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To The Chairman
Gambling Inquiry
Productivity Commission
P.O Box 80
Belconnen A.C.T. 2616

Dear Sir,

I'm thankful for the opportunity to forward this submission, and I desire the opportunity to discuss, as well as be questioned relating to matters relevant to the gambling industry in Australia today.

I've had a life long interest in gambling. For the first 25 years of my productive life, I'd been employed within the gambling industry, as well as being a semi professional gambler.

I gave away gambling in the early 1970's, due to becoming aware of ~~how~~ the spiritual relative universal accepted theoretical probability and as to "How" such was transformed by numerous variable means, to form 'physical related practical probability expectancies', in association with real world phenomena.

I was a very successful at most forms of gambling. I'd treated gambling as a 'science', aware that events other than 'spiritual related theoretical probabilities' 'just didn't happen, that they were caused to eventuate, either by a mechanical, physical, or a mathematical means to benefit 'The House', as well as other by deceitful means.

I conducted a penny/dice two-up game in Oberon back in the 1950's. The experience that I obtained, allowed me to realise just how severe gambling commissions were against players. I formed a opinion that I still maintain to day, that gambling expenditure, as God's gift to Society, should be channelled towards, especially hospitals and education. Also that State Governments should inherit on at least 40-0% of all gambling expenditure.

Mathematics is about solving problems

I'm well aware that even those who most probably will be responsible for commenting, as well as recommending to investigate my submission to The Productive Commission, have been taught probability by the similar method that I'd become aware of through research of all that has been available, relating to the differences associated with comparison associated with 'value', 'time', 'compounded', and 'variables' in 'areas' differentiating at 'various rates', all of which eventuates to research studies associated with 'proportional representation'.

I believe in my field that I'm most probably more experience than others, as well as being equally aware of what are the expectancies relevant to probability expectancies.

I'm also aware that there're avenues in research that're still to be investigated. However at 66 years of age it has only been of late that I may awake in the mornings, without confronting in my mind, mathematical calculations and formulas to be investigated associated with 'Why' and 'How' it was possible that

1/ Einstein is reported and quoted correctly, 'why' he was incorrect when stating (as reported) that 'if one cannot win at level stake wagering, then there is no possible means to come up with an advantage.

2/ How one simple word omitted from Jacques Bernoulli's experiment of coin tossing has allowed for, 'the tossing of two fair (as unbiased) pennies to obtain either of two possible only outcomes, Odds or Evens as, -
 $P(HT, TH) = \frac{1}{2}$ and $P(HH, TT) = \frac{1}{2}$ to be incorrect when tossing two fair (as unbiased) pennies according to The Rules Set out in Casino Two-Up?

3 Why academics today are not concerned, with what had been accepted previously to my perfecting, what my good friend John Raftery refers to as 'Hooper's Spiral Of Probability', relating to the universal spiritual theoretical expectancies which is the basis of all probability expectancies

The knowledge of the three mentioned, will allow for the teachers who teach the teachers of our children, to educate our future generations through the present, that gambling awareness is not about winning or losing, but about all being on a equi-proportional pro-rata basis, with commissions, taxes administration charges and expenses of the individual, all to be paid for out of their own pocket.

To answer, I can understand that Einstein was relating to a bet placed as a wager, associated with a universal accepted 'spiritual probability expectancy'. On such other than by luck, there is a equi-proportional pro-rata chance, neither favourable or unfavourable 'One Way' or 'The Other'.

Physical related practical expectancies are quite different. Even under set rules as in 'Casino Two-Up' which conforms to Jacques Bernoulli's applied comments as quoted in the education books relevant to binomial experiments, though at level stakes Odds are accepted to being equal to EVENS, yet as it is proven in research studies, conducted on proportional representation, that when two fair (as unbiased) pennies are tossed in accordance to 'The House's Rules' in casino two-up that over 2560 accepted fair tosses of two (unbiased) pennies, that 5.0 consecutive Ones occur on 64.0 occasions in 2560 events, whilst when tossing two fair (as unbiased) pennies at random over 2560 events there'll be

40.0 x 5.0 consecutive Ones.

On both research studies their number of 5.0 consecutive EVENS are identical to their number of 5.0 consecutive Ones.

From research conducted on random number generators on computer simulated game of Casino Two-Up over 30 million outcomes, with 5.0 consecutive Ones calculated as 'The Vigorish Point', 3.125% was established as the commission charged against players.

From research of two fair (as unbiased) dice scrambled in a container, prior to rolling at least two meters before declaring the uppermost face of the dice the result: Also the random number generator's outcomes on a 'computer print-out' and, when two fair (as unbiased) pennies are tossed at random in a haphazard manner, with 5.0 consecutive Ones as 'The Vigorish Point' 3.125% was the rate of commission charged on players tabled stakes.

Why then 5.0% the rate of commission charged on players tabled stakes in Casino Two-Up?

It is due to 'the house rules' stating that one penny must be placed with a head uppermost and the other penny placed with a tail uppermost, as well as when 5.0 consecutive Ones eventuates The Spinner is declared 'Out' and 'The House' takes all bets laid by both head and tail players.

Also each spinner's turn is finite as completed when spinning for a head, when a tail is declared the result.

When a spinner spins for a tail, the spinner loses on a head and the spin is finite.

In a simulated game to Casino Two-Up when tossing two fair (as unbiased) dice at random out of a cup like container and also with outcomes simulated by either a computer, or a random number generator, 5.0 consecutive 'Ones' allows for a third outcome, which completes a spinner turn of continuing to spin on that particular occasion along with any tail outcome when the spinner has nominated to spin for a head.

Column A Represents a spiritual mathematical probability expectancy, with column B presenting the physical practical mathematical probability expectancy that eventuates in the legalised Casino Game of Two-Up, due to the House's Rules. Either 5.0 'Ones' or a T completes spinner turn.

A

T
 OHOOT
 HT
 T
 ↑ OHHHT
 ↓ HH(00000)H0000HHT
 OOT
 T
 OOT
 OOT
 OHOT
 T
 T
 OHOH0OOT
 OHOT
 000HHOT.

B.

T
 T
 OHOT
 H000H(00000)
 ↑ HHT
 ↓ I
 ↓ I
 OT
 HHOT
 OH000HHT
 0OOT.

Associated in the universal spiritual 'motive' of binomial related events, without considering 5.0 consecutive Ones, there are 16.0 spinner turns within infinity, with each averaging 4.0 spins without any influence by the human element.

Over The Long Term Casino Two-Up averages 13.0 Spinner turns to 5.0 consecutive Ones and also 5.0 consecutive EVENS with each spinner averaging 3.0 Spins. Such eventuates, due to Casino Two-Up Rules and variables relative to the human element influence.

In Casino Two-Up it is possible that a percentage of spinners are favoured 'one way' as well as unfavoured 'the other'.

The answer to our Nations spiralling gambling, will only be contained by upgrading our standard of education.

I've been associated with gambling education as a gambling counsellor, as Hooper's Gambling Consultancy Service for in excess of 10 years.

I have never received other than fees from 005563200 Gambling Information Service, which had amounted to less than 7.0% of the cost of establishing the service.

As a gambling consultancy well in excess of 500 people, recommended by others have made contact with me. I'm aware of no failures.

I was the person responsible for Sir Laurence Street placing a 2.0% levy on the casino licence: see Sir Laurence Street's Inquiry Into The Establishment Of Casinos In N.S.W.s. dated 21st Nov 1991. Pages 72-73. Section 4.9 (Paras 4.9.2) As Number 1. of Sir Laurence's specific recommendations as

1. A continuing media campaign designed to raise the level of awareness of problem gambling in the community. The campaign should include education in schools and in the work place.

Sir Laurence discussed with me during my address, when I'd pointed out, 'How' the then present education system differed to the research carried out by myself and others re - Casino Two 1/2% rate of commission charges on players tabled stakes.

The sole purpose of my written submission and to addressing The Public Inquiry was for

1. Profits from Casino Revenue to go towards hospitals.
2. That a levy be placed on Casinos for the funding of Gambling Education in schools and in the work place.

Today 8 years later little or nothing has been done relevant to gambling education in schools.

My belief that a ounce of prevention is by far greater than a ton of cures.

I'd applied for a grant to publish gambling educational information and to set up a Theme Hall so as all could see just How gambling works.

Due to not being affiliated with a non-profitable or charitable organisation, I was refused funding. I know that I've the education program that'll curtail gambling. Originally I was prepared to allow Australia's Education Systems to use my 'Hooper's Spiral of Probability' and its associated 'Rings of Possibilities' as my contribution to society.

Along with my research study of spiritual and physical related probabilities, I believe that the present trend in gambling will be channelled towards State Lotteries and Lotto Style competitions. It is in these areas, that the government gets their correct share.

I've no qualms associated with my stance in life. I believe that even 'Internet' gambling should be implemented especially to fund hospitals and education in conjunction with State Lotteries

I believe that 'Scoop de Hoop' related to a simulated race style programme of 15 starters which will eliminate the requirement to build grandstands and maintain race-tracks, allowing for a better return to the punter whilst channelling the greater proportion of gambling expenditure towards government funding of hospitals and education.

I believe that 70.0% is by far a too excessive commission rate for State Governments to allow for the collecting of the \$10 Billion gambling expenditure lost by Australian punters/players.

State Governments should insist on at least 40.0% of all gambling expenditure and more when ever possible.

Other than education and Welfare benefits. How can anyone expect governments to come to the assistance of not only gamblers, but any with financial hardships. I'm a pensioner and I do quite well.

Governments must make hay while the sun shine favourably.

Overseas at the present moment in South America, a country that without their floods etc could easily resemble our own country.

I've advocated for years that every home should have at least 3 months supply of emergency rations including water.

I was reared in orphanages and I realise just how little one had to live on (and I'm still grateful to the people who provided us children) even though we had little more than the bare necessities, I have no doubt that there were many children at the time (during the depression years) that had less than what we had.

The concern that I've relating to gambling is, there is insufficient experienced that're concerned with prevention by education.

I'm within the near future going to apply for a licence to run 'Scoop de Hooi' on Internet, with the intentions, that the greatest proportion of gambling expenditure that is possible should at present go to hospitals and education as well as to ensure that our waterways are controlled by society and not having huge volumes of water cascading downstream, when such could have been stored in supplement dams beyond The Warragamba Dam.

I know the area, as a 12 year old I use to have to dig a water hole in the Wallondilly River, so as the cattle and horses could get water. Rabbits were dying less than 50yds away from the water holes.

What Is Gambling?

Gambling has been a accepted part in the averaged Australian's life, with approximately 90% at some stage having a bet.

At the present stage I don't believe that there is any more of a proportional percentage on a pro-rata basis gambling, than there had been in the past.

One has to realise that to-days \$5.00 has less value than \$0.30 had back in the early 1970's.

I've been associated with gamblers through out the greatest proportion of my life.

I still have an occasional bet, though I'm less inclined to go out of my way to place a bet.

I do purchase Lottery Tickets and occasionally purchase a \$2.00 and a \$1.00 Scratchie.

As a gambling consultant, I believe why I've had such a success, is due to realising what gamblers desire out of life.

I've assisted a enormous number, by realising that they desire the opportunity to perhaps, have a good win. I mention that if they want to have a bet only purchase a scratchie when purchasing a paper and when successful, don't re-invest, take the money.

This gives them the confidence to be able to walk away.

I've convince many who wanted to know how they're ever going to get anywhere without winning. I tell them, "purchase a \$2.00 Lottery Ticket daily and an occasional \$5.00 Ticket on a pay day."

I also warn them, don't worry about not winning as we have all already Won a Lottery by being here in the first place.

I advise those who desire a bet to take the

ticket with their wife. Also not to worry about taking set numbers if they want a Lotto Ticket, unless they already do take set numbers.

By not taking set numbers, they don't risk the disappointment of seeing their numbers get up when they haven't a ticket.

Plus, when not having set numbers to take, there is no necessity to have to purchase a ticket.

Why I don't think that there is a greater problem with gamblers to-day, most probably is due to most who I know as gamblers, no longer have a gambling problem.

I believe that I can convince the majority why better to gamble, because I explain to them 'Only fools will keep pushing dollars through TAB window as well as down the throats of poker/card machines to gain only a G/D (gambling dollar) of \$0.85 return'.

I've had to be quite frank with some that had come to me with a problem, by asking them 'What they want?', 'Their wife and kids or receiving \$0.85 back for each dollar they play'.

When putting a \$100.00 through a machine, turning it over 5 times, one has less than \$50.00 left.

I believe that gambling serves a purpose in life, by soaking up excessive cash within societies.

Governments must ensure that private enterprise should not be allowed to benefit from too high a dividends from gambling businesses, as after all there're Australian companies as well as small businesses that pay much better dividends than the Star and Crown Casinos.

3/ Though one considers that non profitable organisations only should run clubs and gambling outlets. One must consider that charities to-day, as well as non profitable organisations are becoming monopolies of their own.

An example a friend went on a tour overseas and met up with a charity worker who admitted, that he'd never had been able to afford the trip, if it wasn't paid for by the organisation that he worked for.

At present I believe that Hotels pay on the average around \$0-41% of Slot Machine expenditure in taxes? and are quite happy.

I do believe how ever, that Internet will eventually take a great proportion of the expenditure from gambling.

I'm how-ever concerned, that it'll become possible in the future, when mum and the kids will go to bed and awake next morning without owning their house.

Gambling is not at present a problem. How-ever, what will the majority do, when they lose their job, with half a house to still pay-off and, the out-look that they'll lose the half they own.

If they can't find another job? What're their options?

Governments should endeavour to collect as much of the expenditure from gambling that is possible. Even to invest a proportion of such in ensuring that society improves on their present water system and become prepared for any possible emergency.

If private enterprise is to invest money and enter the gambling industry, they must be prepared to pay their dues.

What has gambling got to do with water and emergency rations?

One could win Lotto, but what good would it do if one could not get, or have a supply of water.

A \$100-00 of hard rations could maintain with water and a gas bottle a family of 3 for three months in a emergency. (with a box of matches)

A government that neglects societies needs, as in relation to education, hospitals water and emergencies (preperation) does not deserve the right to govern.

Today education is based on the need to survive as well as provide for ones family and enjoy life.

Also responsibilities towards ourselves and our fellow men/women.

I can read in The Productivity Commission Issue Paper, that there is a requirement for governments to gather up the loose cash floating round at present so as it can be put to a good use or saved for a future date. I believe that such is the correct attitude.

I've in my day been a big gambler, in as much, that I would be prepared to lose \$500-00 to win \$100-00 every day, using a \$2-00 vulgar fraction unit. Rare were the times that I would lose before I'd built my bank up to \$2,000-00.

As such one would out-lay in bets close to \$10,000-00 per week.

To-day to do the same at the same level is impossible due to higher minimum bets and lower maximums.

To-day with my experience behind me I realize that I would only waste my time and money, so why bother. Also I would only receive a less G/D value returned.

Limits of \$20-00 minimums to \$1,000-00 maximum, are out of proportion with \$2-00 min. to \$500-00 maximum.

Gamblers cannot afford to pay too high a proportion in taxes.

Nor would The House benefit.

Roulette at present is taxed 100% higher than America England, France and Monte Carlo.

Limits as minimum of \$20.00 in Sydney are 40 times to 80 times higher (at \$0.25^c in England.)

Basically at \$0.25^c on a Martingale Method to $2^9 p = 512 \sqrt{f/u}$, though one could not expect to win \$100.00 in less than 7 hours, one could also expect to lose \$500.00 in approximately in 8 days

In Sydney one would be long odds on to lose \$1,000.00 within four days

The previous is a rough Rule of the Thumb estimate.

In private games that are not other than stipulated set rules, it is possible for an advantage to be had by taking an advantage over others even with their own fair implements without touching luck.

This is simply due to gambling trends still being the same as they'd always been, with players who conduct their research finding that some normal accepted occurrences have their own proportional representation over the long term, due to influential accepted variables that even turns Casino Football into being a physical relative expectancy favouring 'one' as the Anti Martingale Player to receive a 32.0 $\sqrt{f/u}$ (as 1.0×32.0) for $20.0 \times 1.0 \sqrt{f/u}$ speculation.

Even in physical related expectancies a player who bet to gain both a 8 and a 5 before their opponent obtains 2.0x sevens (as a 7 and another 7.) has the advantage receiving a G/D return of \$1.0625 against the player betting on 2.0x 7^s receiving a G/D return of \$0.944^c.

How-ever even professionals do get caught, especially in Banker being played after a rubber or two of Euchre. Basically even knowledge and awareness is cheating.

My copyrighted (© 1992 M.H. Hooper) Australian Roulette, is the educational game that'll allow for a by far greater understanding of the erosion and decay of The Players Bank by various values of The Vigorish Point.

Played on a board with dice rolled as 1 Red and 1 Green to denote 1-0 to 6-0 as Green, Down and 1-0 to 6-0 as Red, Accross, as 6-0 down and 5-0 accross, = 30th square. 2-0 down and 3-0 accross = 9th square.

Card which had previously been shuffled, containing 36 cards marked from 1-0 to 36-0 with 1 Joker + 36-0 cards = 2.7027% as in Roulette.

2 Jokers + 36-0 cards = 5.2635% as in American Roulette.

3 Jokers + 36-0 cards = 7.6423%

4 Jokers + 36-0 cards = 10.00%

5 Jokers + 36-0 cards = 12.1951%

6 Jokers + 36-0 cards = 14.2857% as in TAB/TOTE

7 Jokers + 36-0 cards = 16.279%

8 Jokers + 36-0 cards = 18.1818%

9 Jokers + 36-0 cards = 20.00%

10 Jokers + 36-0 cards = 21.739%

TAB due to professionals participation.

The deck containing specified number of Jokers identifies proportional returns to The TAB gambler of the simulated probability expectancy.

Gambling turn over per head of population is decreasing. It is considered that up to 30.0% of speculations on the TAB is by professionals who speculate \$, 000's to obtain a 2.0% advantage.

When professionals were pushing for a decrease by government of their take of approx 2.0% as allowing for the government administration charges to be only 12.5%. A professional was quoted by Murray Bell in The Daily Telegraph, that he'd lift his turnover 20 factors if the government decreased their take to 12.5%.

Sure the government's take from The Pools would increase, whilst the professional would receive a much lower percentage proportion to turn over in profit whilst the averaged MUG punters' return would decrease from present G/D \$0.80^c (allowing for professionals present input) to a G/D of \$0.70 to \$0.75^c only depending on Rounding Down and the amount of valuable knowledge and awareness known to the professional who was the most aware.

One has to realise that Monte Carlo and Gibraltar in 'Lebanon' there is little if any Income Tax with Casino Gambling providing government Revenue.

It is also noted that The Impison Rule on EVEN-MONEY BETS APPLIES.

The previous relating to TAB betting when I first mentioned it to the TAB, they were unaware of such being so costly against the average punter. I notified 'The Dept of Gaming and Racing'.

It is unfortunate that governments have to rely on the unfortunates within society to allow the majority to gain.

One however must realise that the underprivileged within society do obtain an advantage returned from areas where governments spend their share of gambling expenditure.

It is unfortunate that there are those like myself who are gagged by the ignorance and arrogance of those who should know better.

I'd dream of allowing on property that I can use for 'Lymkhana Racing' for fun and to raise revenue for hospitals amongst general pets.

On Wednesday 24 greyhounds will be put down due to vilification by people to suit their own needs.

Such will be in their memory that I'll peruse 'Scoop de Hoop' and most probably, re-introduce a family fun affair with pets being allowed to race for trophies.

Racing can be enjoyed without betting. I do watch racing on Sky Channel, I pick the Greys because I believe that by bias opinions they're under rated, or have a greater will proportionally to Win. Plus they're easy to identify.

Over the time that I've paid attention to Greys in horse racing from the last 12 I've noticed

1-0 Won at 25/1

1-0 Won at 12/1

1-0 Won at 7/1

2-0 Won @ 2/1

2-0 finished 2nd

5 only came unplaced.

A good system as it is. However if x amount of extra dollars were speculated on such the % would be decreased greatly.

Betting on Odds on favourites for a place only does increase one's return percentage. However over a 12 month period, losses were (without further input) still only a G/D return of \$0.97.

When Casinos first introduced Casino Two-Ups, they offered 30/1 against 5-0 consecutive Ones. They lost heavily as punters/players regained \$31.00 returned for approx every \$1.50 x 20.0 speculated.

My desire to allow all to be aware has cost me dearly. I've been burnt out twice, on each occasion when I've had a book to be published.

This does not concern me, as I realise with

with the extra time to research further, I've
I believe the most logical gambling awareness
programme. Soon again I hope to publish
'Be Aware To Beware' 2nd Edition.

What has taken me in excess of 50 years to
understand, I believe that it's my life's
vocation to allow the majority the opportunity
to learn what basically I've learnt mainly
due to my own mistakes.

I desire to also lobby for conservation of our
water supplies also provision for the storage of
emergency supplies, the updating of our S.E.S.
State Emergency Services and all that we hold
precious.

Gambling Education is at present my top priority.

I may have only 15 years to return to Society the
kindness that was bestowed upon myself and my
fellow orphans. I believe that I can obtain at least
a sense of self satisfaction, even if I can have
more academics approach the subject relating
to gambling with a Open Mind.

A. Michael Stewart Sydney University Dept of Statistics
02-93515765 is at present the only academic
qualified person who may be able to relate to
my summing up of Casino Two Up Mathematical
proportional representation. Simply because, like
myself he also use to gamble and has a indication
of the awareness to variables influence of a normal
spiritual universal probability expectancies

Enclose 771 outcomes from Casino Two Up. In
conjunction with page 5 a blue-print may be
identified sufficiently, relating to $10.0 \times HH + 10.0 \times TT =$
 $20.0 \times \text{'EVENS.'} + 20.0 \times \text{'ODDS.'}$

I'm available at any time on 02-96236108 to
answer any questions

Few within society have only a rough indication of spiritual related odds, and to be quite honest on gambling related matters even when one owns trains as well as handles a greyhound and is aware of their ability as well as have the information on other runners and is able to sieve out the chaff from the grain, to establish a value relating to the various variables, one is unaware of what occurs within the kennel area, with a deceit in train even before your dog is kennelled.

I've had to scratch two greyhounds from at least four that had been 'got lit', because I knew that the two were not their normal selves.

Though racing has the appearances to being more honest to day, I still have my opinion as to who and which one may have the raw cream (in home racing) and which one had a 'Vitamin E' injection course.

When one can relate to 'Why bet?': As one gets usually good value when the real odds have been affected to become the true odds offered, whilst again the real odds are even then, due to the inclusion of variables one way or the other, which may have only improved the chances of another runner. Thus a blowout in odds may not be due to the situation of your chance.

A incident that occurred in the 1970's when Bias Bay owned by George & Sadie Kirby was set up for a race, with Vitamin E injections over a period, only to run up against Speed of Sound (who later proved to be a Champion miles) which was also set for the race and was backed as if unbeatable.

Bias Bay blew out to start at 200/1 against and when Speed of Sound had practically been called the winner, Bias Bay swamped him to win running away.

Ridicule a up and coming champion owned by my good friend Eric Cunningham of Oberon,

was labelled by his trainer to being a certainty and had told Ernie to let his friends get on him.

Ernie had the biggest bet in his life. The horse lost under unusual circumstances and the stewards called in the trainer who was known to label heavily any good thing.

The trainer sought out Ernie before going into the stewards' room, asking him for his lost betting tickets, so as he could prove that he'd backed the horse. He was cleared.

Over the years I've known numerous who were hard workers and big punters.

The newspaper clipping is relating to Bill Cavenagh who in the 1960's was not only a big gambler, but also one of my best mates.

Similar has been the fate of numerous over the years, when undesirables assumed that a punter is loaded.

Such is one good reason why, even if you beat the odds, as Bill had appeared to have done, there are other more sinister instances probably just waiting to maybe eventuate.

Due to racing to get this in the mail. I have only quickly proof read the contents. Please excuse the hand writing. How-ever perhaps the end may justify for such

Yours Sincerely
Norman H Hooper

P.S. I've participated in the majority of Inquiries, and unless the relative issues are tackled all else is similar to pouring water on a duck's back.

Could you please photo-stat and send me back a copy as I've not the time on hand before posting
Thank You N.H. Hooper

Executed by home invaders

Accused saw killings, jury told

By LORNA KNOWLES

A MAN stood by as his accomplice shot an elderly man dead before executing his bound and gagged de facto wife during a home invasion, a court heard yesterday.

Peter Francis, 44, of Ainslie, Canberra, is on trial for the murders of Edward Cavanagh, 72, and his partner Carmelita Lee, 37, at their home in Sydney's southwest 14 years ago.

Francis has pleaded not guilty.

In her opening address, Crown Prosecutor Margaret Cunneen told a jury in the NSW Supreme Court that Francis and another man, Lindsay Rose, had planned to rob Mr Cavanagh's home.

Francis had flown to Sydney from Canberra on January 20, 1984, for "the job", she said.

Mr Cavanagh ran a trucking business from home and was known to have large sums of cash with him at his house.

The pair went to Mr Cavanagh's home at Hoxton Park, on January 20, 1984.

At the time Mr Cavanagh was drinking with friends at a nearby hotel, but Ms Lee was home.

Ms Cunneen said when Ms Lee came to the door, Rose forced his way in and tied her wrists and ankles with telephone cord, linking them behind her back.

They put her on a double waterbed in the



Shot ... Edward Cavanagh

master bedroom and began searching the house for money when Mr Cavanagh arrived home.

There was a struggle up the hallway to the door of the master bedroom, where Rose shot Mr Cavanagh in the back of the head at point blank range.

Francis said in a police interview he heard Mr Cavanagh "gurgling away on the floor" and told Rose: "You can't leave a man like that."

Francis claimed Rose then dragged Mr Cavanagh into the bedroom and shot him three more times in the back of the head and neck, before waving the gun in Ms Lee's face, demanding to know where the money was.

Ms Lee allegedly cried: "No more money, no money, no money"

before Rose shot her four times at close range in the back of the head and back.

Francis allegedly told police the pair ransacked the house and Rose shot open a roll-top organ in the lounge.

Rose then drove Francis to Sydney Airport, where he caught a flight back to Canberra.

Mr Cavanagh's son, Glen, discovered the bodies the next day.

Ms Cunneen said while Rose had pulled the trigger for each of the nine shots fired, Francis had not withdrawn from the offences and was therefore liable for them.

The court heard Rose had been dealt with over the killings and had refused to give evidence at the trial, which continues today.

Heart patients victims of bias

should be applied "for the benefit of the community". The trustees will be fully at liberty to recommend gambling-related community benefit applications, but the trustees should not be regarded as having primary public responsibility in that regard. If that view were taken, governments in the future could see themselves as free from having to play a role of addressing gambling-related social harm.

4.8.3 Before leaving reference to the Fund I regard it as desirable to require the trustees to make an annual report to Parliament. It may be that when the trust is formally established it will fall within the scope of the Annual Reports (Statutory Bodies) Act 1984. If it does not, then a specific statutory obligation to report should be imposed on the trustees by clause 113. This is one aspect of a much wider principle: the public importance of proper administration of casinos, the necessary width of the powers and discretions of the Authority and the need to ensure public confidence in every aspect of the administration of the legislation combine to create a high level of public accountability; publicly available reports to Parliament are a most important element meeting the requirements of accountability.

4.9 FUNDING FOR RESEARCH, EDUCATION AND SERVICES

4.9.1 In paragraph P15 of the Preface to this Report I made specific reference both to the need for, and to the funding of, social programs. The paragraph will bear repeating:

There is a final consideration to which I attach a high degree of importance. The tax revenue derivable from one or more casinos could provide the source of generously adequate funding for major on-going research into and study of the overall effects of all forms of gambling, a major public educational program covering the potential dangers of all forms of gambling and major extensions of the support and therapeutic services available to alleviate the harm caused by all forms of gambling. As gambling is a national predilection, it would seem entirely appropriate that the research and educational programs be conducted on a national basis. NSW could, perhaps, initiate a joint program with other States and Territories financed by casino revenues from across the nation. The social services responsibilities of the Commonwealth could well result in its active support for such an initiative.

4.9.2 My specific recommendation, pursuant to those comments, is that generously adequate funding should be made available to meet those needs. Casino taxation revenues dwarf the amount required in this regard. The quoted paragraph is a summary.

*Some opposition
or better than
NEW OP CURSES*

Twelve specific topics justifying inclusion in these programs have been identified during the course of the Inquiry:



1. A continuing media campaign designed to raise the level of awareness of problem gambling in the community. The campaign should include education in schools and in the workplace.
2. Research into gambling behaviour generally, including, but not limited to, research into the nature and prevalence of problem gambling, factors affecting the development of problem gambling and the relationship between problem gambling and crime.
3. Research into the social and economic effects of problem gambling on individuals, families and the community generally including research into the costs of problem gambling to the community.
4. Research into treatment of problem gamblers including a study of the costs and efficacy of various forms of treatment.
5. The establishment of a centralised reference facility for information on problem gambling.
6. Specialist training for personal and financial counsellors to enable them to effectively counsel people with gambling problems.
7. Provision of personal and financial counselling services for problem gamblers.
8. Provision of crisis accommodation for problem gamblers.
9. Provision of hospital in-patient treatment facilities for problem gamblers.
10. Specialist training for counsellors and other social welfare workers to enable them to detect and effectively counsel and help family members and others affected by their relationship to a problem gambler.
11. Provision of counselling and other welfare services for family members and others affected by their relationship with a problem gambler.

Coal face experience - is by far better than listening to stories that are related by X gamblers to suit themselves

Church Organizations have controlled

the timing of funds for research

They have not only failed to curtail gambling

they have overall eased

upon their out-spokenness

and have failed to accept a mixture from gambling experts.

On a visit to a gamblers Anonymous Meeting my offer of assistance by educational Methods was refused from the chair-person. However I was told by two who later had sought me out, that the only reason why they attended "G.A." was from a direction of a judge or magistrate