

Karen Richardson
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Geraldine Martesius

My name is Karen Richardson, these are the letters I posted to my local member here in Nowra NSW Joanna Gash I hope they will be of some use to.

My husband as it says in my first letter that was read in parliament by Joanna, took his life due to the debts he had accumulated due to his gambling addiction. He had six loans in total and spent all our pay each week in the local pubs around our area, this was over a period of about two years.

I had no idea of this as Gavin was able to cash cheques and get all the money he needed from the finance companies that did no credit checks. We have 21% of the worlds poker machines and the government is thriving on an addict to get the revenue it needs to fund the things we do not. They say that the revenue goes towards our hospitals, as this revenue has reached one billion dollars, our hospitals are not showing the signs that this is where this revenue is going, it is not common knowledge but I am told that our local hospital has closed one of its wards as they are already over this years budget, on our news just tonight ambulances are being turned away and only life threatening patients would be accepted, God help our children should they break a leg, so where is this revenue going, I for one as a tax payer would like to know and have this information.

I was totally held responsible for the debts accumulated by my husband. I was continually harassed and am still not free of these debts. I am appalled at the treatment I was given at the hands of some of these companies and the fact that they have no regard for human life at all. I have lost all faith I ever had in a democratic society, it is a dog eat dog world and the government is the biggest dog and the banks and finance companies are the next in line.

I would be happy for my letters to be published as the more people who are made aware of this addiction that takes away your dignity and puts you into the hands of the devil himself the better. I would also like to add that internet gambling will put every person who owns a computer at risk of this disease and the government should be absolutely ashamed of itself for even suggesting that in this day and age we need more ways to gamble, what fun, I could have sat and watched my husband slowly kill himself and then they call it a recreation!!!

Yours sincerely

Karen Richardson

ADJOURNMENT

Gambling

Mrs GASH (Gilmore) (7.35 p.m.)--This week in the *Sydney Morning Herald* it was reported that the Sydney Young Labor Annual Conference unanimously supported a call to the Premier to wind back the prevalence of pokies and the reliance of unscrupulous governments on gambling revenue, now topping \$1 billion a year. It is a fact that New South Wales has one-tenth of the world's poker machines and a very high share of this nation's 330,000 gambling addicts. Still we have governments suggesting new forms of gambling to raise revenue. The terrible impact all this has on our fellow Australians is evident in this letter I received last week from a constituent, whose permission I have to use it. It reads:

My name is Karen Richardson. I am 39 years old. I have two teenage children, Dale who is 17 and Kirby who is turning 16 the day before Father's day. Kirby won't celebrate her birthday or spend the following day, Father's day, with her Dad. She won't take him breakfast in bed, nor will she choose a gift for him. She will, as will Dale and I, take flowers to his grave, as we did one week ago when he had his 40th birthday.

My husband's name is Gavin and, as well as being a hard-working man who joined the Navy when he was just 15 years of age, loved to play footie and have a beer with his many friends, he was addicted to gambling. At the time of my husband's death, he had accumulated more than \$25,000 worth of debts. My husband gassed himself in one of our cars.

We had two cars, a nice home, my husband did a lot of work, we both worked fulltime, our two children are both young people any parents would be proud of. But like most people in the world today, these things just aren't enough, people want more and they think that money will bring them happiness.

Gavin (my Husband) took care of all our finances, so I did not realise until it was too late, that something was not quite right. Fifteen months approximately, that's all it took to hook my husband on the thought that he could beat the poker machine. Of course he hadn't done any research, as we now have, so every pay he took our savings card to a pub or club in our local town and put all of it in the poker machine--over two days of course, because you can only take out \$500 at a time, which is what he did.

When that ran out, he was able to get loans from finance companies who ran no credit checks and did their dealing with him over the phone. My signature is on most of these but I knew nothing about them. I did not have to speak to any member of staff from these companies, or say to them, yes, I want this loan and I do understand the details of it.

Gavin did all his banking over the phone. When Gavin couldn't get the money that way, he cashed cheques . . . --

at a local Nowra hotel--

which bounced, but that didn't matter, they cashed them anyway-- \$13,000 worth! Then he went to unsuspecting friends. Friends that

would never dream that Gavin could do what he did.

It was all so easy. Why is it you can put all your money into a poker machine? I've paid taxes and so did my husband, since I was 16 years old and over the last 17 years of our marriage, I have not received any assistance from the Government. Even in the last eight years I have not received family allowance. Was it not enough to take our taxes that you then had to take my husband's life?

Poker machines are designed, as you well know, to take your money. Money that most families cannot afford to spend. Yet you allow these machines to take not only our money, but people's dignity as well, till there is nothing left. You the Government stand by and watch this all happen. You do nothing to stop this degrading practice that ruins families and leaves people broken hearted and grieving for what will never be.

Millions of dollars a year go into building schools, roads and hospitals. Most of this money comes from gambling, but at what cost? At the time of Gavin's death, I was left with not one red cent, every household bill was overdue, school fees were not paid, cheques bounced one after another, finance companies accused me of being a cheat and banks threatened to take away my home. No assistance was available from the Government as I was not eligible. I was just another interruption to their day, as were my children.

As leaders of this country you set the example of take whatever you can get, anyway you can get it. People's lives are not what's important. Money is the most important thing and with the Olympic Games coming up and overspending raging, poker machines and gambling in any form is a great way of getting easy revenue, and never mind the cost. It's only someone's Dad, it was only my Husband. He didn't keep you warm at night, make you feel safe; no, he was just a way to get more money faster.

It is very sad that governments have forgotten the Ten Commandments, because if they had not, the world would be a place where people cared about people. To you, my Gavin is just another statistic. To us, he was our world, and because of your greed that's been taken away. When will enough be enough? When will you consider people first and money next?

I have to budget each week to make ends meet and pay the many outstanding bills that are left to me. I do not blame my husband. I blame a system that made it all so easy. In the end, when the demons of gambling overtook him and he felt he had no way out, he did what he thought was best for all of us--he killed himself!! We all pay in one way or another for this problem. I hope you choose the right way or may God help you.

I sincerely hope that there will be no more Karens, Danes or Kirbys left destitute and alone and without assistance because of the curse called gambling. I thank what is left of the Richardson family for bringing their grief to us. I urge all members to read the recent draft report into Australian gambling industries and to take action.

Karen Richardson
3 Farrar Drive
North Nowra

Dear Joanna

Thankyou for sending me the information you have.

All I am able to comment on is my own situation and how having some of the laws in place I am suggesting, may have made my situation one with a different ending.

It is still quite unbelievable for me to get round all that has happened to me and my family and in that I must not forget Gavin who suffered the greatest loss of all, his life, death is something he did not want but, because of this dreadful addiction and the dept he had acquired because of it, he felt there was no other way out for him, or us.

Because he was able to readily obtain large amounts of cash I would like to see and am asking for the very lives of others, that ATM and EFTPOS machines be taken out of gaming areas and be put in a place where it would be maned at all times, the majority of the time by one or two individuals, this puts the gambler in a position of having to ask for cash and not be able to do it inconspicuously, most gamblers are very secretive and so this would be one way of taking out the element of being inconspicuous. There is also the shame that is involved so again I think these preventive steps have to be taken. This is what Gavin was so easily able to do. On our bank statements it shows that he would go to the club or pub and take out \$100.00 and then keep going back until the limit of \$500.00 was reached. I think he did it this way because he thought this time I'll only put in the hundred and then I'll stop, he didn't stop and on it goes from there, had he had to ask for money so many times he may not have done this, it is just so easy for the gambler and we have to make it not so easy and try to protect the families of these people .

I would also like to see credit companies be accountable for the dept they put people in, because Gavin was so easily able to access large amounts of cash he was just not able at all to cope with the repayments of any of them, it is just mind blowing for me to understand this easy access, almost everyone of these depts had my signature on it and I knew nothing about even one of them, there were six of them. If two parties are responsible for the repayments and my wage was taken into account then I should also have had to go into an office and sign this contract to say yes I want this loan and I fully understand the requirements of the contract. If people are unable to pay back money that has been lent to them by an irresponsible business then as far as I see it is their miss fortune. As I also understand it there are credit checks that should have to be done on individuals to say what there credit record is like, so why are these checks not carried out and why if they are not, is the company not liable for negligence.

I would also like to see the eradication of any form of credit from a pub or club and cheques should not be able to be cashed at all, or should have limit of \$200.00 Gavin

cashed so many checks with a local pub in town, almost all bounced and yet they continued to give him credit and cash cheques, these were not small amounts they were for \$2000.00 and up, what can you buy at a pub for that much. I also believe pay outs should be in the form of a cheque so that the money can't be then put back through a machine and lost. This may also help in bringing it to the attention of a spouse that there may be a problem. We must never forget that there are others to protect in this sad situation. If the person who has won the money is not a problem gambler he or she will be happy to take their winnings and run.

Gavin was also readily able to obtain a credit card one for him and one for me that I did not know about, with this he then transferred funds and got cash advances, all of this he did over the phone, he again didn't have to speak to anyone to do this it's just a machine and the bank did not bring it to my attention they just kept on giving him the advances. Again I am asking that these places somehow be held responsible for the money they lend. In any other job if you make a mistake you are responsible for it but when you do this you are not.

I would also ask that all poker machines have on them what the chances are of your winning. I think most people would be enlightened by this knowledge and that all pubs and clubs have numbers to contact if gambling is a problem in your family. I would also like to see staff educated so they are aware of the general characteristics of a problem gambler, this should then be displayed in the gaming area for others as well as the gambler to see.

The AHA report says that gambling is a family recreation, that's just great, the whole family can sit at a pub or club and watch a member of their family become totally engrossed in trying to beat a poker machine and then go on to set the same example to their children. Instead of allowing more and more machines in these pubs and clubs we should be looking at educating the whole community on how to sensibly use these machines and instead of just looking at the revenue that is collected in the short term from these machines we should be looking at the long term affects of this problem. With business going broke families going bankrupt and separation on the increase due to this problem, we should be looking at the true cost and not just in the form of the poker machine but, what does the average family spend on lotto, lottery tickets and scratchies, this is all just another form of revenue collection and if this revenue does go towards our schools and hospitals why are they in such disarray. The revenue the government gets from this form of recreation will never be enough, again I look at the Olympic games, they are such a debacle, it is no wonder people have to die because of this form of so called recreation and revenue collection, how else could you possibly fund such an extravagance.

I would also like to ask why the Gaming and Racing department have taken no action against the hotel in question, and that in this area of such high unemployment are they being allowed to extend their poker machine area. This department is well aware of the situation involving the cashing of cheques that kept on bouncing. I have been told it is not a priority. I would like to ask why this is and if you could look into this matter, it is clearly illegal to do this and the evidence is all there for them to see. If these places are continually able to get away with the wrongs that they do nothing will

ever change and people will continue to die, it is so easy to do nothing and hope it will go away but it is not going to.

Protection for all involved in this matter is a must, families must not be left responsible for the wrongs of others, if my husband killed someone, other than himself, would I go to jail, no but, I was responsible for the misconduct of his finances and this is just not right, again the companies involved need also to be held accountable for their negligence.

The changes I would like to see put in place in brief are:

- 1: No ATM or EFTPOS machines in gaming areas that they be put in a place where they can be at all times maned.
 - 2: No cash advances or credit should be ever be given.
 - 3: Cheques should have a limit of \$200 .00 if they are to be allowed to cash them at all.
 - 4: If this is a form of so called recreation then you should not be able to blow your wages on that machine, you can now put in \$100.00 notes to play ten games, for the majority of people in this area, that is far to much, I don't think a poker machine should be able to take notes at all this again is just easy for the gambler.
 - 5: All machines should have signs on them to tell the consumer what there chances are of winning and that gambling is addictive with numbers to call if you think you or another person may have a problem.
 - 6: Gaming areas should also supply the same information with the addition of a sign outlining some of the typical characteristics that describe a person who may have a problem, this would help staff to identify anyone they may be concerned about and would raise the awareness of the public or person who has a problem. I had no idea that my husband was gambling if I had some education on the sighs or what to look for again my story may have a different ending.
 - 7: Gaming areas should have clocks so clients are aware of the time, there should be alarms for the hour this would just raise the attention of the gambler of the time that has elapsed this seems to be a major factor that the gambler looses track of time.
 - 8: There also needs to be restrictions placed on the use of credit cards they should at no time be used for cash advances in any pub or club.
 - 9: Credit companies also need to be held accountable for there irresponsible actions when they hand out loans to consumers who quite clearly are well out of there depth.
 - 10: More funds also need to be made available to the community services involved in helping in this area. It is a lot of revenue that is made from this form of recreation!! I am lead to believe that only one percent of that revenue then goes back into helping deal with the problems caused from this form of recreation!! Education in schools is one way of informing our young people of the traps involved in a thing as simple as a scratchie and that there is no way to get easy mōney you have to work hard for it and that it is far from the most important thing in our lives that it is just a tool and we make it work for us not the other way around and why let some silly machine take your money when you could be out smelling the roses for free. We should be informing consumers the same as we do with smoking that this form of recreation can end in death and what the risks are.
- Employeees need to be trained in detecting people who spend to much time and money gambling, the same as when a person in a pub or club has had to much to

drink, the licensee can now be held accountable, then the same should be so when it can be clearly shown that a person has gone far beyond the boundaries of safe gambling. I feel this is the only way that club and pub owners will ever take the precautions necessary to help eradicate this form of addiction, or at least put the preventative measures in place that make it at least harder for the gambler with an addiction to blow the families grocery money and then far worse.

Our children learn from us and what my kids learnt from their dad was that a home he loved and spent endless amounts of time working on, two cars, a good job and that he had two great kids and a wife that loved him very much, wasn't enough. He needed more because this is what our society expects, that we have the best of everything, he thought these things would bring him happiness and our society is in decay because of this care for no one but yourself attitude and from where I sit the government of this day is happy for this to happen because that is the way they are, they have spent up so big on the Olympic games and have to me, the average person given no thought to me, or the needs of our communities, all they have thought about is how they can be seen as better than anyone else and it does not matter at what cost.

Pubs and clubs grow put in more and more poker machines and more and more families are destroyed.

My church was the only support I had, there was no help from any government department, I was supported by a solicitor who again came from my church, this is the recreation the government should be supporting, where families know what real life is about, who help and support each other in times of need. The government hands out money to many other groups who are do nothing to help our society, it is time our governments got behind our churches. Without this group of people I hate to think what would have become of me and my family, I think some of this revenue should be put towards helping the churches of this nation.

I again ask that on my behalf you would look into the gaming and racing department as to why the matter concerning the North Nowra Tavern and the way it had no regard for my husbands life or the law has not been dealt with more quickly.

Yours sincerely

Karen Richardson