

The Productivity Commission:

Re: Inquiry into Australia's Gambling Industries.

From: Shirley Ben-Simon - Director of Cashbank Pawnbrokers.

This submission concerns the effects of gambling at a grass-roots level, and some suggested restraints which I feel may be in the public interest.

As Director of Cashbank Pawnbrokers, with a degree in Sociology and a social conscience, I have taken an interest in why customers use the services of pawnbroking, the smallest arm of the finance industry, and indeed often the last resort for those requiring loans.

About twenty per cent of customers requiring loans from my company have an admitted gambling problem.

Whilst the minority bet on the race track and games such as black jack and roulette at the Casino, the vast majority have losses on poker machines in both the Casino and at local venues.

Both men and women regularly pawn and sell precious possessions, in increasing quantities and amounts, quite often exhausting their total material possessions, before seeking help. Many have already used funds from the sale of property or inheritances.

We see the misery when spouses come in to collect valuables and household items, and when such customers bring in the last of their household items. Whilst gamblers are undeniably very good business for us, it is heartbreaking to see such misery, and options are discussed such as a person with a gambling problem voluntarily barring themselves from our establishment, as well as referring them to agencies.

The core of the problem seems to be that the odds of winning at the poker machines are very small, despite all the advertising incentive programmes and loud music when one person in a gambling place does win, with other music for small wins. Many a customer has told us that if they knew that they could not win much they would not have gone there in the first place.

SUBMISSION ONE:

ALL ODDS SHOULD BE DISPLAYED IN SIMPLE ENGLISH ON EACH MACHINE OR TABLE.

Customers have told us that when they have won, and that they have stayed to spend the lot.

SUBMISSION TWO:

A COOLING-OFF PERIOD SHOULD BE MANDATORY FOR WINS OVER TWO HUNDRED DOLLARS. ALL WINS SHOULD BE PAID BY CHEQUE THAT CANNOT BE CASHED AT THAT ESTABLISHMENT.

Families are being hurt badly by the availability of around-the-clock gambling. Sundays should be a day when all these establishments are closed as an urgent priority, to enable families to have some life together. Breakdown of the family is costing the government more than the revenue gained from gambling on this one day. It is imperative that governments consider the long-term effects on the health of the community, the family being the lynch-pin.

SUBMISSION:

THAT ALL GAMBLING ESTABLISHMENTS ARE CLOSED ON SUNDAYS FROM 1 A.M. UNTIL 9 A.M. MONDAY MORNINGS

Social security payments, food vouchers and food parcels from voluntary agencies are being used to finance individuals gambling. Many of our customers have admitted to this, or their spouses have come in and attested to this.

SUBMISSION:

THAT THE BULK OF SOCIAL SECURITY PAYMENTS BE CHANGED TO PROVIDE VOUCHERS FOR RENT, FOOD AND UTILITIES IF A COMPLAINT IS LODGED BY A SPOUSE/AGENCY THAT THE BENEFIT IS BEING USED FOR GAMBLING PURPOSES.

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