained and by this I mean, having a bit of a run for your money which these days invariably includes the getting of free spins. Although one is not supposed to feel/think this way about it, it is very hard not to feel gyped, particularly if you have gone to some trouble to get there and your money disappears in a flash. In the present circumstances where the handy ATM is just a short stroll away, one is back playing that same machine often before the 3 minute reserve button expires - but without realizing that this is a factor in setting up a negative behaviour pattern not only with the poker machines but also the ATM's. However if the ATM's were not on the premises, that machine would more than likely be long gone before one got back. This effectively not only breaks the tie with that particular machine but also the heightened feelings associated with it. Of course one is potentially faced with this situation (of not getting satisfaction) every time one plays a machine but having no immediate

access to money can make a big difference. The other issue faced when leaving a club to obtain money is, upon re entry one has to flash identification, therefore attention (real or imagined) is possibly being drawn to one self. Assuming ATM's were not on the premises and certainly, there is no sure way to establish what people will do, but for an indeterminate number of those who don't yet have a problem or who are only in the very early stages of developing a problem, their sensitivity and self consciousness would more than likely be sufficiently intact to make it hard for them to contemplate going outside to look for money (one tends to feel more guilty/self conscious if going out for money than for other 'innocent' reasons) and then have to come back and identify themselves again. For people in the above situation, even if they do leave the premises, once gone from there the spur of the moment desire to get more cash has a good chance of dissipating and so makes a return more of an improbability, particularly with the added disincentive of having to produce ID again.

Obviously one solution to part of this problem is to venue hop and people do venue hop for all sorts of reasons. Generally though, in the present circumstances if the reason is because they feel self conscious, this tends to occur further down the track when one is deeper into the problem where the behaviour of making too many trips to the venue's ATM and being there too much might be drawing attention. Although on the surface it may seem like the same sort of self consciousness that is hopefully going to prevent someone in the very early stages contemplating going outside to find money, it really isn't the same because by now this self consciousness is driven by guilt and shame as compared to the other being more untainted and spontaneous. To me, the idea of removing ATM's is to try to nip in the bud this sort of thing to prevent to whatever degree those not yet in trouble following in the footsteps of those who went before them.

Of course, the situation with the pubs is quite different, as one can come and go as one pleases without anyone seemingly paying too much attention and because they are often located in the vicinity of shopping areas an ATM could be just outside the door. There is no easy answer to this, though one possible thing that may help is to remove any means of reserving a machine particularly in the light that some venues have cards extending the reserve time to 6 or 8 minutes and these cards can be left there indefinitely until someone draws

attention to them. From what I know about playing these machines and the dilemmas that one can get into, this simple move could possibly have an unexpected beneficial effect.

One of the biggest problems with reserving machines is the connection with ATM's. This reserving of machines can also promote a sort of sense of ownership. Although what happens is quite variable among people, I have observed this particular scenario many times, people would feed money into a machine until they ran out, then they would reserve it and go and raid the ATM and at times even go back to the ATM again depending on the outcome. Reserving machines not only buys you the time and opportunity that fuels this trying to get the machine to do something, such as giving you the free spins or whatever but also allows you to get bogged down in not wanting to leave it because you now have put so much money into it. Superficially it may seem that this is 'chasing losses', it may very well be but on the other hand it also is not. Although this reserving of machines may appear a trivial thing in itself, such as using it to go to restrooms or whatever, it actually is a quite significant catalyst to initiating the more serious problems, particularly in relation to ATM's.

I realize that some will say that people and in particular, 'problem gamblers' will just bring larger wads of money with them if ATM's are no longer there. Certainly for people who are now too far gone this may very well be the case but what seems to be forgotten is, in order to get to the stage of even contemplating withdrawing large sums of money from an outside ATM one has often already gone through a process and sometimes over a period of many years of using the very handy ATM inside a venue. This particularly applies when such visits to the piggy bank inside these venues have escalated to unmanageable proportions and by then one is usually feeling quite threatened and confused by it. However, after a time of being in this somewhat tormented predicament, there is a tendency to distance and harden oneself to the negative feelings associated with repeatedly accessing more and more money. This is certainly not the normal/usual behaviour you exhibit in your world away from the machines, this behaviour is quite foreign to you, but you seem to be driven to adopt a mode of ever increasing bizarre behaviour to cope with the influence of the machines and easy access to money. The assumption that wads of money will be brought in from the outside is

to some extent based on where many have ended up from the current situation where ATM's are right under your nose and can be drained of all savings up to the bank limit of the day and if late in the evening some will hang around until after midnight when the limit is reset. People like me who developed significant problems with EGM's did not start out spending large sums of money; they started out being quite conservative and never went near the ATM at first.

The way I see it, the rot starts somewhere and since countless people do have cards attached to their savings, this can often be the first port of call and it is frequently from an in-house ATM. They would never imagine that from this it can eventually pave the way to raiding cash from credit cards etc (been there, done that) and this was primarily to make up for what was lost in savings by raiding ATM's at venues. At first it is conscience prickling enough to just occasionally withdraw small sums from only savings but this situation can deteriorate, sometimes very slowly as in my case but for others I would imagine that it may occur quite quickly if one gets too taken in by these machines. I couldn't tell you how many times over the years I was asked to 'watch the machine', even though the person had reserved it and occasionally I was asked because the odd person didn't seem to like to use the reserve button, a bit of a dampener on what I said about reserving machines but not necessarily, because people are not always reliable. In general, it was pretty easy to tell where they were going sometimes because of their behaviour at the machine but also the direction they were headed. Of course, people left the machines for all sorts of reasons but generally you knew what the score was, particularly if you were familiar with the venue and needless to say I ended up being just as guilty of this as well.

In community settings where most of these poker machines are housed, all kinds of people with varying levels of understanding and knowledge and perhaps no real understanding at all about the machines, walk in off the street into these places and this in itself calls for much greater care to be taken. I think with the way the machines are in their present form, having ATM's within easy reach is not conducive at all for keeping people safe.

I have to acknowledge that the influence of these machines can be so great that even without ATM's on the premises people will still spend

excessive amounts of money. I base this on the knowledge of how it was when ATM's didn't even exist. At that time the machines were not as sophisticated and aggressive as they are now and yet you still succumbed to them and sometimes ended up spending a bit more than you put aside for it. However, the circumstances of the time protected you to a fair degree - the hours of operation were stricter, they were only in clubs, if the banks were closed for the day and the money ran out, well, that was it and even if you were there at the time when the banks were open, you usually lost interest once you left the place. The situation today is far more precarious than before with ATM's being everywhere operating all hours and the machines being the way they are. Although it may seem like I am negating to some degree my own argument about ATM's being on the premises, this is far from the case. In my own situation there was a significant difference when ATM's became part of the furniture in these venues. I didn't use them at first and this was partly because I was heavily influenced by my usual mode of operation where I normally didn't spend money unwisely nor was I in the habit of accessing banks very much. However, over a long period of time this all changed and having these ATM's so close while you were 'intoxicated' by these machines was just plain suicide. If ATM's were off the premises this would at least give many people a fighting chance.

Although I say these things about ATM's, reserve buttons etc, I stand by what has already been said, that it is the accumulation of all aspects of these machines acting together that creates the problem and yes, some aspects are worse than others but unless something is done about the situation in its entirety, fixing individual aspects may help to some degree but will not have a huge impact. I suppose that is why pre commitment smartcards are becoming more of an attractive option because there are now just too many things to take into consideration. It has come down to fighting technology with technology and in one direct hit, these smartcards have the potential to quite substantially reduce the detrimental effects of EGM's from whichever source these negative effects are originating from.

## 'THE ZONE'

In my own situation there were a number of factors that led to this 'zone' state occurring. I have to go right back into the past and as suggested elsewhere, in my social world, for a long time there was never any mention of it being gambling, it was just 'playing the pokies' without any real idea of what this actually meant. Because we viewed it as an innocent/innocuous activity, it was a given that we would not really get anything out of it, other than the entertainment/cheap thrills of the lining up of symbols, getting a run etc. This is why in the beginning I thought they were so stupid - stupid for what they were - not because no money could be made from them or that it was gambling - these things didn't even enter my head. It was also why I had the assumption it was some sort of arcade game as at the time it was the only thing I could relate them to in my lived experience. As children, on our annual holidays up the coast we used to like going to the arcade to play pinball etc. Back then this was the only place we could play these sorts of games (there were no playstations, computer games etc) and if we wanted to play something like pinball it was a case of - you paid to play, so too it just seemed the same with the poker machines - you paid to play and no one imagined that any harm would come to them from either.

This is where it gets complicated as we apparently lived in a kind of parallel universe as to how we thought it was to how it actually was. When they say it is just for entertainment, well yes, of course, this is exactly what we thought but for quite different reasons and yes, we talked in terms of 'winning' and 'losing' but once again it was in a different context.

The old/unsophisticated machines were much slower, you had to put a coin in a slot which was vertical (and often fell on the floor if you weren't careful) this was done one at a time then you had to pull a handle after each insert and all pays fell into a tray as coins, except the 'jackpot' which we did not pay hardly any attention to. Our interest was in the game itself - the lining up of symbols, getting 'drops' and 'having a run'. You either kept/cashed your coins at the counter or recycled them back into the machine, there was none of this 'credit' business, which in a way, spoiled things (not to mention the other detrimental affects it had). I feel the perception that we got 'a run for our money' was partly attributed to the laborious nature of the machines as in, we could only feed 1 coin in at a time and play one

line and we also had to fool around with the low denomination coins all the time - so 'playtime' did seem longer and I suppose this is what we got used to.

While ever it remained this way and even when there were some changes in the machines we could still get away with our simple minded view of the situation. In the main we just adapted without any real notable consequences. However, what we didn't get away with was becoming sucked in/addicted to playing them (my mum and mother in law long before me). It was not until the machines changed quite dramatically that things really started to go downhill but by then it was too late, as over the years it had become such a routine part of our lives and we were already quite addicted to playing them. The introduction of modern EGM's with their speed, buttons, virtual reels, free games, note acceptors, array of lines and credits to be played etc, this was a whole new ball game that was really way out of our league - our game was up. The naïve mindset that we had of them was retained - and we were each in our own way doomed by it.

As time went by it seemed harder to get that 'run for your money', something that, to a degree, you sort of came to expect since essentially this was (seemingly) the whole idea of it. All they appeared to do now - most of the time, was just take, take, take (and ever so quickly) which in turn left you frustrated. So it then became a 'necessity' to put more money in - that is, if you wanted to continue playing for the amount of time which gave you that sense of 'satisfaction' you now had come to 'crave' from them. I guess because this 'getting a run' is what one was looking for, but in the main was now being frustrated, it became kind of important to find a machine that was going to give - a little bit more than it took. Sometimes you would be 'lucky' and come across a machine that required not much outlay and would keep you 'amused' for some time. However, this rather ideal situation was hard to come by but you now have this need to satisfy, that of playing for a certain amount of time and it created a kind of internal anxiety/conflict of what one wants but can't really have on a regular basis with these machines.

When I speak of this 'getting a run' I mean it in two distinct ways. In my case there was certainly this initial independent desire to have a run for your money, however, for other people, their main motive for



playing may have been some half baked idea that they may 'win' some money. In the long run it really doesn't matter what motivates people, because given the right circumstances, after a while what very often piggybacked on these original motives was the insidious becoming 'addicted' to the machines processes which in itself creates the desire to play and for increasing amounts of time. With the more modern EGM's the 'free spins' increased this effect quite dramatically. It was here, there was an interchangeability of how one dealt with the situation, on the one hand there was the sensible/conscientious part of yourself which told you not to put more money in and go home but there was also this strong desire to appease this now warped need to have a run, particularly if your money had been regularly disappearing at a rate of knots and you did not get any kind of satisfaction. In latter years this was seemingly an increasing regular occurrence and furthermore was the No.1 complaint I frequently heard from other people, in that, the machines were varyingly said to be, hopeless, shocking, stingy, tight, rigged etc.

This is where it can become quite bizarre if you are 'hooked' on them, as you are in such a bind because the money you have been spending on them has become an issue, therefore the desire to play the machines has now got company in the form of the need to recoup some of the losses. However, it is a rather hopeless situation because once playing them you are trapped once more by the very thing that has been taking your money. In all of this, something has got to give and I believe, not the person, but the situation itself is quite irrational, the perception about money becomes increasingly distorted in order to cope with it. So one sits there feeding \$50 notes in one after the other as if it were play money to appease this artificial need that has been created by becoming overly involved with the machines. If the machine starts paying back after putting these endless \$50 in, it can get to the stage where it actually is quite meaningless because although the sensible thing to do is to cash out which is sometimes done, what often takes over however, is this desire to be in the state where you can just mindlessly sit there pushing the button because you now have all these credits to 'play' with. As long as the machine keeps 'paying', which really only means having available credits and you are able to maintain this situation for a reasonable amount of time then this is all that really matters.

I feel this was my 'ticket' to what they refer to and what I identify as 'the zone' because the desire to have this 'acquired need' met, required more and more money and if you feed enough money into these forever hungry EGM's, certainly not always but sometimes they will start giving back and this brings with it a sense of relief - you have 'achieved' some level of that ideal situation - at least for the time being and since it requires so little input from you now excepting the pushing of a button, you tend to tune in and drop out - but at what cost. What was once just an innocent desire to have a bit of a run for your money had changed character; it became a monster, taking on a life of its own.

In this zone state, parts of you become overly tuned into the machines processes, to the extent that, the higher functioning parts of yourself just tune out and in a sense there is no real time, there is no real money - there are only credits to be maintained and it has the useful side effect of being able to blot out any personal problems - in effect it produces a state of inanity - a state that you perversely come to desire from them and there are different levels of this 'zone' state. One could say that only people who have issues could fall into this kind of thing - but I beg to differ. If it were just an entrapping repetitious computer game involving no money this would not be such a serious problem.

Unfortunately, many people superficially interpret those who play poker machines too much as being 'greedy' and foolish - 'morons' to be precise. Accordingly, people are just sitting there and sometimes for hours on end waiting for the next big pay, 'the big jackpot' or whatever - implying the people who play to excess are motivated purely by monetary goals and they are so stupid for not realizing the odds are stacked against them. Although some people may have such clear objectives, for others, and I suspect this applies to many, it just becomes a goalless blur as they get caught up in the above dilemma in varying degrees. Therefore, such derogatory accusations are unwarranted and people should not make assumptions about things they know little or nothing about.

The differences in how people operate were brought home to me through my observations while playing over the years. Apart from those who played on a novelty/very low stakes level, in all the various

ways I saw people play one type of player struck me as perhaps faring quite well and I didn't see them that often. They appeared to be somewhat calculating, I thought of them as 'smash and grab' type players, they flittered around and didn't make themselves at home at any one particular machine and if a machine didn't pay quick enough, they were off and if it did pay they usually cashed out straight away. To me, these people basically approached it for what it was - gambling, not 'entertainment'. They differed from other people who flitted, although not necessarily the case; these were the ones who were looking to find a machine they could make themselves at home with for a while and what they did was quite variable. I think the reason I was attracted to these other people was because of the quite glaring contrast of what they were doing compared to the mode I was stuck in. Whether they were aware of it or not, by doing what they were doing and playing the machines in a very superficial way, they avoided the biggest trap - that of becoming sucked into the machine. What would bring these people unstuck, strangely, would be, the run of the mill 'greed' associated with gambling.

### **NOTE ACCEPTORS**

As with everything else concerning these machines, when these note acceptors first came along you just accepted whatever was put in front of you and you really didn't think much of it. One problem was and this sometimes depended on which venue you went to, many of the machines did not have any facility for coins so eventually you just went with the flow of using the note acceptors all the time. How were you to know (just as with all the other 'innovations') that using these things would change the dynamics of play. Note acceptors facilitate an uninterrupted flow in play and in turn generally speeds it up. I started out using low denomination notes but over a long period of time a combination of the machines effects, of starting to put in whatever notes I had from my purse in and the money being used up so quickly etc, this just made it all too easy for money to lose its value and take on a surreal like quality. The situation deteriorated once the problems with the machines increased and when making trips to the ATM, the \$50 notes went in as they were. I have read about there being a \$20 note limit being placed on them but if note acceptors operate the same way as they do now and no other modifications are made, I really don't see this making any major difference. What

makes these note acceptors bad news is the very nature of EGM's themselves which is then further exacerbated by access to ATM's and now TITO.

## SPEED OF PLAY and MULTIPLE LINES

### SPEED OF PLAY

Above all else I have always thought it is the speed at which you can play these modern machines is what incites at the most fundamental level the potentiality for problems to develop and/or to be exacerbated but the spin itself really has little to do with it. I am puzzled why there is a splitting of hairs over the seconds of the actual spin. I can appreciate to some degree that this is focused on because it is seen as a way to slow things down. However, by extending the spin from the current 3.5 seconds or thereabouts to the suggested 5 seconds will not provide the desired outcome but doing something about the time in between pushes of the button/spin would have an impact.

It would appear there is one area that has been possibly overlooked that could slow play down where it would have some impact. I can only convey what I know of myself and what I have seen countless others do. I have to be careful of what I say when I refer to machines because I am very aware of their differences. I will only be referring to Aristocrat 1 cent machines (older versions) as I am very familiar with a number of these and I know that many of them are still around. If you lay off pushing buttons on these machines generally the pays will clock up at a (very) sort of reasonably slow pace, up to around 1000 credits then it speeds up (but it depends on the pay). Therefore there is the potential to sit there and wait for the credits to clock up after any pay that comes your way. Obviously, the higher the credit you play the more return you will get, therefore, the longer you will have to wait for it to clock up. Over the years the vast majority of people I have observed do not consistently wait for the pays to clock up, even though they have, what might be considered a real choice to do so. Mostly what I have seen people do and I include myself in this, they will sometimes wait for the credits to clock up, other times they will wait a short time then get impatient and continue pushing or they will just push, push, push at variable rates, pay or no pay. A combination of all or some of these is what you generally see a person do as they

play. I can hardly recall seeing anybody who consistently waited for pays to finish clocking up before they pushed the button again.

One time where you might see more people having a break from pushing the buttons is during the free spins. I noticed that a reasonable number had a tendency to sit there and wait, even though they had the opportunity to hasten it up. Perhaps they were savoring it and/or maybe they were just having a rest from pushing the button or it was some other reason, about which I couldn't really say but certainly this didn't apply to all. However it should be noted, that some people are restrained simply because of the way the machine operates during the free spins. During normal game play you do not have to lift your finger off the line button, just pushing it makes the pay clock up instantaneously, however with free spins and depending on which machine, it doesn't necessarily work the same way. I am aware of 3 different ways they operate and one of them is very restrictive as far as the machine itself is concerned. I was quite puzzled by my own behaviour during the free spins because if I played Queen of the Nile (old version and an example of the most restrictive), it didn't bother me one bit that I had to sit there and sometimes for quite a while waiting for the free spins to be completed. It was strange really, because in a way I was glad I had to wait and while I was aware that I could slip a coin or note in to hurry each pay up (the only way it could be done), this did not appeal to me in the slightest. However, with King of the Nile (an example of the least restrictive), most of the time I would just push the button to hurry it all up and I suppose I did this because I knew I could. After I got sick of King of the Nile, I'd often go back to Queen of the Nile and vice versa (or to one of the other favourites) and once more, it didn't bother me at all that I had to wait.

One way to slow machines down is to eliminate the ability to short circuit the pays from clocking up and this would have the most impact on those who play high credits on low denomination machines. Presently this 'short circuiting' is done by just continuously pushing the line button (once a credit has been chosen) which makes pays clock up instantaneously, by using the 'take win' button and on some machines by inserting coins/notes while pays are clocking up during free spins. The detrimental thing about short circuiting pays is that it not only speeds up play but it is also another contributor to money

losing its value because you cannot really appreciate what is coming back to you and this in part is caused by it all moving too quickly.

I understand the objection to slowing machines down is that it would ruin the entertainment value. Surely, this in the main has only come about because people have grown accustomed to these technologically enhanced modern EGM's. The situation is like comparing the laborious and unsophisticated poker machines to dial up internet and modern EGM's being akin to the more advanced and faster broadband. Once getting used to broadband, initially, you no doubt would be quite dissatisfied if you were forced to go back to dial up. To slow the machines by eliminating the ability to 'short circuit' pays, this almost certainly would not go down too well at first (judging by what some people currently do) but given time people would adjust to it and those introduced to them for the first time would just accept them the way they are. It was the same when we played the old and slower unsophisticated machines, since we knew no different we just accepted them the way they were. Furthermore, I think it is very debatable whether people are actually making a conscious and free choice not to wait for pays to clock up, I think it is more the case that most are incited not to do so. Needless to say, for it to have any significant benefit other modifications would have to be made.

Just to add to this, I think it is a fallacious argument that slowing machines would exacerbate the problems of already problem gamblers. If this were the case then that would mean the old unrefined machines must have caused a lot of problems because they were quite laborious. In fact, among other factors at the time it was their laborious nature that protected you to a fair degree; it is the configuration of modern machines that is the problem.

### **PLAYING MULTIPLE LINES**

From my observations over a long period of time, many people played all available lines on the very common 1 cent machines. Years ago when there was only 1 line to play and that was it, you just accepted this even though in your face symbols may have been lining up on other unavailable lines. Mentally this was sometimes acknowledged but ignored because the focus was on the centre line as this was the only line that was active. At this stage the machines

were quite unsophisticated and as time went by they changed and extra lines were being made available. It was very easy to detect what you were missing out on if you weren't purchasing the extra few lines; simply because there being so few involved it was very obvious. Evidently the underlying motive to play these extra lines was so as to not miss out on something but it was more of a spontaneous reaction rather than something premeditated.

Eventually everything changed and they introduced 1 and 2 cent machines and the situation just deteriorated. At first these low denomination machines seemed silly and we didn't play them but once we got used to them they didn't seem such a bad idea after all. It was seemingly cheap and we could have a bit of play on them, since this is all we were really after anyway. The 20 line machines then become more common and initially we weren't that happy about it but we just played them anyway. I suppose it was equivalent to playing the old 20 cent machines even though we didn't play these that often. However, there were now other factors that made a difference. Apart from the escalating credits and how they were arranged etc, the playing of these machines had sped up and unlike before, it was now getting harder to keep track of exactly what line was paying what, so all you knew, you got paid for something. Obviously, some of this was easily detected but not all of it, besides, before you even had time to examine it too closely, you had by then already pushed the button. Logically, since it was getting quite difficult to keep track of it all, it should have been easy to cut back on the lines. In a way, each game had now become more like a mini raffle. Effectively, by playing all these lines you have bought into the mad logic of buying every ticket in the raffle. The problem was, you were kind of held captive by it because even though it was quite hard to keep track of it all (and getting much harder with the later machines) however illogical it might be, the simple fact that it was so in your face made you feel obliged to purchase all the lines 'just in case' and again it was more a spontaneous reaction rather than something premeditated.

These lines have escalated far beyond 20 and 25 and granted they are a bit of an anomaly but there are now some machines which have 50 and 100 lines and there is no way you could keep tabs on these. This also applies to machines which pay on reels rather than lines.

Given the other factors involved, such as the short circuiting of pays and the pays just being accumulative credits on a meter etc, you are reduced to registering in seconds what has come back to you. This is all so contrary to the way things operate when away from the machines, in the sense that, you like to acknowledge and check things you have paid for so as to have some sense of appreciation about your purchase. You also like to have a bit of time to make decisions and not be unduly influenced by circumstances that may sway you into making hasty and unwise decisions.

Even at the height of my involvement with these machines and just to keep to the gambling theme. It was such a contrast when periodically I would buy a few lottery tickets. I was rather cautious about how many I bought and even though it generally came to less than \$10, I would occasionally feel a tad uncomfortable about it because the appreciation for the value of money was more real to me and this was in keeping with my usual stance of not being wasteful with money. Yet \$10 in these poker machines was nothing, \$100 or even \$200 was nothing and this bizarre contradiction had not escaped my attention and it would have to be the most unsettling thing about these machines.

To have 5 or 9 lines on these low denomination machines would be so much better but the same dilemma is faced as with slowing machines down, once people become accustomed to something it is hard not to be dissatisfied when replaced by something else perceived as inferior. However, poker machines are not quite like other commodities where refinement is generally a positive thing. The more 'refined' that poker machines have become the more the detrimental effects have been felt. I can go right back to when I was satisfied with playing 1 line and then fast forwarding to a time when we were happy playing 9 line low denomination machines. Obviously, people have a choice of what lines they play on these machines as there are preset lines to choose from as well as credits. However, I believe the main hurdle to be overcome is what has already been stated, while ever there is awareness of how many lines are active and regardless of the inability to properly keep track of them all, then there is the tendency to play them all 'just in case', particularly on the common 20 and 25 line/reel power low denomination machines. I feel if this wasn't so, then you would see many more people playing fewer



lines than what are available. Of course, there are those who freely want to play numerous lines but even for some of them, they would also be influenced to some extent by the 'just in case' dilemma. Granted there are others who seem content playing fewer lines and it doesn't seem to bother them but then also taking into consideration that for other people it is a dilemma, the best solution would be is to introduce machines with far fewer lines so this dilemma is no longer an issue. Once again, this would really only work if it was applied across the board and other modifications were made. At least by reducing the lines and in addition to this, modifying the credits they would then be more a reflection of what is implied by the term 'low denomination'. It is quite ludicrous that you can lose \$200 in under 10 minutes playing '1 cent' machines.

### **REDUCING CREDITS AND MODIFYING THEIR ARRANGEMENT**

To talk about reducing the 'bet' to \$1 and thinking perhaps this on its own is going to make some kind of major difference is not realistic. For it to have any true effect it will again depend on what other modifications are necessary to derive a noticeable benefit. Over a period of time and in their present form, accumulative major losses can occur playing \$1 a spin even on a '1 cent' machine. From my own experience of almost exclusively playing '1 cent' machines since their inception (naively thinking it was cheap) I gradually ended up consistently playing \$1 a spin for many years (5credits x 20 lines) and lost a fortune relative to what I could afford and this being from a reasonably comfortable 'middle class' background at the time.

Although it is very much hoped that things will change but assuming the current situation stays basically the same, one suggestion I have in regards to the credit arrangements which specifically targets low denomination machines. In their present form, credits are preset on machines excepting a few stragglers from the past. These credit arrangements can be quite damaging particularly if you play all available lines (and many people do). These preset credits can jump from 1 credit directly to 5 or maybe 1, 2, then 5 then 10 etc, facilitating detrimental levels of play. There is a system that already exists that can reduce this problem. Many years ago IGT had a series of machines with an auxiliary touch screen operation whereby you could

choose any credit you liked 1,2,3,4,5,6 etc and this gave you the upper hand on the preset credits. IGT appear to have abandoned this feature and over the years I never saw it on any other machine regardless of who the manufacturer was. The only objection to this I can think of, is that it might encourage people to move up the scale of credits, whereas with the large gaps in between they perhaps would be less inclined to do so. Although this is a possibility, the other side of the coin is and I think this is a more important consideration. Many people like to fiddle around with the credits but if this fiddling only involves very minor increments then they can satisfy this desire but with far less damaging consequences as compared to the current situation where fiddling around can potentially involve going up \$'s at a time on these supposedly low denomination machines and once getting to that higher credit level it can be hard to come back. In my view, this IGT system beats hands down what is currently available and if other modifications were made, then so much the better.

I am always put off when I read articles in relation to these EGM's which seem to almost or do imply that people who end up experiencing problems were in some way problem gamblers already or were vulnerable to becoming PG's before they even laid eyes on these machines. While speaking for myself here I am sure (and I know) I am speaking on behalf of many. I personally had no problems with 'gambling', in fact, I had no real interest in it at all. This 'playing the pokies' was entirely an anomaly of my usual world, my mindset about 'gambling' amounted to indifference apart from the purchasing of the odd few lottery/raffle tickets. The way it often comes across though, it is as if wanting to do something about the situation is just for the benefit of these inherently aberrant people called 'problem gamblers'. Yet how many of these people were not problem gamblers before they started playing these machines? Obviously, many started out being 'recreational gamblers' then became 'problem gamblers' for all sorts of reasons linked to these machines. Recreational gamblers are not an immune breed nor are they a static entity because today's recreational gamblers can quite easily become tomorrow's problem gamblers.

Apart from EGM's, I display no sign whatsoever of excessive, uncontrolled behaviour in relation to gambling, which as I said,

amounts to buying the odd few lottery/raffle tickets. I'm fine while ever I don't go near these machines and it is so disingenuous to generalize that people will automatically move on to something else if the machines disappeared tomorrow. It is not gambling that I have to keep away from, not that I am really interested anyway, it is the type of product 'gambling' is incorporated into that I have to be quite wary of. The strange thing about these EGM's is that you don't even necessarily have to have a gambling mentality to be interested in or get into trouble with them. Although I open myself up to be accused of 'being in denial' particularly in the following sentences, I stand firmly by what I say. In my case I reject outright any suggestion that 'playing' the machines awakened the latent gambler in me or any genuine interest in gambling. However, I will agree that I succumbed to the machines in a bad way but that does not necessarily equate to being seduced by 'gambling' per se. Likewise, there is no argument that many people have a genuine gambling intent. The framing of it should not be about what can be done to specifically help aberrant problem gamblers, granted that if people do get into trouble 'help' should be available to them. The focus should be on what can be done to prevent people **in general** from succumbing to these machines and just as importantly, thinking very seriously/cautiously about the types of modern, technologically enhanced products that 'gambling' is incorporated into for now and into the future so as to protect as much as possible the people with genuine gambling intent or otherwise. Advancing technology is great for some purposes but not necessarily for others and gambling falls into the latter category.

Just a word on vulnerability, it really sunk in one day while sitting there for the umpteenth time playing these machines that this is really so negating of who you are as a living intelligent being. There is no skill or complex thinking required or welcomed for that matter. You are passive and cannot influence them whatsoever so therefore you are quite powerless. I think these negatives in themselves make you vulnerable, never mind being vulnerable for other reasons. After all, isn't one definition of vulnerability, a lack of or inability to use skills, of being simple minded and passive and of not being able to influence your circumstances? It is on these terms that you play the machines and yes you can get up and leave or whatever - but that is not the point.

People resist in the only way they can and there you sometimes see them, rubbing machines, talking to them, having 'irrational beliefs' about what the machines can and can't do etc. People think and do all sorts of 'strange' things because they are people not robots. However, they are then reprimanded for being so silly and are told 'the truth' of the situation but 'the truth' does not necessarily match up with the experience of playing them. To try and talk of the gambler's fallacy, the odds, randomness etc in a serious and meaningful way about a product that is so contrived is really quite inappropriate.

However, I believe it goes deeper than this as for a very long time I have felt that by entering into this world of EGM's and how it operates, this is so contrasting with the customary and understood world of many everyday people that it can create a quite profound experiential conflict.

The following paragraph is an extract from a letter I wrote some time ago in which I have a sad bitterness for whenever I contemplate my own position in the absurdity of all of this; as over 30 years ago I was introduced to 'playing the pokies' under the misapprehension that it was some kind of innocuous 'entertainment' - it wasn't gambling and obviously this was not quite what I was meant to believe about it. However, because of this 'misunderstanding' I never believed that their purpose was to try and make money out of them and so 'pays' were just a means to an end that allowed you to 'play'. As a consequence I didn't experience the usual so called 'erroneous beliefs' that gamblers are often accused of, at least not in the way how it relates to gambling. However, I did experience what could be described as dissimilar but occasionally parallel 'erroneous beliefs' that arose because it was being viewed from a very different vantage point. The ironic twist to all this is, the idea of it being just a game/entertainment gained endorsement and has been so intricately woven around these EGM's to the point where, it is has become just a paradoxical can of worms. One of the more peculiar consequences of this is, the industry now get quite offended and is defensive if people say they 'lost money while gambling', apparently, people do not lose money gambling anymore they are just 'spending money while they are gaming'. I'm afraid I can neither accept nor grapple with this concept when the consequences can be so dire. I concede I was mistaken in how I understood the situation and I paid dearly for it

because I sincerely believed I was 'gaming', but, it was missing a vital part of the equation that the gambling industry and others now try so hard to disguise. Their reasoning about this is equally if not more seriously flawed.

From here I will continue with the extract.

Unfortunately the way the gambling industry markets its wares these days, it is a trap for unsuspecting people. One could write a book about how all this came to be, as among other factors the paradigms of how gambling is to be understood has undergone considerable morphing

These paradigm shifts which I believe in the main have been due to the gambling industry's desire to maneuver itself into a more favourable and acceptable light, has contributed to uncertainty along the way. People seem to be on many different levels of understanding of how they exactly interpret gambling - it can be seen as anything from 'good old fashioned sin' to entertainment – allegedly as harmless as going to the pictures and anything in between, with all the accompanying meanings/understanding that each imply. Amongst these different meanings lay the danger for ordinary people because whatever their interpretation of gambling may be, there now appears to be a subtle yet sort of imperious assumption that the average person has or should have, a sophisticated kind of understanding of gambling - one that just so happens to be favourable to and in line with the gambling industry's own intentions and assumptions. This relates in particular to EGM's/casino games, where a seeming distinction is made between this and wagering on horses etc. This sophistication (right thinking) is supposed to automatically protect people from getting into trouble if they 'indulge', let's them understand that it is 'gaming' - a leisure activity of choice, ignoring how technology has made some forms of gambling (oops! gaming) very hazardous. It says that one should not really think in terms of winning, one is supposed to think of it as simply entertainment - paying for time amusing oneself at their games. Winning is an unsought and unexpected bonus and besides the house always has the advantage anyway. Apparently, belief in luck itself and its accomplices - lucky charms, numbers, days, rituals etc, is irrational and according to recommendations, this magical thinking needs to be educated out of people, even though they still speak of luck/chance in traditional terms. Maybe the reason for it is, they are just feigning it to keep up the illusion or worse still - to mock people, after all "it must be your lucky day" so the machine says. Of itself, it is essentially a harmless pastime

to all but a disordered few. Discourse along these lines is how gambling is to be properly understood.

It appears this basically amounts to the industry having an open chequebook from customers. I reckon certain other businesses wouldn't mind this deal - fancy having no price tags on anything and quite confidently relying on the gullible, those not vigilant or sophisticated enough to pay virtually any amount for commodities sold. In relation to gambling, paying virtually any amount for playing certain immensely popular (read immensely entrapping) games, so often for nothing in return excepting the privilege of simply sitting on a chair, pushing a button and watching the virtual reels spin round. By what I have read, they really do insist that they are just another business and want to be treated as such, though obviously in certain areas with much advantage over other business where they really do not have to worry hardly at all about usual consumer protection/rights. Customers have very minimal complaint power or protection in these 'gaming malls'. The reality of it is, it's gambling - no matter how much on their side they want to pretty it up and make out it is somehow an ordinary entertainment business. For consumers it still is and will always be, the same old gambling with all the pitfalls and little protection. The cream of advantage for them - no one has a problem with their merchandise unless they are disordered in some way. If just simply against the idea of ever increasing gambling they are regarded derogatorily as zealots, moralists and interfering with the rights of others and even of hampering the alleged improvement of local communities.

I recently read a document entitled 'A National Snapshot of Harm Minimization Strategies' put out by the Government. On the surface it would appear that the industry is regulated to the hilt but the sad reality of what is causing the damage is not really touched by these measures because much of the cause is still slipping beneath the radar. Although I have spoken elsewhere in more detail about several of the following aspects I am just going say a last few words in relation to some extra points made in this government document. I can only comment on venues here in NSW and although I know some things about the pubs, it is the clubs I have the most experience of.

**Ban on Credit** - This ban did not affect me accruing major losses as I only accessed credit after I depleted my savings by raiding ATM's at venues.

**Limitations on 24hr gambling for pubs and clubs** - In the present circumstances so much damage can be done from 10am to 4am of the next morning. I am aware that the hours of operation are quite variable with venues, but however it is arranged, their continuous long hours of operation are sufficient enough to inflict maximum harm. To place a consistent system on all venues of an on and off hours of operation for machines throughout the day and night might make a discernible and meaningful difference, otherwise these current limitations are just another pretense that something is being done.

**Restricted Access to ATM's and EFTPOS** - As already stated elsewhere, this so called restricted access is a joke as far as the ATM's are concerned because a short stroll from the gaming room will hinder very few. The ideal solution is to remove ATM's entirely but if this is not possible then maybe have a very strict limit on how much can be drawn out for the day, however, having multiple cards could negate this benefit to a large extent. Setting limits on amounts that can be withdrawn but still allowing multiple transactions is counterproductive. What makes this whole situation very difficult is that it is all very relative as even a limit of a couple of hundred dollars per day might be disastrous for some people. Although allowing multiple transactions of limited amounts is in itself a quite useless measure, it would however make a lot of sense if ATM's were located where only the staff can allow access to them. While probably argued as not a feasible or acceptable solution, it would more than likely scare many away who are using ATM's for the 'wrong' reasons and would make it glaringly obvious to staff if someone were making multiple trips to the ATM.

**Ban on smoking, eating and drinking** - Many clubs that I know have adapted very well and smokers are hardly inconvenienced by the ban. Some have built specific 'smoking/gaming rooms', others have just made use of verandahs for machines and smoking. Various clubs have adopted cardboard pieces which are placed on machines to extend the reserve time to 6 or 8 minutes so that people who are playing machines in the main non smoking area can exit with enough time to have a fag (or anything else they want to do). A number of clubs I know serve free coffee, tea, soft drinks and biscuits and there is no limit on how many times you can request this service. Although I did make use of this service I just think it is another way of keeping

people at the machines. Concerning alcohol and its relation to the clubs, I have to say that particularly in latter years and except perhaps for Friday and Saturday nights when a lot more young people were there, of the venues I know I rarely saw anybody who was noticeably intoxicated while playing the machines. Although there is a definite down side to it, a lot of people seemed content with the free coffee, tea, biscuits etc.

**Rates of loss - bet and win limits** - Although I have spoken of it elsewhere this aspect does concern me a great deal. If taken out of context a 'bet' of \$10, \$5, \$1 or less does not seem very much. I understand it is argued that it would be unreasonable to reduce the bet to \$1. However, given the nature of these machines and hopefully taking into consideration what I have said in this submission, it is far from unreasonable to consider reducing the bet to \$1 and also make the other necessary modifications. I think it is very hard for many people to really appreciate how much money can be lost in these machines if you are playing them anything other than infrequently and on a novelty basis. At the very end of my time with the poker machines I started playing these new 1 cent machines. For various reasons and because over the years the accumulative losses were so great from playing 'only' \$1 a spin I upped the ante on these new machines to playing \$3 a spin and on several occasions I lost \$2000 within a couple of hours. It was horrendous and quite unbelievable bearing in mind that this was on a 1 cent machine. This is not entertainment - this is government sanctioned robbery.

On a superficial level \$10, \$5, \$1 etc do seem like minor amounts if understood only in the context of an individual transaction. However, given the way the whole poker machine situation is set up to encourage continuous play, these minor amounts can turn into massive amounts given that a transaction is taking place every few seconds of 'play'. This equates to 100's or even 1000's of transactions being made - such a potential recipe for disaster if playing anything other than the absolute minimal amount.

At every turn, mandatory pre commitment smartcards seem to be the only real viable solution to the intractable problem of these poker machines, particularly if the current situation continues with little meaningful change. However, if the smartcard system were enacted



but was only available on a voluntary basis, it will not pack the punch that is needed.

Despite everything, I can appreciate that in particular the clubs do serve the community in a number of ways and many people find these places attractive for social interaction, dining, shows etc. Nonetheless the benefit of them is mainly received by those who have little to do with where the clubs get a lot of their money from. As a child in the 1960's I was a beneficiary in this respect as I can still vividly remember the RSL putting on these wonderful Christmas parties that I will always have fond memories of. I am unsure to what extent the poker machines may have contributed to this but in any case, the clubs in general do fund much of their 'good works' with the proceeds from poker machines.

For me it is quite hurtful that in later years I would in effect pay a heavy price for these great Christmas parties by becoming involved in the source of what made such things possible. I and others like me stand at the crossroads and at the heart of where the conflict of interests clash most harshly as far as these community clubs are concerned.