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Standing Committee on Social Policy and Legal Affairs - 05/12/2022

BARDSLEY, Ms Anna, Voices for Gambling Reform Coordinator, Alliance for Gambling Reform

John, Private capacity

WOLFE, Mr Ken, Private capacity

[11:07]

CHAIR: I welcome you to give evidence today. I want to acknowledge your courage in coming forward to tell your stories, today, about the harm that online gambling has caused. It's not an easy thing to do to talk about personal experience. What I'm about to say is very formulaic; I have to say it to all witnesses. Although the committee does not require you to give evidence under oath, I should advise you that this hearing is a legal proceeding of the parliament and therefore has the same standing as proceedings of the respective houses. The giving of false or misleading evidence is a serious matter and may be regarded as a contempt of parliament. The evidence given today will be recorded by Hansard and attracts parliamentary privilege.

We are going to start with Anna Bardsley, Voices coordinator, then we'll hear from John and then Ken. We are scheduled to finish at 12 o'clock; we're obviously running a little bit behind time. If there is some time, members of the committee may have some questions for you, but what we really want to hear is your account and what you have to say. Ms Bardsley, over to you.

Ms Bardsley : Thank you very much. Thank you for giving us the opportunity to provide evidence today. We begin by acknowledging the traditional owners of the lands on which we each meet. For me it's the Boonwurrung people of the Kulin Nation. Sovereignty was never ceded here or anywhere else around this country, and we pay our respects to their elders past, present and emerging. Also, like so many issues in Australia related to trauma, gambling harm is experienced by First Nations people at a higher rate than other Australians.

The Voices for Gambling Reform is a key program of the Alliance for Gambling Reform. It supports and empowers people impacted by gambling harm to be powerful advocates and to build their capacity to call for meaningful change. We are both those who gambled and people affected by another's gambling. We are young, old, middle-aged, locals, Indigenous, migrants, tertiary educated, tradies, students, singled, married, divorced, retiredâ we're everybody. We know firsthand that the harmful impact of online gambling is deep and profound. This morning you'll hear some of the painful truths of gambling harm, and some of it will be very hard to hear, and it's important to know that what you hear and read is the tiny, tiny tip of the iceberg of gambling harm in Australia.

Who am I? Why do I do this? I'm a retired businesswoman and grandmother. Two of my five children have died. My marriage was very unhappy. I found myself in the depths of poker machine addiction and I lost 10 years of my life to that. I should say that my introduction to it was seemingly harmless, until it wasn't. It's been more than 14 years since I gave any money to the gambling industry, and ever day I tell myself 'not one more dollar'. Gambling is not an option for me any more. It took years to

rewire my brain to reclaim me and the life I should have been living. But the urge to gamble is still triggered by advertising images, sounds and pop-ups. I still can't use games that have gambling pop-ups, especially poker machine ones.

I am one of the fortunate ones. I survived. I didn't lose everything, but I always carry the scar of the harm that it caused me. I always have to fight the 'stupid, loser' voice in my head. Almost 10 years after I found the way out of the shame that covers everything when gambling takes a hold of your life, I started speaking out about what had happened to me. Let's be clear: I was able to do that because I had retired from paid work. I was a bookkeeper; I knew that I would never get another job if it was known that I had been a gambler and my family supported me.

What I found out in recovery was that the machines are designed to addict, online and land based. The gambling industry, both land based and online, has a business model predicated on addiction, and the legislation does very little to protect the users. I met other ordinary people like me who do not fit the stereotype of a gambler, and they too had kept it a secret. The realisation that it could be anyone changed how I viewed myself and the problem. I came to see that most of the responsibility and shame belongs to the gambling companies and the governments who have not put adequate legislation in place to protect the people of Australia.

Gambling is assessable to everyone. We've heard this. We carry it in our pockets. In most states and territories it's on almost every street corner. The absurd level of gambling ads means that we hear preschoolers quoting the odds; I've heard this. We need to urgently begin to reduce the normalisation of gambling. We must start by recognising that gambling is a harmful product and that harmful practices are being used to induce people to gamble beyond their intentions and means. We must treat it as a public health issue.

What I would like to see happen is an end to gambling advertising and sponsorship. A product as dangerous as gambling should not be permitted to be promoted with almost no restriction. We must separate sport from gambling. A mandatory precommitment with proof of income and a binding default limit would reduce unintended losses, including gambling with money obtained illegally, and would ensure that self-exclusion worked. We need to establish a funded national legal service to provide specialised support to people who source money legally to fund the gambling. Gambling companies must return the proceeds of crime and moneys lost when adequate checks are not in place for example, underaged gambling. And we need much better data to be collected by police and coroners on gambling related suicide deaths.

You must consider the real cost of gambling harm and recognise that governments must begin to do something about this scourge. And please don't think that these stories are one-offs; there are many, many more, different and yet the same. Gambling leaves so much tragedy and devastation in its wake a legacy of harm, poverty, hardship, poor physical and mental health, suicidal ideation and completion, family violence, and crime.

The shame that comes with gambling keeps us quiet. Most people don't talk about it. Most people can't even ask for help. It's driven by the industry rhetoric which blames the customers. Their language of 'responsible gambling' and 'only a few problem gamblers' has, up to now, allowed the conversation to only be about the users and not about the product or their predatory business practices. Government needs to step away from that messaging and be part of the solution.

People with lived and living experience of gambling harm are not just looking for harm minimisation measures. Stronger harm prevention and reduction measures must be put in place with strong legislation and appropriate penalties that will make sure that harmful practices are ended. It's time to protect the community, not the gambling industry, and that's how we see it. We need a balance of input to government decision-makers, not just the industry that can afford to lobby but lived experience and advocacy groups as well. Those closest to the problem are closest to the solution but often furthest from resources, influence and power. Make it easier for us. Invite us to the table. Help us speak and advocate change. We need to say we will not go away, we will not keep quiet and we are watching closely to see what measures you will put in place to end the man-made disaster that is gambling in Australia. Consumer protection and harm reduction measures will not come from the industry. Self-

regulation is not going to happen when the biggest losers are the best customers.
Thank you.

CHAIR: Thank you very much, Anna. I really appreciate you speaking so personally and honestly publicly. I'm now going to invite John to share his story with us.

John : I'd like to thank the committee for the chance to present to the inquiry today from a gambling-harm lived experience perspective. I'll start off with a little bit about me. I live in Melbourne, in the eastern suburbs, in Mitcham. I have three adult children and two amazing grandkids. I want to let you know that I suffer quite badly from severe depression and anxiety and that doing simple things, like organising myself to present here today, are not easy. I'm not particularly comfortable talking openly about my gambling-harm story. But today I believe it's for a really good cause, so I'm going to do my best and I'll leave a little bit of time at the end for any questions.

I see today as an opportunity for me to contribute to the inquiry where I can, with my gambling-harm lived experience and an opportunity for me to have some input into preventing what happened to me from happening to others. The submission document that I provided to the committee details how my gambling began and when it all started to go horribly wrong. I'd also like to briefly share a little bit of my gambling history with you now.

All my adult life I've enjoyed a bit of a punt from time to time catching up with workmates on a Friday lunchtime at the local TAB just to get out of the office for a break, or on weekends as a bit of social fun. You win some, you lose some, but I always seemed to have gambling under control and I was fine. I was employed as a credit manager for a large manufacturing and distribution business. I worked hard and put in long hours. I was very successful in the role and I was on an income of about \$150,000. I was happily married, had three great kids and we were paying off our home. Life couldn't be much better.

In 2015 I found myself battling a bit with my mental health and was subsequently diagnosed with depression and anxiety. A year or so later, in December 2016, I was made redundant after 21 years of service. My redundancy payout was around \$190,000. There I was, unemployed for the first time in my life, with \$190,000 sitting in the bank, way too much time on my hands, and, mentally, I wasn't handling the forced redundancy very well. I went back to the doctor, and he increased the antidepressant medication dose I was on and prescribed me sleeping tablets. I found myself drinking beers in the backyard during the day. I remember thinking to myself, I'll get Christmas out of the way, start looking for a job and get my life back on track.

I love my footy and I can remember that, at the time, sports gambling ads were being played in every ad break whilst I watched a game of footy on a Friday night. They even advertised during the news. Before long, and for reasons I can't explain, I opened up an online sports betting account late one night with a well-known betting company. Within weeks, I'd managed to gamble away my full redundancy payment. I had made over \$226,000 worth of deposits through my betting account. I'd lost \$125,000 in a single seven-day period. In fact, I lost \$80,000 in one morning, between 12.30 am and 3 am, betting on races on the other side of the world. In one single 24-hour period I placed 92 separate bets.

At no stage did anybody from the betting company try to contact me to determine how I was funding this excessive and erratic gambling, or to suggest that a deposit limit might be a good idea or to ask who else might be impacted by the severity of my losses, such as my family. I did receive a generic-type email from the betting company. The email made no mention as to the amounts that I had deposited and lost, but it went on to say, 'We have noticed that your gambling spend and time spent gambling have increased in recent times, and we hope that you are still having fun.' I didn't reply to that email. Less than a week later, the betting company contacted me again by phone. This time it was an account promotion executive phoning to offer me membership to the VIP team, where I would receive loyalty bonuses and tickets to racing and the footy. I was also offered a \$2,000 deposit match and a further \$500 loyalty payment.

Whilst I take full responsibility for my gambling losses, I also believe there is a duty of care on all bookmakers to offer a responsible gambling platform for their customers the aim of which should be to minimise gambling harm. I don't believe

in this instance that the betting company acted responsibly once they detected red-flag behaviours in my gambling activity. I wasn't questioned when deposits of \$50,000, \$20,000 and \$10,000 all went through within a few hours in the early hours of the morning, and I wasn't phoned at any stage and asked, 'Would you like to take a break?'

I'd been gambling late at night, in a seriously depressed and distressed state of mind, which was further impacted by medications and alcohol. I guess you could say that at the time I was extremely vulnerable to gambling harm. With the redundancy payment and all my savings now gambled away, I sent a request to the gambling company to close my account and I arranged to be placed on the Northern Territory Racing Commission self-exclusion register. I got a referral from my doctor, and I engaged a psychologist to help me deal with my gambling addiction and the depression.

I stopped gambling for a short period of timeâ€” in fact, quite a few monthsâ€” but I simply couldn't accept that the money was gone. Every time I had \$100 in my bank account, I'd log onto another betting site, lose what I had in the bank, get extremely annoyed and frustrated with myself, self-exclude from the site and tell myself never to gamble again. On and on went this vicious cycle of gambling addiction. Living on almost no money, surviving fortnight to fortnight on Centrelink payments, really played havoc with both my mental and physical health.

Then in October 2018, I was paid out a superannuation disability claim, which comprised all of my superannuation plus an insurance settlement amount, as my depression had escalated to the point that I couldn't get down to my workplace. In total, the payment was about \$430,000. Within a few months, I'd opened up a new online betting account with TABtouch, which is regulated by Racing & Wagering WA. I can remember that each night, as I walked towards my computer to log on, I was actually really scared. I was nervous and I was agitated. I knew that it wasn't going to end well and that I was most likely going to lose all my money again. I no longer enjoyed the betting experience at all, but I had to gamble. To me, I had no choice. There was no other option: I had to get my money back, and I had to log on and gamble.

I convinced myself that my luck had to change. To give up was to accept the losses, and I just couldn't process that thought. It was a crippling addiction, it had a hold on me and it wasn't letting go. I was basically self-harming in a financial rather than a physical sense, and there was nothing I could do about it. Between November 2018 and April 2019â€” that's about six monthsâ€” I lost \$248,000 to TABtouch. I closed the account and I self-excluded.

But I still wasn't done. I still had around \$160,000 of my disability payments sitting in the bank account, so two months later I opened up a new online betting account with BlueBet. At the time, they were regulated by the New South Wales government. Once again, there were no issues opening the account. It was up and running in minutes. Between June and August 2018, in the space of about eight weeks, I lost the remaining \$150,000 balance of my superannuation disability payment with BlueBet. Of this \$150,000 with BlueBet, \$116,000 was lost in just nine hours, between 5 pm and 2 am. I had been able to make 12 separate deposits of between \$900 and \$20,000. I can't really explain how I was feeling at that point, but, as you can imagine, it wasn't good.

My psychologist wrote a letter to the CEO of BlueBet, expressing concern as to my mental health and asking if there were any opportunity for BlueBet to provide some sort of financial hardship support, given the magnitude of the losses, just to get me back on my feet again. The CEO promptly replied in writing, advising that it had not been a breach of BlueBet's responsible gambling obligations and that there were insufficient grounds to provide any financial support. However, he did note BlueBet's sympathy for my situation.

At some stage after the BlueBet account was closed, when I was looking for any possible option other than gambling to try to recover some of my lost money, I sent off an email to BlueBet as well, simply requesting a copy of my account application. In their email response I was told: 'We have limited resources at our disposal. We will not be wasting those resources on a fishing expedition.' This was without doubt the lowest point I had reached. I was staggered to receive that type of response from the gambling company. I think it finally hit home to me exactly what sort of industry I was

dealing with. I had nothing left to give and no chance of recovering any funds. It was all gone.

So what have been the impacts of gambling on me and my family? I've now been separated from my wife after 27 years of marriage. I lost our family home and I rent a small unit with my daughter. I'm bankrupt. My Centrelink disability pension is my only form of income. At age 58, I have no hope of re-entering the property market any time soon, no savings, no employment and bad credit history. [Inaudible] to engage with any friends socially, mostly because I'm constantly embarrassed by my financial situation. I struggle to sleep at all and I can't function properly during the day. In keeping the gambling a secret from my family and friends, my life has been consumed with lies and deception. I've worked hard all my adult life, but I have nothing to show for it. [Inaudible] back to the Salvation Army each week to get food parcels just so my daughter doesn't know where the food's coming from. I have a feeling of being totally helpless when it comes to supporting the kids financially, avoiding family events just in case I get caught out and am expected to pay for a dinner that I can't afford. I wake up each morning to a constant nightmare I just want to go away.

It's debilitating and, some days, it's totally all-consuming to the point that you say to yourself, 'I just can't keep going like this.' I often think of taking the easy way out, contemplating and googling ways to take my own life just to finally get some peace. At one point I discussed my gambling losses with my bank, the Commonwealth Bank, and asked for their support. They could see the huge losses I'd incurred by looking at my bank account, and they went the police around to do a welfare check. I had to make up yet another lie to explain to my daughter why three police officers were knocking at the door at 8 pm.

Most of all, I've lost the respect of the children, which is so important to me. I have to explain to my 23-year-old daughter why we have to pay rent and don't have a place we can call home. Gambling harm destroyed my life as I knew it.

So what can we do to implement change? How can we stop this from happening to anybody else? From my perspective, I still have the implementation of the national self-exclusion register at the top of my priority list. Had this been in place when I first self-excluded from the Northern Territory Racing Commission, I would not have been able to go on and open accounts with TABtouch and BlueBet, which might have saved me around \$400,000. We need a single, national self-exclusion entry point that is robust and easy to use. It should be at least as easy to self-exclude from all sports makers as it is to open a new betting account, which can be done in minutes. I believe this has been approved for implementation as part of the broader National Consumer Protection Framework for Online Wagering and is a work in progress, so I won't spend any more time talking about it other than to say that, the sooner it's implemented, the better. I suggest that there are a lot of small online betting operators out there that are a bit nervous, as they exist predominantly by preying on customers that have self-excluded from the bigger betting companies. I found it all too easy to self-exclude from one betting company only to bounce on to the next when having a relapse. There must be close to a hundred of these companies in operation out there.

The setting of deposit limits needs to be mandatory. We need to set a reasonable deposit limit of, say, \$100 per day, and there needs to be mandatory proof of income to justify deposit limits over a certain threshold. Had it been mandatory to set a deposit limit when I opened my account with BlueBet, would I have requested \$116,000 per day? I don't think so. Even if I had, if I had been required to justify such an absurd limit off my Centrelink disability pension, I'd like to think my request would have been declined, saving me \$116,000. We have limits on our credit cards to protect the bank and the customer. It's not optional. I want to apply the same logic to online betting accounts.

We need to restrict inducements. Bonus bets and deposit matching are the predatory practices of the online gambling industry. Both of these inducements are designed specifically to entice the punter to keep on betting regardless of any recent losses. I can't tell you how many times my betting account balance was zero, I was trying to take a break and I received a text or an email enticing me to make a further deposit with the lure of bonus bets or deposit matching. You actually begin to convince yourself that it would be stupid not to accept the offer. The advertising of bonus bets being offered by betting companies are relentless on our TV screens every day and night, particularly in the course of sporting events.

That leads me on to a ban on gambling advertising and sponsorship. I heard Tim talking about this earlier on. I believe it's something we need to do. We know the online gambling product can be incredibly harmful in much the same way we knew smoking was harmful. We banned smoking advertising, and now we need to do the same with gambling advertising. Most of the online sports gambling ads seem to be centred around offering bonus bets if your horse doesn't win but comes second, third or fourth. It's like they are trying to make you out to be a winner even if you lose. Bonus bets are offered so you don't walk away. It's very hard to walk away when your account balance is zero but you have this bonus bet sitting there, waiting to be used.

I think we should also consider real-time interaction between the bookmaker and the customer such as live, pop-up type warnings and communications that appear on the betting screen, including advising the punter how much he's lost so far, how much time he's spent online, the number of bets that he's placed, his win-loss ratio, the amount lost over the last 30 days and any noted changes in gambling patterns. They should ask if the customer would like to set a deposit limit and suggest taking a break when there are clear red-flag behaviours.

I also think we need to establish a national regulator with the power to ensure a consistent approach is applied by all bookmakers to customers and all red-flag behaviours are identified along with what those red-flag behaviours might look like.

I'll give you an example, Palmerbet, which is regulated by Liquor & Gaming NSW. I had requested by email my account be self-excluded. Seven months later, after sending them an email request to reopen my account at 11 o'clock at night, the account was reopened within minutes. I went on to lose almost \$8,000 that night. When challenged on why the account was reopened, they advised me that I had not completed the correct self-exclusion form. Surely there was a comment on the account referencing my email request to self-exclude. That should have been a red flag to consider before they simply reopened the account.

I'd also like to see betting companies being required to have a financial hardship support policy in place for their customers experiencing gambling harm. As an example, have a look at my experience with BlueBet. It's just not good enough to take \$116,000 in one night from a vulnerable customer with clearly red-flag gambling behaviours and, when it all gets too hard, flick them over to gambling help organisations who have limited funding and then want to have nothing more to do with the customer. We need to disclose the real odds, the real chances of winning, given the condition that gambling is harmful product and that the vast majority of customers will lose over a given period of time. The house always winsâ that's the business model for how betting providers operate. They can't lose; only the punter loses.

I think we need to look at setting a curfew. What I mean by that is applying TAB-type operating hours to online racing. That would still allow sports betting, because I know big sporting events like soccer can be on overseas, but would suspend the ability to place bets on overseas racing at, say, midnight, unless it's a significant event. It's interesting that TAB outlets all close at around 10 pm during the week and 11 o'clock at weekendsâ I think it's as early as 6 o'clock on Sundaysâ but I can bet online at 2 am on a Monday on a harness race in Sweden, eight hours after all TAB outlets have closed. Let's consider for a moment: who would be betting at 2 am on a Monday on a harness race in Sweden? I'd suggest it's a massive red-flag indicator that it just might be a very desperate vulnerable punter chasing losses. In fact, it could be me.

Finally, let's get the banks involved. They could do some groundwork on offering a banking facility that doesn't allow any gambling transactions. I know there are some such products that are available now, but from my experience with the ANZ Bank I know I can still process POLi-type transactions to betting companies even though I have a full gambling block on my bank account. The gambling companies know this and most now accept POLi transactions along with a whole host of other options.

In closing, I worry about my future every day, and there is a big difference between a good day and a bad day. I think I'll always be a person who's vulnerable to gambling harm and somebody that simply cannot gamble at any level. I need to keep learning about what triggers my gambling and put multiple layers of protections in place. I need to ensure I never relapse, but most of all I need to come to terms with my losses and accept that chasing my losses really isn't the answer. Then one day maybe I can sit down with my kids and explain it all to them. Thank you for your time today.

CHAIR: Thank you very much, John. I hope today is one of your good days and that you find some pride in yourself for the courage that you've shown to give this evidence. Without having to ask them, I know that I can say on behalf of other members of the committee and me that, in giving evidence in the way you have today, you have our respect.

John : Thank you very much.

CHAIR: Ken.

Mr Wolfe : Thanks for the opportunity. I'll just tell you a little bit about me and my gambling. At 16 years old I was good enough to play senior football and senior cricket. I didn't drive, so I had to get a ride to the games, and I'd get a ride with the older blokes. [inaudible] game, every Saturday, we'd stop at the TAB, and they made it appear very, very glamorous. I loved hearing them talk about it; that was my introduction to gambling. In those daysâ taking into consideration that I'm as old as the hillsâ there was racing on Saturday, racing on Wednesday, some trot meetings during the week and greyhound meetings at night. There was hardly any racing compared to how we know it today. So it was good fun. It was like a second income; that's how they spoke about it. I'd always hear about their wins, but I'd never hear about their losses.

Off I went, and this was my introduction to gambling. At 16 years old, 17 years old and 18 years old I was continually crossing the line. The line I'm talking about is gambling and the abyssâ the invisible line. You really don't know when you've crossed it, until you wake up one morning and you say: 'Shit, I've got no money. I'm going to have to borrow money.' Or you lie about gambling and hide it, and then you realise 'Ding-ding'â alarm bells. But away you goâ you get paid again on Thursday, and away you go.

Then I blinked, and I was 27 and married with two little kids on one wage. When I was 21, I'd started my dream job; I joined the police force. 'Uphold the right'â 'Tenez le Droit'. I was going to make a difference in people's lives, and I did. All the while, I was sneaking closer to the abyss. They never told me about the blood and guts, the domestics and the accidents. It was all, 'Suck it up, son,' back in those days. There were no debriefings, no matter how horrendous the scene was that we'd come across. It didn't matter.

So I became riddled with PTSD, and I was binge drinking. I'd get a slabâ nah, two slabsâ and we'd be out the back of the police station, drinking slabs of beer and punting. The only time I felt calm was when I was reading the form guide. I was 27 years old with two little kids and punting. I was in the abyss. I was telling lies; I was manipulating family and friends. Because gambling is a cash society, I only needed one big one. I would've been able to stop if I'd had a big winâ illogical thought processes, irrational thought processes and justifications of things being right when they're absolutely wrong. I had nothing but anger. There was domestic violenceâ but nothing physical; coercive control, absolutely; withholding money, absolutely.

My behaviour, just to punt, to get that big one, was appalling. Continually, I would deny it and justify it. It was a miserable time for everybody. It was continually the elephant in the roomâ the shame, the guilt, the stigma. Some people knew there was something wrong in my life, because I was borrowing money all the time. They didn't know what it was, but they never called it out. Some did know what I was doing. They didn't call it out. Some liked to humiliate me. It was very, very difficult. What you do in those circumstancesâ and everybody will attest to thisâ is that you put on masks. You just put on masks. A mask for this, a mask for that. Oh, he's a happy-go-lucky fella! But he's like a duck: he looks pretty cool and calm on the top of the water, but his little legs are going a thousand miles an hour inside.

I had to leave the police force because I could no longer uphold the right. My behaviours were appalling in relation to manipulation, borrowing money and lying. So I had to grieve for the loss of that job. I'd reached a high position in the police force. I went into local government and got into a high position there. All the while, I was hunting and justifying my punting, justifying trying to get the big one. You know how you win TatsLotto? You buy more tickets. And so it went on. Up and down, up and down. In the last year of my punting, with the shame, the guilt and the stigma, suicide was on my mind everyday. There were only two things that stopped me. One

was the kids. Their faces would flash up. And, having been in the police force and attended many, many suicides, I could not find a way that would be gentle on the first responders. Still, I was justifying my behaviourâ wrong things as being right. It's okay. It's okayâ I only need one big one. Irrational thoughts. Masks. Until one day there were three fateful words: you're under arrest. Bang. And I was. It was the day of my epiphanyâ the futility of my life. Kill me now, someone, or take charge of it.

I chose to take charge of it and see it for what it was. I went to jail. While I was in jail, I did a double diploma in counselling, and I found it fascinating that someone like me, who could have been the CEO of BHP or the chief commissioner of the police or very high up in the corporate worldâ how did my life spiral like it did? How did that happen? In jail, while I was doing my diploma, I had an audience of practical subjects that couldn't run away from me. I got a fantastic insight into the personalâ the individual. I got insights into gambling and into a lot of influences.

GA was a great help to me. I've mentored many people and I've helped many people, even some prisoners who have left jail and have found themselves back in the midst of chaos. I do this because I'm going to change a life, and I have already changed some people's lives. Accountability, responsibility, strength, courage: to beat this thing, those are the four things that they have to display, no matter what the companies do to them, no matter what Sportsbet doesâ no matter what. The biggest two are honestyâ brutal, raw honesty: an audit of yourselfâ and the last thing is love. It's all done through a blanket of love for your family, for your children and for your community. So you're kind, not only to yourself but to everyone.

As you can see, I put a fair amount of weight on the individual because it's the individual who's going to stop thisâ who's going to stop their addiction, going to stop their destructive behaviours of self-sabotaging. It's the individual who has strength and courage, responsibility and accountability. I've been doing this since 2013 in a couple of forums and nothing has changed. It has, in fact, gotten worse, with advertising bonus bets and temptation. It's actually gotten worse. For instance, in the first five months of this year there were record losses through playing poker machines. Something's not working. Something is plainly and simply not working.

We can't rely on governments to do it, with all due respect. Like I said, it's been progressively getting worse since 1993. Nothing has been done about gambling harm. One of the biggest things is that it's because its cash; it's purely and simply cash. The gambling companies want as much cash as they can get. They don't care who they get it from. Kerry Packer used to lose \$30 million at a time. They don't care who they get it from. They need the cash. The governments need the cash. I think that the tax revenue for the Victorian state government is huge. They don't want to give that up. They need the cash and the punter needs the cash. He'll raid his superannuation; he'll lie and manipulate to get the cash like I did. He'll justify wrong things as being right and then go to jail for it.

There's a legacy to gambling. But just before I go onto the legacyâ everybody knows what to do. With poker machines, you slow down the spin rate, you get rid of peripheral jackpots, the music, bells, whistles and wing-dings and the losses shown as wins, with the music and the wing-dings. And you pull the thing or press the button and it goes, 'Click, click, click, click, click'. Everybody knows what to doâ maximum bet of a dollarâ but nobody mentions that. We know they're predatory, these machines. Do something about the machines. Don't make them predatory anymore.

As I said, when I first started there was no online gambling. You had a TAB telephone account when they first came out. It was great. You'd be able to ring and make a bet. I'd say my account number and my 18-month-old sitting on my hip would say the code. So I'd say, '138841,' and he'd say, '19398.' That's how many times I did it. He couldn't string two words together or a sentence, but he knew my telephone betting code. People might think that's adorable. No, it's notâ it's appalling. Then they gave bookmakers telephones on course, and you could ring them up and have a bet, on course with a bookmaker via the telephone. If you didn't have enough money, that was all right. He'd do it on tick; he'd give you a bit of credit. That was back in the day, back in the old days. And then when you didn't pay they'd come around and want to break your thumb. Now, you hear how easy it is to open an account. And the advertising: you can't lose, how do you lose? To that mind it's irrational and illogical. You can't lose. Even if I come fourth I get my money backâ you beauty! Read the fine print: for the bonus bet you can only bet on what they say you can bet on at a

time when they say you can bet. So it's not a bonus bet at all. It's all geared their way.

We talk about kids and grooming. I'll tell you what we don't do. What we do not do is prepare our kids for what they are going to be confronted with. Within the curriculum somewhereâ€” year 5 or 6, year 7, year 9 and year 11â€” there needs to be cognitive skills program about things they will be confronted by, and one of the main ones is gambling. If you tell a lie about your gambling, or you borrow to gambleâ€” 'ding, ding, ding' alarm bellsâ€” you're going to end up like me, who came to the school and told you about a big steel cell door clanging behind him: 'Ding, ding.' Educate the kids. The government's given up on my generation and the next generation. But let's start getting fair dinkum.

John spoke a bit about the legacy of gambling. All I can say is: 'Thank God for two-minute noodles.' I'm a heartbeat away from homelessness. My rent just went up by \$65 a month in one fell swoop. I get an age pension. My wifeâ€” she's not at retirement ageâ€” has to work or get the dole, and what she earns they take off my pension. Thank God for two-minute noodles and sausages. It is just ridiculous. I raided my superannuation and spent it all. I spent all my long service leave. I have nothing. I have to rely on the pension, and it is hardâ€” it is damn hard. But I'm content. I've accepted that gambling Ken isn't the real Ken. For all those yearsâ€” and we're talking 35, 40 yearsâ€” it was a Ken with a body full of masks, a face full of masks that are all gone. My appalling behaviours have been replaced with acts of kindness, help and reaching out, because I know the misery and I've lived the miseryâ€” gambling harm, the abyss. Compulsive gambling is a misery and tens of thousands of people in Australia feel it every day.

One of the things I'd like to see in relation to online gambling would be that there are no credit card deposits, that no credit card could be used to make a deposit plain and simpleâ€” you can't use it. It's a VISA debit card, your own money or a transfer from a bank, and you can only transfer twice in a 24-hour period, plain and simple. An enforceable code of conduct is needed, as self-regulation won't work, as Anna said. We've seen Crown Casino try to self-regulate itself, and it didn't work. So no credit card deposits, two deposits in any 24-hour periodâ€” if someone wants to make a deposit over \$10,000 surely AUSTRAC's going to say, 'Hang on, that's a \$10,000 transaction. Let's have a quick look at that,' and that can't be completed for a 48-hour period, or something like that. We need some commonsense restrictions and a code of conduct.

If someone is trying to back the card, like I didâ€” if I went to the races, I'd try and pick every winner. On a Saturday afternoon, I'd go to the Seaford Hotel or the Grand or the Pier, and I'd try and pick every winner of every race. Sometimes in a field of 12 I'd back six horses. I'd have a saver and a saverâ€” illogically rational thought processes. Those are the red flags that John spoke about, and they only need to be called out. You plant the seed in a gambling addicts mind; you get the ball rolling. Plant the seed; call it outâ€” a code of conduct. 'Hello, Mr Wolfe. You've had four bets in the last 15 minutes. Is everything all right? It doesn't seem logical that you've backed five horses in the same race,' and have the ability to suspend the account and say, 'We think you need to take a break. Your account is suspended for 48 hours. Thank you,' and if you don't like it, whatever: 'This information is shared amongst the bookmakers, shared amongst those who provide the services, so we know what we're talking it out.' So we are calling it out. We are giving the individual an opportunity to recognise and to do something.

I think that's enough from me. Thank you very much.

CHAIR: Ken, thank you very much, and I hope this is appropriate to say: I feel like we saw and heard the real Ken today.

Mr Wolfe : Thank you very much.

CHAIR: I really appreciate your doing what you've done and telling us what you've told us. Ken, John and Anna: again, on behalf of all the members of the committee, and I'm sure everyone who has watched this live online, thank you so much for your courage and your bravery. Thank you for telling your stories, and thank you for coming with suggestions about things that could be changed to try to stop this happening to other people in the future. For everything that you've gone through, please know that what you are doing is making a positive difference and having an

impact, and we are very grateful that you have shared your time and experiences with us.

Mr Wolfe : Thank you very much.

CHAIR: I declare the hearing closed.

Committee adjourned at 12:05