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To the GAMBLING INQUIRY, PRODUCTIVITY COMMISSION, Sorry for the very long delay between my phone submission and the written submission that follows -

It is easy, possible, and highly desirable that a mechanism be put in place to ensure that people only gamble what they can truly afford, in terms of their own and family's and business's ^{community's} long-term interests, and also what they are willing to gamble.

This can be done by requiring a licence to gamble be required, that is an electronically controlled card with your name, number and thumb print on one side, and magnetic strip on the other side, which accesses a special account linked to a card savings account. Money can only be paid into the special account by transferring it from the savings account. A mechanism would operate to ensure that only the amount agreed by a financial counsellor who assesses people when they apply for a licence, can be transferred into the special account in each fortnightly period, that co-incides with the person's pay period.

Another mechanism would operate to ensure the person's financial situation would be reassessed automatically, there was a significant percentage change in the person's income, based on the minimum income they must receive to pay their normal household bills over a year. This would be programmed into their savings account where all their income must first be paid, before it's transferred to

other accounts. No charges would be levied on either deposits or withdrawals from this savings account, as its purpose is to access all income before it's dispersed ^{to other accounts} to determine what the person can afford.

The gambling licence card is then used to do all gambling: Pokies, Casinos, TAB on Horse and Dog races, Internet Gambling, Tattsлото etc. All money that is won or lost goes through the card. A person can either gamble the money they've won; or otherwise transfer some of their winnings back to their savings account via any ATM. Once they have transferred any winnings out of the special account to the savings account, they can't transfer it back, because of the mechanism that limits the amount that can be transferred from the savings account into the special account.

This whole process ensures people make a realistic appraisal of their current and future financial needs, and only spend what's in their best interests to spend on gambling.

It's added benefit is that it ensures that gambling cannot be used for money laundering of drug money, fraud, theft, robbery, and any illegal purpose because they can only spend a proportion of their legitimate legal income ^{paid into the savings acc} needed to pay their normal bills. It also ensures they can't gamble money earned through cheating the tax or social

security systems, as only legal income is assessed.

Another benefit is it guarantees that no one under 18 can gamble, nor use their parents card or stolen card to gamble.

This is because the thumbprint is read electronically on the card, and compared to the person's own thumbprint by then pressing their thumb on the electronic reader, in a spot next to the card, when they place it in the machine, at any and all gambling venues.

It would also stop gamblers being robbed of their winnings, as they would not be carrying large sums of money from the gambling venues.

The Government could, if they wished, extend the use of this card winning system to include cigarettes and alcohol, to ensure that no one under the age of 18 ever bought cigarettes and alcohol. This is particularly important for cigarettes, because it is very very easy for Under 18's to buy cigarettes, and become addicted, and start a lifetime habit, leading to chronic disease and early death.

Alcohol is not quite such a serious problem, and should be left out.

This would mean that either cigarettes could only be sold at gambling venues or otherwise cigarette retailers would need to buy the electronic device that reads the cards and thumbprints. The

extra benefits of including cigarettes (or alcohol) in a licensing system is it means people could be put through a compulsory health education course or seminar to get the licence, where they learn the effects and costs to their health and to children and other passive smokers; as well as the financial cost; which might make people think twice about smoking in particular. As one third of all preventable disease is due to smoking, it would be a huge cost saving to the Government, Taxpayers and Community to introduce anything that would or could reduce smoking tobacco containing addictive nicotine and 2000 other cancer-inducing chemicals.

The smoker who wants to quit altogether, or at least reduce their use, could request that a mechanism be put in place to limit or block their spending on cigarettes, just as they could for gambling.

The total benefits of using this system far outweigh any of the ^{the} downside, such as the time taken, and cost, to get the licence for gambling (or smoking) or the invasion of privacy involved in revealing your financial details or household spending. This data could be collected in an anonymous way to help the Government have a better under-

standing ^{straight} of household spending useful for GST, Tax, Social Security, Health, Community, Aged and Disability Services etc.

It is a good way to ensure that earnings are retained for use in old age, as well as in the banks for investment purposes. It's a good way to ensure that there are no victims of gambling such as: partners and children; Businesses, the community government and charities paying out.

One of the hidden victims is child neglect causing adolescent boys to sexually abuse small children. Not only does research indicate this, but I personally know of such a case. It's now realised that at least 30% of all pedophiles are adolescent boys. One such adolescent who reformed and is now middle aged tells me he believes his father's obsession with gambling was the main contributing factor to him abusing small children.

The effects of gambling are more far-reaching than people realize. Many people suffering loneliness, boredom and depression, resort to gambling and become addicted. I'd like to see more gambling taxes directed to community recreation programmes targeting particular groups that are at risk from gambling directly or

indirectly, such as -

neglected children and adolescents
lonely ^{loved} housewives and mothers
lonely disabled and elderly people
Giving them healthy recreation options
would be a great start, like
subsidised classes in swimming,
aqua aerobics, exercise classes to
music, creative movement, walking
groups, cycling groups, week-end
child activity groups, social groups,
discussion groups, arts groups etc.
We need to give people something else
to do that's healthy and enjoyable,
so gambling isn't their ONLY option.

Another advantage of the gambling
licence system, is that policies would be
more evenly spread instead of being
more concentrated in poor areas,
because people could only gamble
what they've been assessed as being
able to afford.

The truth is,
most people, both poor, working class,
middle class and elderly, have never
sat down with a financial
counsellor to work out what they
can or can't afford to spend on
anything. It's a real eye opener when
you do. This whole process would be of
great benefit to everyone, so I think
the probable protests of infringement
of civil liberties should be ignored
for the wider good for all, including
children. Ms Linda Smith.