

---

**TRANSCRIPT OF PROCEEDINGS (Private Session)**

---

**COMMISSIONER: HON. RAY FINKELSTEIN AO QC**

**IN THE MATTER OF A ROYAL COMMISSION  
INTO THE CASINO OPERATOR AND LICENCE**

**MELBOURNE, VICTORIA**

**11.59 AM, THURSDAY, 06 MAY 2021**

**Counsel Assisting the Commission  
(instructed by Corrs Chambers Westgarth  
as Solicitors Assisting the Commission)**

**MR ADRIAN FINANZIO SC  
MS PENNY NESKOVIC QC  
MS MEG O'SULLIVAN  
MR GEOFFREY KOZMINSKY**

1 MS NESKOVCIN: Thank you, Commissioner. We're calling a  
2 witness by the name of Confidential who is appearing by  
3 video. Confidential  
4  
5 COMMISSIONER: Thank you. I will just have to wait until  
6 Co comes up on the screen.  
7  
8 Here we go.  
9  
10  
11 Confidential AFFIRMED  
12  
13  
14 EXAMINATION-IN-CHIEF BY MS NESKOVCIN  
15  
16  
17 MS NESKOVCIN: Thank you Confidential Can you state for  
18 the transcript your full name, please.  
19  
20 A. Yes, Confidential  
21  
22 Q. Your address?  
23  
24 A. Confidential  
25 Confidential  
26  
27 Q. Thank you Confidential You've provided a submission to  
28 the Royal Commission. The Commissioner has a copy of your  
29 submission. I'll read the document ID for the transcript. It's  
30 Confidential  
31  
32 Commissioner, that submission should be tendered.  
33  
34 COMMISSIONER: I'll give it the exhibit number and describe it  
35 as the statement of Confidential  
36  
37  
38 EXHIBIT #RCPH0013a/b - STATEMENT OF Confidential  
39 Confidential  
40  
41  
42 MS NESKOVCIN: Confidential we understand that you've  
43 given your submission and you're giving evidence today on  
44 the basis of anonymity.  
45  
46 A. Yes, that's correct.  
47

- 12:01 1 Q. Confidential
- 12:01 2
- 12:01 3 A. That's correct.
- 12:01 4
- 12:01 5 Q. About what age were you when you graduated?
- 12:01 6
- 12:01 7 A. I was 26.
- 12:01 8
- 12:01 9 Q. When did you start gambling?
- 12:01 10
- 12:01 11 A. I started gambling on poker machines on my 18th birthday,
- 12:02 12 but prior to that, in childhood, I did scratchy tickets for special
- 12:02 13 occasions.
- 12:02 14
- 12:02 15 Q. And when you started gambling, what was the extent of
- 12:02 16 your gambling? How often were you gambling and were the
- 12:02 17 amounts manageable?
- 12:02 18
- 12:02 19 A. At the commencement of gambling it was just something
- 12:02 20 that I did with my family, and it gradually grew from there, but at
- 12:02 21 the commencement of it, it was \$10, \$20, maybe two or three
- 12:02 22 times a week. So for a young person, a lot of money, but not
- 12:02 23 unmanageable in the scheme of things.
- 12:02 24
- 12:02 25 Q. When did it become unmanageable?
- 12:02 26
- 12:02 27 A. It became unmanageable in my early 20s when I started
- 12:02 28 studying at uni and was making my own money.
- 12:02 29
- 12:02 30 Q. And at that point was it just gambling, pokies machines, or
- 12:02 31 was it any other form of casino gambling?
- 12:02 32
- 12:02 33 A. My gambling has been solely on poker machines.
- 12:03 34
- 12:03 35 Q. Thank you. And in Confidential, as I understand it?
- 12:03 36
- 12:03 37 A. Predominantly, yes.
- 12:03 38
- 12:03 39 Q. I understand that you self-excluded at one point. When
- 12:03 40 was that?
- 12:03 41
- 12:03 42 A. So I've had a few rounds of self-exclusion. The first round
- 12:03 43 would have been when I was 24 or 25, so 2004-2005, and the
- 12:03 44 current round that I'm subject to at the moment was 2020.
- 12:03 45
- 12:03 46 Q. I want to ask you some questions about the self-exclusion
- 12:03 47 process a little later, but just for now, did you work out ways to

12:03 1 get around the self-exclusion?

12:03 2

12:03 3 A. I did. Initially I was aware of the venues that I was banned  
12:03 4 from, and having a car, it's very easy to drive outside the scope of  
12:03 5 your banning, so to speak, to venues where you could access  
12:03 6 gaming machines.

12:03 7

12:03 8 Q. So even though you were subject to self-exclusion orders,  
12:03 9 you continued to gamble?

12:03 10

12:03 11 A. Not from 2020 onwards, but previous to that in my first  
12:04 12 round, yes.

12:04 13

12:04 14 Q. Yes, all right, we'll come back to that in a moment. But  
12:04 15 your statement indicates an episode at Crown Casino in --  
12:04 16 sometime ago. I want to ask you about that. You attended  
12:04 17 Crown Casino in Melbourne for a wedding. When approximately  
12:04 18 was that?

12:04 19

12:04 20 A. Confidential

12:04 21

12:04 22 Q. And you weren't there to gamble?

12:04 23

12:04 24 A. No, the purpose for me attending Crown was to attend the  
12:04 25 wedding of my friend.

12:04 26

12:04 27 Q. Had you self-excluded from other venues at that point?

12:04 28

12:04 29 A. I had, Confidential

12:04 30

12:04 31

12:04 32

12:04 33 Q. Can you tell the Commissioner what transpired when you  
12:04 34 were at the casino Confidential

12:04 35

12:04 36 A. Certainly. So I was at the wedding in a function area of  
12:04 37 Crown which was upstairs. To get to the bathroom, I went  
12:04 38 downstairs, down quite a large escalator to go and use the  
12:05 39 bathroom. When I got to the bottom of the escalator and started  
12:05 40 walking along the floor towards the bathroom, I found a bank  
12:05 41 of --- probably two or three banks of five or six poker machines.  
12:05 42 The distance between myself and the bathroom, they were there,  
12:05 43 and in that time, I was probably there for maybe 10 minutes and  
12:05 44 did not view any staff there during a period of time where I lost,  
12:05 45 in my mind, quite a bit of money, about \$500, and as a result of  
12:05 46 that became increasingly distressed in that environment.

12:05 47

12:05 1 Q. So you went to the bathrooms, you came across a bank of  
12:05 2 gaming machines, you managed to spend \$500 in a short space of  
12:05 3 time?  
12:05 4  
12:05 5 A. Yes.  
12:05 6  
12:05 7 Q. And there was nobody there?  
12:05 8  
12:05 9 A. Correct.  
12:05 10  
12:05 11 Q. Was it in a location where you weren't expecting any  
12:06 12 gaming machines to start with?  
12:06 13  
12:06 14 A. Yes, that's correct, because I had entered the facility  
12:06 15 another way and I didn't know there would be gaming machines  
12:06 16 there. I thought I was in the function part of Crown, not the  
12:06 17 gaming part of Crown.  
12:06 18  
12:06 19 Q. And you said there was no one else there. Do you mean in  
12:06 20 a supervisory capacity?  
12:06 21  
12:06 22 A. Correct. I don't remember seeing any staff or security  
12:06 23 monitoring those machines.  
12:06 24  
12:06 25 Q. And you were getting upset at the time?  
12:06 26  
12:06 27 A. I was, yes.  
12:06 28  
12:06 29 Q. And no one approached you to see whether you were okay  
12:06 30 or assist you in any way?  
12:06 31  
12:06 32 A. Correct, I was quite visibly upset in terms of the amount of  
12:06 33 gambling I was doing in that short space of time, and nobody  
12:06 34 from the casino approached me to check on my welfare at that  
12:06 35 time.  
12:06 36  
12:06 37 Q. So what do you think could or should been done differently  
12:06 38 to ensure a person in your situation wasn't caught in that  
12:06 39 circumstance and that it doesn't happen again?  
12:06 40  
12:06 41 A. I believe that the geographical layout of those machines  
12:06 42 could have been done differently. As I said, I expected to be in  
12:07 43 the function part of Crown, not the gambling part of Crown, and  
12:07 44 I think that if those machines are to stay where they are, then  
12:07 45 there's certainly scope for more frequent or regular monitoring of  
12:07 46 them or for staff to placed that are easily accessible by players on  
12:07 47 those machines.

12:07 1  
12:07 2 Q. Thank you **Confidential**  
12:07 3  
12:07 4 A. Thank you.  
12:07 5  
12:07 6 Q. I want to ask you about the self-exclusion process that  
12:07 7 you've been through. As you said, **Confidential**  
12:07 8 **Confide** you're an educated person. How did you find that  
12:07 9 self-exclusion process? Was it easy to access, difficult to  
12:07 10 understand? Could you tell us --  
12:07 11  
12:07 12 A. I found the process quite complicated, Commissioner. I,  
12:07 13 **Confidential** struggled to find the information that  
12:07 14 I needed and once I did find that information, the process was  
12:07 15 inflexible and intimidating.  
12:07 16  
12:07 17 Q. And what would you like to see changed to that process to  
12:08 18 better assist people in similar circumstances?  
12:08 19  
12:08 20 A. I think that the resourcing around it could be more  
12:08 21 accessible, perhaps available through a range of community  
12:08 22 resources like doctors' surgeries or community sector  
12:08 23 organisations who assist people with gambling problems. I also  
12:08 24 believe that the process itself needs to be more supportive of the  
12:08 25 person who's accessing the service, so there needs to be  
12:08 26 an opportunity for support for that person and for that opportunity  
12:08 27 to remain obvious, and for people to take the process with  
12:08 28 an understanding that they might be approaching it with  
12:08 29 a pre-existing condition or concern that would make it difficult  
12:08 30 for them to do that.  
12:08 31  
12:08 32 Q. In all your time gambling at various venues, have you ever  
12:08 33 seen the self-exclusion process advertised in any way?  
12:09 34  
12:09 35 A. No, I haven't.  
12:09 36  
12:09 37 MS NESKOVICIN: Commissioner, did you have any questions?  
12:09 38  
12:09 39 COMMISSIONER: Just a couple, if that's all right.  
12:09 40  
12:09 41 A. Certainly.  
42  
43  
44 **QUESTIONS BY THE COMMISSIONER**  
45  
46  
12:09 47 COMMISSIONER: **Confidential** I'm interested to learn a little

12:09 1 about the process you went through and the complications you  
 12:09 2 experienced in the self-exclusion process. Can I start by asking  
 12:09 3 this question: Are these things that happened to you **Confidential**  
 12:09 4 or did you try this in Crown Casino in Melbourne?  
 12:09 5  
 12:09 6 A. **Confidential** Commissioner.  
 12:09 7  
 12:09 8 COMMISSIONER: Do you know what the processes of  
 12:09 9 self-exclusion are like in Melbourne at the Crown Casino? In  
 12:09 10 other words, have you ever looked it up on the internet or  
 12:09 11 something like that?  
 12:09 12  
 12:09 13 A. To be honest, no, I haven't, because I don't come to  
 12:09 14 Melbourne very often and didn't foresee it as an issue.  
 12:09 15  
 12:09 16 COMMISSIONER: All right. That's all I need to know. Thank  
 12:09 17 you very much.  
 12:09 18  
 12:10 19 A. Thank you.  
 12:10 20  
 12:10 21 MS NESKOVCIN: Thank you, **Confidential** Nothing further,  
 12:10 22 Commissioner.  
 12:10 23  
 12:10 24 COMMISSIONER: Thank you.  
 12:10 25  
 12:10 26  
 12:10 27 **THE WITNESS WITHDREW**  
 12:10 28  
 12:10 29  
 12:10 30 CHAIR: We will adjourn until 2.15?  
 12:10 31  
 12:10 32 MS NESKOVCIN: 2.00 pm.  
 12:10 33  
 12:10 34 COMMISSIONER: 2.00 pm. I'll adjourn until then, thank you.  
 12:11 35  
 12:11 36  
 12:11 37 **ADJOURNED** [12.10PM]  
 12:11 38  
 12:11 39  
 12:12 40 **RESUMED** [2.06PM]  
 12:12 41  
 12:12 42  
 14:06 43 COMMISSIONER: Good afternoon, everyone. Please sit down.  
 14:06 44  
 14:06 45 MS NESKOVCIN: Commissioner, the next witness is  
 14:06 46 **Confidential**  
 14:06 47

14:06 1 COMMISSIONER: Thank you.

14:06 2

14:06 3

14:06 4 **Confidential** AFFIRMED

14:06 5

14:07 6

14:07 7 **EXAMINATION-IN-CHIEF BY MS NESKOVCIN**

14:07 8

14:06 9

14:06 10 MS NESKOVCIN: Thank you, **Confidential**. For the transcript,  
14:06 11 would you please state your full name.

14:06 12

14:06 13 A. My full name is **Confidential**

14:06 14

14:06 15 Q. And what is your address for the transcript?

14:07 16

14:07 17 A. **Confidential**

14:07 18

14:07 19 Q. **Confidential**, I understand you've provided a statement or  
14:07 20 submission to the Commission. For the transcript, I'll state the  
14:07 21 document ID **Confidential**

14:07 22

14:07 23 **Confidential** in the statement you mention your sister. I understand  
14:07 24 that you've used a different name for your sister to protect her  
14:07 25 identity?

14:07 26

14:07 27 A. That's correct, yes.

14:07 28

14:07 29 Q. Is your statement otherwise true and correct?

14:07 30

14:07 31 A. Yes.

14:07 32

14:07 33 MS NESKOVCIN: I tender that, Commissioner.

14:07 34

14:07 35 COMMISSIONER: Thank you. That will be the statement of  
14:07 36 **Confidential**. Does it have a date? No, just undated.

14:07 37

14:07 38 ASSOCIATE: It's RCPH0014.

39

40

41 **EXHIBIT #RCPH0014a/b - STATEMENT OF** **Confidential**

42 **Confidential** (UNDATED)

43

44

14:08 45 MS NESKOVCIN: **Confidential** I understand you are going to tell  
14:08 46 the Commissioner today how your family has been affected by  
14:08 47 gambling. I understand you lost your sister a while ago. Our

14:08 1 condolences for your loss. When did your sister start gambling?

14:08 2

14:08 3 A. Okay, well, as far as we know, it's always very hard to  
14:08 4 know exact time, because of the shame and stigma, but it was in  
14:08 5 around the 1990s, somewhere in there. We know for sure it was  
14:08 6 at least started in 1997, because when my sister's body was found,  
14:08 7 before she took her life, she put everything on the table, on the  
14:08 8 kitchen table, and it was the last 15 years of bank statements. She  
14:08 9 wanted us to see her behaviour. And what she couldn't tell us  
14:08 10 when she was alive, she put it all out there. So, did she gamble  
14:08 11 before that? Quite possibly. But I don't know for sure.

14:08 12

14:08 13 Q. It only came to light, what she was --- this past that she'd  
14:09 14 concealed from her family, after she'd taken her life; is that right?

14:09 15

14:09 16 A. That's right. And in the time, the 15 years between 1997 to  
14:09 17 2012, which is when she took her life, you know, we had our --  
14:09 18 we --- we kept on asking her, "Are you gambling?" And she  
14:09 19 would always say, "No."

14:09 20

14:09 21 COMMISSIONER: How old was she when she died?

14:09 22

Confidential

14:09 23

14:09 24

14:09 25 MS NESKOVCIN: Now that you've been able to piece together  
14:09 26 some of the past, what do you think was happening, how often  
14:09 27 was she gambling and to what extent?

14:09 28

14:09 29 A. Well, take us back to when the Crown Casino opened. My  
14:09 30 sister was a girl --- you know, she was like a lot --- there's a lot of  
14:09 31 women out there like my sister. She just loved anything for free.  
14:10 32 She was a girl that would give blood just to get a cup of coffee  
14:10 33 and a sausage roll. And she used to tell the family, you know,  
14:10 34 "Just go and give blood and this is what you get." So when the  
14:10 35 Crown Casino opened, she continued that story. "Not only do I --  
14:10 36 you know, I can actually play and be on a table, and they give me  
14:10 37 drinks and food." So for my sister --- everyone loves something  
14:10 38 for free. She particularly loved everything for free, especially  
14:10 39 when she could then use the money she wasn't spending on drinks  
14:10 40 and food to play on whatever. That's where I see the inducements  
14:10 41 caught her.

14:10 42

14:10 43 Q. So you think it was the allure of the free, complimentary  
14:10 44 services that gamblers are given by Crown that attracted your  
14:10 45 sister to the venue?

14:11 46

14:11 47 A. Without doubt.

14:11 1

14:11 2 Q. And that was in the form of drinks, parking. Anything  
14:11 3 else?

14:11 4

14:11 5 A. I would assume food, but I wasn't in there to see whether  
14:11 6 she got food. But I would think so. I don't know, this is trying to  
14:11 7 read her mind, but why would she sit at home --- she's on her own,  
14:11 8 and that's all right, I'm on my own too, but she was --- why watch  
14:11 9 TV when you can sit at a machine and get given drinks and food  
14:11 10 and free parking? And she lived in **Confidential** so she was very  
14:11 11 accessible to the Crown Casino.

14:11 12

14:11 13 Q. And how did she keep this from the family?

14:11 14

14:11 15 A. Well, she lived alone, so that's the nature of addiction.

14:11 16

14:11 17 You can hear me okay? Okay.

14:11 18

14:11 19 That's the nature of addiction. You don't tell people. So early  
14:11 20 days, she was --- we'd be playing cards with the family and she'd  
14:11 21 shuffle them like a casino would, and we'd go, "How did you  
14:12 22 learn how to do that?" She goes, "At the casino." So she was  
14:12 23 quite open in the early days because it wasn't probably  
14:12 24 an addiction then. She probably saw it as fun, you know, you go,  
14:12 25 you get drinks. Why would you stay home when you can do that?  
14:12 26 And that's a great example how inducements can destroy a life,  
14:12 27 because if it wasn't for those inducements, she probably would  
14:12 28 have just gone and given blood.

14:12 29

14:12 30 Q. What would you have liked to have seen happen and what  
14:12 31 do you think should happen to protect people like your sister?

14:12 32

14:12 33 A. Well, about two or three years ago I was having dinner with  
14:12 34 a friend, and it was in the complex of the casino, and thankfully  
14:12 35 I don't have an addiction. So I thought, this is curious. I wonder  
14:12 36 if they're still doing this inducement thing. So I walked in and  
14:12 37 I got the treatment. And it's the royal treatment, you know. "Oh,  
14:12 38 if you sign up here, you get a card, and when you come here, you  
14:13 39 can swipe, and if you play on a machine or a table for 30 minutes,  
14:13 40 you get free parking," and it just went on and on and on. And  
14:13 41 I just said, "Oh, really?" I just played along with it. And they  
14:13 42 said, "Here's roughly \$20 to start off," something like that. And  
14:13 43 I said, "Where can I cash it in, because I don't gamble." So it  
14:13 44 showed me it's still happening. It just might be enough to get  
14:13 45 someone started. You spend 30 minutes on a machine or a table  
14:13 46 and you can lose a hell of a lot more money than \$10 parking.

14:13 47

14:13 1 Q. And is there anything you would have liked to have been  
 14:13 2 there for your family to help you afterwards, to understand or in  
 14:13 3 the healing process, having lost your sister to a gambling  
 14:13 4 addiction?

14:13 5  
 14:13 6 A. Well, the biggest thing was why wasn't anyone stepping in,  
 14:13 7 because this is what we saw of the activity from what she left on  
 14:13 8 the table. That was behaviour that should have been picked up.  
 14:14 9 This wasn't people going to a venue with friends and having  
 14:14 10 drinks and having fun. This is someone, you know, almost night  
 14:14 11 after night, you know, maybe three or four nights of the week,  
 14:14 12 you know, on her own, looking very despondent, I would assume.  
 14:14 13 You know, when money's lost at that level, it's --- and so I --  
 14:14 14 there's two things. If there weren't inducements to lure her, and if  
 14:14 15 someone had stepped in and said, "Are you okay?" Because she's  
 14:14 16 got to talk to somebody. She wasn't talking to the family. And so  
 14:14 17 if two of those things hit, she would well be sitting here saying,  
 14:14 18 "I had an addiction but I got over it because someone tapped on  
 14:14 19 my shoulder."

14:14 20  
 14:14 21 Q. **Confidenti** is there anything else you would like to tell the  
 14:14 22 Commissioner about your story and your sister's story?

14:15 23  
 14:15 24 A. Well, there's a lot. So just to give you an idea, from the  
 14:15 25 1990s to 2003, it was all about **casino**. We find out --- she  
 14:15 26 eventually bought a house in **Confide**. And then at some point, it  
 14:15 27 came --- the family became aware she was sleeping in her car.  
 14:15 28 And so that was one big thing. We thought, "Well, what's going  
 14:15 29 on?" And that's when we had a family meeting, brought her in  
 14:15 30 and said, "You've got to move away from **Confidential** move **Co** to  
 14:15 31 Mum's and, you know, away."

14:15 32  
 14:15 33 Q. Is that when you actually realised there was a problem?

14:15 34  
 14:15 35 A. Yeah, but she still wouldn't acknowledge it, but we knew.

14:15 36  
 14:15 37 COMMISSIONER: Could I just ask a question.

14:15 38  
 14:15 39 A. Yes.

14:15 40  
 14:15 41 COMMISSIONER: Did your sister work? Did she have a job?

14:15 42  
 14:15 43 A. Yes, **Confidential**

14:15 44  
 14:15 45 COMMISSIONER: Was it full-time employment?

14:15 46  
 14:15 47 A. Full-time, yes.

14:15 1  
14:15 2 COMMISSIONER: So that her days at least were taken up with  
14:15 3 her job?  
14:15 4  
14:15 5 A. Absolutely, and then her nights --- yeah.  
14:16 6  
14:16 7 COMMISSIONER: When she bought the house in [Confiden] was  
14:16 8 that with her own money?  
14:16 9  
14:16 10 A. Yeah, it was a loan.  
14:16 11  
14:16 12 COMMISSIONER: Loan from the bank?  
14:16 13  
14:16 14 A. Yeah. I don't think --- I can't be sure, because she wasn't my  
14:16 15 partner or --- she was my sister. So I don't know how much loan,  
14:16 16 I don't know how much she put in. [Confidential]  
14:16 17 [Confidential]  
14:16 18  
14:16 19 COMMISSIONER: As fashionable as it is now.  
14:16 20  
14:16 21 A. Exactly. So I'm not sure how much she spent, probably  
14:16 22 150,000, so she probably had a bit of money. Everything was  
14:16 23 tracking along okay at that point. But the warning signs were  
14:16 24 when money was getting stolen. My sister's engagement ring  
14:16 25 disappeared.  
14:16 26  
14:16 27 COMMISSIONER: Another sister?  
14:16 28  
14:16 29 A. Yeah, another sister.  
14:16 30  
14:16 31 COMMISSIONER: Sorry, to clarify.  
14:16 32  
14:16 33 A. Yeah. And none of us felt safe. We --  
14:16 34  
14:16 35 MS NESKOVCIN: And did she steal from you or from your  
14:16 36 mother --  
14:16 37  
14:16 38 A. Yeah. Things like I'd have her over for dinner with other  
14:16 39 people, and I'd hide my money in a very obscure place. She  
14:17 40 always found it.  
14:17 41  
14:17 42 COMMISSIONER: Why did you hide your money? Why --  
14:17 43  
14:17 44 A. Because we --- because of the stealing that people had been  
14:17 45 finding when --  
14:17 46  
14:17 47 COMMISSIONER: Just from family or friends --

14:17 1  
14:17 2 A. Friends --- family. Family.  
14:17 3  
14:17 4 COMMISSIONER: Is this something you discussed with other  
14:17 5 members of the family?  
14:17 6  
14:17 7 A. Yeah, we all felt that there was a problem here, but she was  
14:17 8 saying, "No, I don't gamble."  
14:17 9  
14:17 10 COMMISSIONER: Can I just come back to the house. When  
14:17 11 you saw her, that she was actually sleeping in the car, I take it she  
14:17 12 told you she just didn't have the house any longer?  
14:17 13  
14:17 14 A. We just put two and two together.  
14:17 15  
14:17 16 COMMISSIONER: She never told you that she sold the house?  
14:17 17  
14:17 18 A. We --- it was like, why would you sleep in the car if you had  
14:17 19 still your house?  
14:17 20  
14:17 21 COMMISSIONER: Fair question.  
14:17 22  
14:17 23 A. Yeah.  
14:17 24  
14:17 25 COMMISSIONER: And what was the answer to that?  
14:17 26  
14:17 27 A. See, that's the thing. I come from a family of six siblings --  
14:17 28 five siblings, four now, that, you know, one of them stepped in  
14:18 29 and she stayed there a few nights, and that's when the ring went  
14:18 30 missing. And that's when they said, "What happened to the  
14:18 31 house?" I don't know. She might have told one of my siblings,  
14:18 32 but I was never told, "I sold the house."  
14:18 33  
14:18 34 COMMISSIONER: Who was the executor of her estate?  
14:18 35  
14:18 36 A. My brother.  
14:18 37  
14:18 38 COMMISSIONER: Do you know from your brother what kind  
14:18 39 of debt your sister had at the time of her death?  
14:18 40  
14:18 41 A. Yes, yes.  
14:18 42  
14:18 43 COMMISSIONER: How much and owed to whom?  
14:18 44  
14:18 45 A. Well, not enough to take your life. She had --- because on  
14:18 46 that table was a lot of payday loans. There were bank credit  
14:18 47 cards, offers for credit cards. And so I think she amassed around

14:18 1 about only \$40,000 in --- so she'd obviously gambled her house,  
14:18 2 I think she sold it for 200, because I'm guessing she sold it when  
14:18 3 I sold my house in **Confidential** and that was 200, so I'm just  
14:18 4 guessing. So I just think she's lost that, her income each year, and  
14:19 5 then she's died with a debt of 40,000.

14:19 6  
14:19 7 COMMISSIONER: To various payday lenders, or to the bank as  
14:19 8 well?

14:19 9  
14:19 10 A. Oh, she was hounded. She was hounded. Because payday  
14:19 11 lenders --- they would take things --- I don't know how they work,  
14:19 12 I've never been to a payday lender --- but she would have offers  
14:19 13 for credit cards and she took them up. And then so --- and then  
14:19 14 more and more came, but then she was hounded, and I think that's  
14:19 15 what drove her to suicide.

14:19 16  
14:19 17 COMMISSIONER: How do you know she was hounded?

14:19 18  
14:19 19 A. The letters on the table. So --

14:19 20  
14:19 21 COMMISSIONER: These are letters by creditors asking for their  
14:19 22 money to be paid back?

14:19 23  
14:19 24 A. We had everything. It was pretty much the last 15 years of  
14:19 25 her life.

14:19 26  
14:19 27 MS NESKOVCIN: And so the Commissioner understands,  
28 **Confidential** when your brother found your sister, your sister had  
29 left all these statements on the kitchen table?

30

31 A. Yes.

32

14:19 33 Q. By way of perhaps an explanation for the desperate  
14:19 34 situation she was in?

14:19 35

14:19 36 A. What she did, yes.

14:19 37

14:19 38 Q. So there were statements, bank statements, payday lender  
14:20 39 demands, credit card statements on the kitchen table?

14:20 40

14:20 41 A. That's right, and what I say is what she couldn't tell us  
14:20 42 when she was alive due to shame and stigma, it's like, well, what  
14:20 43 does she bloody well got to lose before taking her life?

14:20 44

14:20 45 Q. And you grew up in **Confidential** did you?

14:20 46

14:20 47 A. Yes.

14:20 1  
14:20 2 Q. Confidential  
14:20 3  
14:20 4 A. Yes.  
14:20 5  
14:20 6 Q. --- You said that after she sold her house, or when she was  
14:20 7 sleeping in the car, your family suggested --  
14:20 8  
14:20 9 A. It impacted Mum in a huge way, like, because --- that moves  
14:20 10 away from Crown Casino, she moved up to Confidential, but that's  
14:20 11 where the inducements created the addiction, because it kept her  
14:20 12 there. Then when we saw these things were happening with  
14:20 13 sleeping in the car, we as a family said, "Move Confidential  
14:20 14 Move in with Mum." So you can just imagine, you know, that  
14:20 15 was very hard on Mum because she was still gambling and she  
14:20 16 transferred her addiction to pubs and clubs, pokies, because they  
14:21 17 had inducements too. And that's why this Royal Commission  
14:21 18 should extend to that.  
14:21 19  
14:21 20 COMMISSIONER: How long did she live with Mum?  
14:21 21  
14:21 22 A. About --- I would think about three or four years. And  
14:21 23 I remember saying to Mum when she was --- it was in 2007, I said  
14:21 24 to Mum, I was up there and I said, you know, just a general thing,  
14:21 25 "How's things going? What age do you think you'll live to?"  
14:21 26 You know, just general conversations you might have. And she  
14:21 27 said, "I don't want to live anymore because Confidential treats me like  
14:21 28 a prisoner in my house, because she's so moody." That's what the  
14:21 29 addiction does. So we got Mum into a gated community, and we  
14:21 30 made --- we set my sister up in her own unit.  
14:21 31  
14:21 32 Q. Yes.  
14:21 33  
14:21 34 A. But then she would be knocking on Mum's window, on  
14:21 35 a pensioner's window, at 11 o'clock at night, to go, to take her to  
14:22 36 the ATM to get some money. That's what addiction does. And  
14:22 37 the day that the policeman was at Mum's door aged her  
14:22 38 considerably. I've got a photo of Mum and my sister just before  
14:22 39 it, and they both look young. My sister was only Confidential. Mum  
14:22 40 looked so much younger. She aged overnight. And for the last  
14:22 41 seven years of her life, she told me, having a policeman at the  
14:22 42 door telling her her daughter had hung herself --- so you can just  
14:22 43 imagine the destruction it's done to our family. And prematurely,  
14:22 44 my Mum passed away two years ago, from cancer. So I would  
14:22 45 assume --- she looked very well. I think it's the stress of losing  
14:22 46 her daughter, you know.  
14:22 47

14:22 1 So that's the harm. And the harm gets even worse, because while  
14:22 2 my sister was alive, none of us felt safe to be around her because  
14:23 3 she was either asking for money or stealing money. And I've got  
14:23 4 to tell you, when the phone rings from a sibling that's doing that,  
14:23 5 you don't want to answer or you don't feel safe to have them in  
14:23 6 your home. That does so much damage to a relationship.  
14:23 7

14:23 8 MS NESKOVCIN: Do you think your family would have  
14:23 9 benefited from a service or counselling to understand how to deal  
14:23 10 with people with addictions, especially people to whom you find  
14:23 11 it hard to say no?  
14:23 12

14:23 13 A. That's right. Like, if we --- I kick myself for not doing  
14:23 14 more, as in finding out --- but, you know, I think --- I keep hearing  
14:23 15 it from people who have an addiction. They deny it. They live  
14:23 16 two lives. My sister, we were her gold. It's all --- it's all she had.  
14:23 17 She had the pokies, she had a job, she had a job with her  
14:24 18 accounting, she went back to that **Confidential**, but apart from  
14:24 19 the pokies, we were her life. So she was worried of losing that  
14:24 20 too. If she told us the truth, she might have thought we didn't  
14:24 21 want to know her, you know, so that's why I think she's kept it all  
14:24 22 to herself. And it's not true, we wouldn't abandon her. But that's  
14:24 23 what those with addiction often think.  
14:24 24

14:24 25 Q. You've said it a few times that you felt there was a stigma  
14:24 26 associated with gambling.  
14:24 27

14:24 28 A. There is, yes.  
14:24 29

14:24 30 Q. Why do you --- is that the way you've been brought up or is  
14:24 31 that something you sense from the community?  
14:24 32

14:24 33 A. It's still well and alive now. My whole family, I'm the only  
14:24 34 one standing up. Because my sister knew what I was like. So the  
14:24 35 rest of the family would rather this just be kept away. That's why  
14:24 36 my names are taken away. They don't want to be associated with  
14:24 37 it. My brother said, "Do you really want your name associated  
14:25 38 with problem gambling?" You know? So that's why my brother,  
14:25 39 he was the executor, he showed me everything that was on the  
14:25 40 table, then he threw it away. He said, "Thank goodness I  
14:25 41 withdrew it before the coroner came," and I'm going, "What  
14:25 42 a shame." Because it was an addiction suicide, without doubt.  
14:25 43 You don't put everything on the table, and she did have quite  
14:25 44 a few bottles of wine. I think that's how you hang yourself, you  
14:25 45 know. You couldn't do it sober, could you? It's so tragic. And  
14:25 46 all the things that could have happened before, you know, that --  
14:25 47 a lot of these people can't be open with a family member. That's

14:25 1 why people have to step in at the venues. People have to say,  
 14:25 2 "Are you okay? Look, you've been here two or three nights in a  
 14:25 3 row, you really need to" --- and things are a lot better now,  
 14:26 4 probably not, I don't know. It's so important, because otherwise  
 14:26 5 you either spiral down towards suicide, or something happens,  
 14:26 6 you get hit by a Mack truck and you wake up and you --- like  
 14:26 7 some people I know that just overcome it and then help other  
 14:26 8 people overcome it. But that's probably more rare. Because low  
 14:26 9 self-esteem is endemic in human lives. Add an addiction, you  
 14:26 10 probably feel pretty worthless. So I'm sure my sister thought  
 14:26 11 everyone's better off without her. And it all started with  
 14:26 12 inducements, to take you back to that. You know, there were  
 14:26 13 other things she liked doing. She loved --- it's really --- you know,  
 14:26 14 loved going to the gym. She was --- loved her football. You  
 14:26 15 know? So maybe she might have just given a lot more blood and  
 14:27 16 get those free things, but she'd be here.

14:27 17  
 14:27 18 Q. **Confidential** you've made a lot of points but I want to make  
 14:27 19 sure you've had an opportunity to make the points that you  
 14:27 20 wanted to make to the Commissioner, and they were that it's the  
 14:27 21 offering of the inducements which were the allure which started  
 14:27 22 your sister's addiction; there was nobody there for her to say,  
 14:27 23 "Are you okay? Maybe you should stop"; and there was nobody  
 14:27 24 there for her to turn to to deal with the financial side of things, to  
 14:27 25 assess whether or not she was gambling outside of her means and  
 14:27 26 putting herself in a vulnerable position. Was there anything else?  
 14:27 27

14:27 28 A. Yeah, there was. And the fact that no-one tapped her on  
 14:27 29 her shoulder, I can't say that absolutely because I wasn't in there  
 14:27 30 with her. But I would assume if someone had tapped her on the  
 14:28 31 shoulder, she might have been having a conversation with us.  
 14:28 32 But what I wanted to share was that --- I can't put my mind on the  
 14:28 33 year, but she loved casinos that much that she went and worked at  
 14:28 34 the **Confidential** casino. So she worked there for --- got out of  
 14:28 35 **Confidential** and --- and so she was in love with the casino. And so  
 14:28 36 even with that inside knowledge, it still caught her. Because  
 14:28 37 that's when she came back from **Confidential**, and that's  
 14:28 38 when, it's not long after that that she was living in her car, you  
 14:28 39 know, so she came back and the addiction was just rife. So I can  
 14:28 40 only imagine what was going on at **Confidential**  
 14:28 41

14:28 42 So that --- so --- but just so you're clear on the order of things, we  
 14:28 43 think, you know, it started mid-'90s, or definitely '97. From '97 to  
 14:29 44 2003 or '02, it was all Crown Casino. Why would you go to  
 14:29 45 a pub or club when you can get free parking and have the glitz of  
 14:29 46 the casino? That's what she kind of talked about early days.  
 14:29 47 Then 2003 to 2012, which was another nine years, she was up in

14:29 1 **Confidential** mixture of living with Mum and then living in a unit,  
 14:29 2 and going to the pubs and clubs. And they do as much  
 14:29 3 inducements as a casino. So it's --- so I just wanted to get that  
 14:29 4 order. Because there was no casino in that --- that's why we  
 14:29 5 moved her **Confidential** Obviously there's issues with the  
 14:29 6 casino because she --- I can't remember exactly the --- my younger  
 14:29 7 brother would have a much better memory, but there's too much  
 14:29 8 shame and stigma to talk about it.

14:29 9

14:29 10 COMMISSIONER: Did your sister ever seek any medical help  
 14:30 11 for her problem?

14:30 12

14:30 13 A. She didn't probably see she had a problem. In our family  
 14:30 14 catch-ups, which were the gold period, gold time of having --- we  
 14:30 15 miss her so much --- was, you know, everything's like, "Oh, my  
 14:30 16 life's so hard." You know, there's always money needed for this  
 14:30 17 and money needed for that. Now, that was just a story as to why  
 14:30 18 she had no money. But she was very --- could see the funny side  
 14:30 19 of life, you know, and that's what we really miss. When someone  
 14:30 20 said to me, "Do you miss your sister?" I said, "No, I don't miss  
 14:30 21 how I feel when she was alive, because I didn't feel safe, you  
 14:30 22 know." I would have felt much safer had she been open and said,  
 14:30 23 "Look, I've got an addiction. I need help." Because then I might  
 14:30 24 have got involved and, you know --- so what I want to kind of  
 14:30 25 finish with is why would --- I'm very clear in my mind why  
 14:31 26 inducements are given. Obviously it's to attract and keep people  
 14:31 27 there. So you take, you take free parking, they don't have to go to  
 14:31 28 their car in two hours, it's free, so they can stay eight hours,  
 14:31 29 10 hours, 12 hours. You know? You get free drinks and you  
 14:31 30 don't have to go to the bar or you don't have to go and get  
 14:31 31 a coffee. So you can stay at your machine. So obviously they're  
 14:31 32 done to induce people in and stay, and when you induce people in  
 14:31 33 and stay, that results in addictions. Now, the degree of addiction  
 14:31 34 is going to differ with everyone. You know, some people may  
 14:31 35 not get addicted and go off. But there's a huge proportion of  
 14:31 36 people that get addicted. Now, obviously there's ranges of  
 14:31 37 addiction, you know. So it's criminal. I just feel like it's toxic,  
 14:31 38 it's dangerous, and why else would you do inducements? Like, if  
 14:32 39 it was the devil, he'd give you bloody well inducements, say,  
 14:32 40 "Come and hang out with me." You'd go and --- you know,  
 14:32 41 inducements are just evil.

14:32 42

14:32 43 MS NESKOVCIN: Commissioner, I have nothing further for

14:32 44 **Confidential**

14:32 45 **Confidential**

14:32 46 **Confidential** thank you very much for your time and your  
 14:32 47 evidence.

14:32 1  
14:32 2 A. Thank you.  
14:32 3  
14:32 4 COMMISSIONER: Thank you.  
14:32 5  
14:32 6  
14:32 7 **THE WITNESS WITHDREW**  
14:32 8  
14:32 9  
14:32 10 COMMISSIONER: Adjourn until when?  
14:32 11  
14:32 12 MS NESKOVCIN: 3.15, I believe.  
14:32 13  
14:32 14 COMMISSIONER: 3.15? All right. I'll adjourn until then.  
14:32 15 Thank you.  
14:32 16  
14:32 17  
14:32 18 **ADJOURNED** [2.32 PM]  
15:14 19  
15:14 20  
15:14 21 **RESUMED** [3.16 PM]  
15:14 22  
15:14 23  
15:17 24 COMMISSIONER: Sit down, please.  
15:17 25  
15:17 26 MS NESKOVCIN: Commissioner, the next witness is Carolyn  
15:17 27 Crawford.  
15:17 28  
15:17 29  
15:17 30 **MS CAROLYN MAY CRAWFORD, AFFIRMED**  
15:17 31  
15:17 32  
15:17 33 **EXAMINATION-IN-CHIEF BY MS NESKOVCIN**  
15:17 34  
15:17 35  
15:17 36 MS NESKOVCIN: Ms Crawford, for the transcript, would you  
15:17 37 tell the Commissioner your full name?  
15:17 38  
15:17 39 A. Yes, it's Carolyn May Crawford.  
15:17 40  
15:17 41 Q. And what is your address?  
15:17 42  
15:17 43 A. **Personal Information**  
15:18 44  
15:18 45 COMMISSIONER: Thank you.  
15:18 46  
15:18 47 MS NESKOVCIN: You've given a statement which you want to

15:18 1 remain anonymous to respect the privacy of your family; is that  
15:18 2 correct?  
15:18 3  
15:18 4 A. No. No, I'm happy for mine not to be anonymous.  
15:18 5  
15:18 6 MS NESKOVCIN: Thank you. I'll identify the statement for the  
15:18 7 transcript. It's SUB.0004.0024.0002.  
15:18 8  
15:18 9 I tender that statement, Commissioner.  
15:18 10  
15:18 11 COMMISSIONER: I'll just refer to it as statement of Ms Carolyn  
15:18 12 Crawford, undated.  
15:18 13  
15:18 14 MS NESKOVCIN: I should have asked, Ms Crawford, is that  
15:18 15 statement true and correct?  
15:18 16  
15:18 17 A. Yes, it is.  
15:18 18  
15:18 19 ASSOCIATE: Exhibit #RCPH0015.  
15:18 20  
15:18 21  
15:18 22 **EXHIBIT #RCPH0015a/b - STATEMENT OF MS**  
15:18 23 **CAROLYN MAY CRAWFORD (UNDATED)**  
15:18 24  
15:18 25  
15:18 26 MS NESKOVCIN: You were previously employed as  
15:19 27 an accountant or in an accounting office in an electrical company;  
15:19 28 is that correct?  
15:19 29  
15:19 30 A. I was actually employed as an administration officer,  
15:19 31 because I did everything in that office. Nobody else was there.  
15:19 32  
15:19 33 Q. When did you start that job?  
15:19 34  
15:19 35 A. 2002.  
15:19 36  
15:19 37 Q. Is that roughly when your gambling habit started?  
15:19 38  
15:19 39 A. No, gambling habit started about six years later.  
15:19 40  
15:19 41 Q. So after you started at the electrical company, there was  
15:19 42 a period while you were working, no issues with gambling, and  
15:19 43 then what happened? How did it start?  
15:19 44  
15:19 45 A. The manager asked me out for dinner one night, and asked  
15:19 46 me, would I like to go and play the pokies, and I'd never played  
15:19 47 the pokies down here in Melbourne, I'd only ever go and played

15:19 1 the pull-your-chain, one-armed bandit things over the border --  
15:19 2 some of the young ones here won't even know what they are --  
15:19 3 and he taught me to play the electronic ones. And if he was free  
15:20 4 any night --- this man is two years older than me and he had  
15:20 5 numerous girlfriends, and he --- if he was free any night he would  
15:20 6 ask me out, and because I cared so much about this man I would  
15:20 7 go.

15:20 8

15:20 9 Q. And you'd go to the casino, would you?

15:20 10

15:20 11 A. We'd go to the casino, we'd go to other clubs, but yeah,  
15:20 12 we'd often come to the casino, especially on football nights.  
15:20 13 Because he'd go off to the football.

15:20 14

15:20 15 Q. So you both arrive at the casino and then would he go to the  
15:20 16 football and you'd stay there gambling?

15:20 17

15:20 18 A. That's correct, yes, after work.

15:20 19

15:20 20 Q. So at this point, how many hours a week were you  
15:20 21 gambling at the casino?

15:20 22

15:20 23 A. In the beginning, I'd say probably about six hours a week at  
15:20 24 the casino. That was in the beginning. In the end.

15:20 25

15:20 26 Q. And was it manageable at that time? Were you staying  
15:20 27 within a budget?

15:20 28

15:20 29 A. Yes, yes, I was. I was staying in a budget for the first  
15:20 30 years. Seven years is when the budget blew out and I started  
15:20 31 taking money.

15:20 32

15:20 33 Q. Okay. So seven years after it started, just as a social thing,  
15:20 34 you started to take money from your employer, did you?

15:21 35

15:21 36 A. No, six years after I started with him. I took money over  
15:21 37 seven years.

15:21 38

15:21 39 Q. I see. Could you explain to the Commissioner how that  
15:21 40 started, the process of taking money, why you did it and how  
15:21 41 much you were gambling at that point?

15:21 42

15:21 43 A. Sure. Up until that point I was just going socially with him  
15:21 44 and I was keeping within my own budget, paying my rent, paying  
15:21 45 my bills, and just sort of looking after myself because I've been  
15:21 46 on my own for many, many years. The kids have moved on.  
15:21 47 Some have had kids themselves. So I was keeping within a

15:21 1 budget, and always kept, like, \$20 in my purse, maybe nothing in  
15:21 2 the bank but \$20 in the purse, and then he came out and he asked  
15:21 3 me would I like to go away with him and the accountants for the  
15:21 4 weekend to Rich River, and I said yes, but I had no money. So  
15:21 5 I borrowed some money with the intentions of winning big up  
15:21 6 there, because you hear about winning big over the border. And,  
15:21 7 yeah, it didn't happen. I lost some money, so I borrowed some  
15:22 8 more.

15:22 9

15:22 10 COMMISSIONER: The first time around, how much did you  
15:22 11 borrow?

15:22 12

15:22 13 A. Took \$1,000 the first time round. And after that, it just  
15:22 14 escalated that every time he asked me out, I'd spend more. Then  
15:22 15 it got to the stage where I didn't even need to be with him. I just  
15:22 16 had to go on my own.

15:22 17

15:22 18 COMMISSIONER: Going to the casino on your own?

15:22 19

15:22 20 A. Casino on my own. I'd spend 12 hours at the casino on  
15:22 21 a Saturday or Sunday. I'd go in after work if I was free. Nothing  
15:22 22 to go home to, so just do something. They vegged the mind,  
15:22 23 because I was very busy at work. I worked hard with the  
15:22 24 company, did everything, did all the tenders. There was no other  
15:22 25 admin there. So we won the tenders for Flinders Lane --  
15:22 26 Flinders --- sorry, what's it called? That big building over there.  
15:22 27 Fed Square. We did the contract there and other councils and  
15:22 28 things, as an electrical company. So I worked hard, long hours,  
15:22 29 and, yeah, it was a way of vegging the mind, just going to Crown  
15:23 30 and sit and relax and feel safe and ....

15:23 31

15:23 32 MS NESKOVICIN: So, Ms Crawford, at its peak, when your  
15:23 33 gambling was at its highest, how long were you spending  
15:23 34 gambling and by how much were you exceeding your means?

15:23 35

15:23 36 A. I was exceeding my means by a couple of thousand a week.  
15:23 37 I took \$407,000 over seven years and they all went down the  
15:23 38 pokies. And the Crown got a large percentage of that.

15:23 39

15:23 40 Q. So what was that period of time over which it occurred?  
15:23 41 I didn't catch that.

15:23 42

15:23 43 A. Seven years.

15:23 44

15:23 45 Q. And how did it --- you recognise now that you had  
15:23 46 an addiction, do you?

15:23 47

15:23 1 A. I know now after being --- I was sentenced to prison for 18  
15:23 2 months, and I know now that's an addiction. Back then I just  
15:23 3 thought, you know, "Bloody idiot. You can get over this and get  
15:23 4 through this. Stop playing."  
15:23 5

15:23 6 Q. Let's unpack that a little bit. How was it that the stealing  
15:24 7 from your employer was uncovered?  
15:24 8

15:24 9 A. The daughter-in-law of my manager started working with  
15:24 10 us, and after six months she knew how to look at the accounts  
15:24 11 and things like that. Because I was so addicted at that stage, that  
15:24 12 I know now it was an addiction, I still couldn't stop taking the  
15:24 13 money, and she found the discrepancy.  
15:24 14

15:24 15 Q. So you realised in yourself that it would come to light but  
15:24 16 you didn't feel you could stop?  
15:24 17

15:24 18 A. I knew it would come to light, because I knew she was in  
15:24 19 the accounts. But I just couldn't stop. I had to go.  
15:24 20

15:24 21 Q. Before that, you were the only person that was looking at  
15:24 22 the accounts; is that right?  
15:24 23

15:24 24 A. Yes, I was the only person.  
15:24 25

15:24 26 Q. And eventually it was investigated and you were charged  
15:24 27 and you went to prison?  
15:24 28

15:24 29 A. Yes.  
15:24 30

15:24 31 Q. And you were in prison for a couple of years before you  
15:24 32 were put on parole, I suspect, and then --  
15:24 33

15:24 34 A. I was in prison for 18 months and then I came out on  
15:25 35 a corrections order, not parole.  
15:25 36

15:25 37 Q. Yes. And that corrections period has passed, you're --  
15:25 38

15:25 39 A. Free.  
15:25 40

15:25 41 Q. But I want to ask you some questions about --- now that you  
15:25 42 have been through that process, I understand that you're involved  
15:25 43 in helping other people with similar problems and gambling  
15:25 44 addictions. Look back on it, you didn't at the time realise you had  
15:25 45 an addiction, but you now recognise it. What were the signs that  
15:25 46 you should have recognised in the first place in order to get help?  
15:25 47

15:25 1 A. Oh, stealing the money was the major one. Telling lies to  
15:25 2 my family. I was everywhere. I don't know how many times you  
15:25 3 can go to the supermarket in a week, but I was there if somebody  
15:25 4 rang. Or I was out for dinner, and I don't know how many friends  
15:25 5 you think you can have in a year that you can go out to dinner  
15:25 6 with, but that's what I was lying about. I became a very good liar.  
15:25 7 Very good liar.

15:25 8

15:25 9 Q. And what was the allure for you that kept you going back?

15:26 10

15:26 11 A. It was safe. You walk in, you're greeted at the door by  
15:26 12 security guards, especially Crown, and you feel relaxed because  
15:26 13 you know somebody's there. Something happens and you  
15:26 14 scream, somebody's going to be there to save you. And as  
15:26 15 a woman on her own, it's compelling, you know, because you  
15:26 16 know you're right. You're in under-cover parking, you're in free  
15:26 17 parking, so it makes it easy. I know there was one stage where it  
15:26 18 poured with rain, we had all those terrible floods in Melbourne  
15:26 19 and my car was flooded downstairs, so they actually taxied me  
15:26 20 home, dried the car out the next day and rang me and I just went  
15:26 21 back and got it. So you felt like you were, I don't know, special,  
15:26 22 I suppose was probably a good word for it. You're being treated  
15:26 23 like you wouldn't normally be treated.

15:26 24

15:26 25 Q. You mentioned free parking. Were there other  
15:27 26 complimentary services or benefits that were given?

15:27 27

15:27 28 A. Yeah, numerous. You got a loyalty card when you started  
15:27 29 with Crown. They give you this wonderful card. You sign up for  
15:27 30 this card, and when I signed up for the card, she said to me --  
15:27 31 I had to sign this form to say how much I would spend in a day at  
15:27 32 Crown. So I put down \$1 million. Never questioned it.

15:27 33

15:27 34 Q. So just pausing there, Ms Crawford. You were asked how  
15:27 35 much you wanted your limit to be, and you put down \$1 million?

15:27 36

15:27 37 A. Yes.

15:27 38

15:27 39 Q. Were you joking?

15:27 40

15:27 41 A. I was joking, because I wouldn't have had \$1 million a day.

15:27 42

15:27 43 Q. But did anybody say to you, you know, "We need to have  
15:27 44 a conversation. We need to talk about your means"?

15:27 45

15:27 46 A. No. Nobody ever queried where my money came from.

15:27 47 Nobody.

15:27 1  
15:27 2 Q. And did that mean that you could spend an unlimited  
15:27 3 amount without your card being frozen or someone tapping you  
15:27 4 on the shoulder to say, "It's time to go home"?  
15:27 5  
15:27 6 A. That's correct. Nobody comes near you.  
15:27 7  
15:27 8 Q. So leaving that aside, when you were gambling for long  
15:28 9 hours, did you feel that other people working at the casino were  
15:28 10 aware that you were there and weren't going home?  
15:28 11  
15:28 12 A. I don't think they were --- the only person that might have  
15:28 13 been aware would have been the lady that was bringing me free  
15:28 14 drinks. But otherwise, no, I don't think the staff even noticed.  
15:28 15  
15:28 16 Q. Certainly what you're suggesting is nobody has tapped you  
15:28 17 on the shoulder and said, "Are you okay? Time to go home."  
15:28 18  
15:28 19 A. Not at all. And they didn't even say anything when I went  
15:28 20 up to a --- when you spend X amount of dollars, you can go up in  
15:28 21 different rungs to different rooms, and nobody said to me, "Oh,  
15:28 22 you realise you're going up to this because you've spent X amount  
15:28 23 of dollars?" Nothing like that. Nothing at all. Basically even  
15:28 24 though you feel special, you're oblivious to them.  
15:28 25  
15:28 26 Q. When you move up in your membership, I think you're  
15:28 27 referring to, and you get access to other parts of the casino, is it  
15:29 28 explained to you what that involves? I think you're suggesting  
15:29 29 that nobody explained that it's because you'd spent so much  
15:29 30 money at the casino.  
15:29 31  
15:29 32 A. There's no explanation. You just get a new card in the  
15:29 33 mail.  
15:29 34  
15:29 35 Q. And how did that make you feel, when you're going up into  
15:29 36 higher membership groups?  
15:29 37  
15:29 38 A. It makes you feel special, because you're going into  
15:29 39 a different room where they come up more and offer you more  
15:29 40 drinks, you can actually go into a cafe that's in that room --- like, I  
15:29 41 don't know what it's like now because I haven't gambled for  
15:29 42 years, but you go in what they call the Riverside Room, and  
15:29 43 there's a special cafe in there that you get a free meal, so long as  
15:29 44 you've got the points on your card, which you have if you've  
15:29 45 gambled anyway. So, yeah, they just make you feel special.  
15:29 46 And, no, nobody ever approaches you. I don't think one staff  
15:29 47 member in all the time I played there asked me if I was all right.

15:29 1 Actually, I'm sure nobody asked me.

15:29 2

15:29 3 Q. And while you were in prison, did you have an opportunity  
15:29 4 to share your story with other women, and what --- did you hear  
15:30 5 similar stories to the experience that you'd had?

15:30 6

15:30 7 A. I did, yeah. Look, I met numerous women in prison that  
15:30 8 had gambling. We had a group of eight in one of our sessions.  
15:30 9 I had one-on-one counselling which was good, but we also had  
15:30 10 a group counselling session. There was one lady in that that she  
15:30 11 gambled --- she lost well over \$1 million at Crown. She would go  
15:30 12 and she would play the pokies --- or, sorry, poko --- poker  
15:30 13 downstairs. She'd win down there, she'd go upstairs, she'd play  
15:30 14 the pokies, go back down, win, go back up, and she stole over a  
15:30 15 million dollars solely and wholly to gambling. And that doesn't  
15:30 16 account for the money that's your own anyway.

15:30 17

15:30 18 Q. And now I understand you volunteer in various  
15:30 19 organisations to help people by telling their story and assisting  
15:30 20 them to overcome addiction.

15:30 21

15:30 22 A. That's correct.

15:30 23

15:30 24 Q. What is it that you feel could have been done and should  
15:31 25 have been done differently that would have helped you to avoid  
15:31 26 the circumstances you found yourself in?

15:31 27

15:31 28 A. I think for starters, if they said to me, "Can you afford that  
15:31 29 million dollars," it would have helped. Made me step back and  
15:31 30 think, really, you should come back a bit in your assessment of  
15:31 31 how much you can afford. Because there's no way --- I wouldn't  
15:31 32 even know what \$1 million looks like. I think if people came  
15:31 33 up --- because on the card, it must register --- I would think, and  
15:31 34 this is just me with technology, I would think that that card  
15:31 35 registers somewhere in that system of Crown to say how much  
15:31 36 you're spending. Because it would have to for them to be able to  
15:31 37 give you a new card. So I would have thought that if they could  
15:31 38 see you're sitting there for six, 12, even five hours or whatever,  
15:31 39 playing, and not taking a break, I would have thought that they  
15:31 40 would come up and say, "Look, you know, you haven't taken  
15:31 41 a break. How about you come and have a coffee?" It doesn't  
15:32 42 happen. It doesn't happen. So long as you're spending money, it  
15:32 43 won't happen.

15:32 44

15:32 45 Q. Were you aware at the time there that there was  
15:32 46 a responsible gaming centre or somewhere where you could get  
15:32 47 counselling at the casino?

15:32 1  
15:32 2 A. Look, I'd heard about Gamblers Help and all those, but  
15:32 3 I wasn't addicted.  
15:32 4  
15:32 5 Q. What about at the casino? Did you know that there were  
15:32 6 places at the casino where you could go to talk to somebody?  
15:32 7  
15:32 8 A. No, I wasn't aware of that.  
15:32 9  
15:32 10 Q. Do you think it would have helped you if it was more  
15:32 11 obvious that you could access some counselling at the casino?  
15:32 12  
15:32 13 A. Look, hindsight's a wonderful thing. I really can't answer  
15:32 14 that because I don't know what I would have done. I reflect back  
15:32 15 even with my children, whether my children would have said,  
15:32 16 "Mum, you're lying to us about going to the supermarket,"  
15:32 17 whether that would have made a difference. I can't answer that in  
15:32 18 hindsight.  
15:32 19  
15:32 20 Q. What about your GP or health practitioner?  
15:33 21  
15:33 22 A. No, he didn't know. He didn't know until I lost my job and  
15:33 23 I ended up there suicidal. He didn't know I was even gambling.  
15:33 24 Nobody did.  
15:33 25  
15:33 26 Q. You mentioned that one thing that would have helped is if  
15:33 27 somebody stopped you from putting an unreasonable limit, and  
15:33 28 also paid attention to your loyalty card to see how much you were  
15:33 29 gambling.  
15:33 30  
15:33 31 A. Definitely. And being able to --- the loyalty card, if you're  
15:33 32 going to have a loyalty card, you have it for a free drink or have  
15:33 33 it --- it's never free anyway, because you're putting money through  
15:33 34 the pokies which is really a contradiction in terms, the way I feel.  
15:33 35 But I was able to draw back on my points and put money into the  
15:33 36 machine. So it gives you the points and you can spin those points  
15:33 37 off and if you get a win during that, well, then that's your win.  
15:33 38 But you're getting your points back, which really is your own  
15:33 39 money back a little bit, but it keeps you going. So if you run out  
15:33 40 of cash, you can draw back on that card and then you can spend  
15:34 41 that, then go to the teller machine if you need to.  
15:34 42  
15:34 43 Q. And do you think that would help to mitigate the habit or --  
15:34 44  
15:34 45 A. The loyalty card should be scrubbed totally. The hours  
15:34 46 should be stopped. And people --- have a card, yes, to say you're  
15:34 47 there, and have a card that's registering to them to say how long

15:34 1 you're there, how long you're playing, how much you've put in,  
15:34 2 and then have somebody that can approach you and say, "Are you  
15:34 3 all right?" A simple statement, "Are you all right?" Because  
15:34 4 honestly, if somebody had asked me, I might not have spent that  
15:34 5 time in prison.

15:34 6

15:34 7 Q. Fortunately you've got a very supportive family and very  
15:34 8 supportive friends that have helped you through this process, and  
15:34 9 you're telling your story to help other people with that process.  
15:35 10 Have you had counselling as well?

15:35 11

15:35 12 A. I'm still having counselling.

15:35 13

15:35 14 Q. How has that helped you?

15:35 15

15:35 16 A. Look, in the counselling in prison, it helped me to  
15:35 17 understand the addiction. I continued seeing him after prison  
15:35 18 because I did a thing called exposure therapy which was taking  
15:35 19 me to a venue and getting me used to it. This is going to sound  
15:35 20 strange to probably the younger ones, but in prison he gave me  
15:35 21 a piece of paper, just like that, with a poker machine on it or  
15:35 22 pokies machine on it, one of my favourite machines. And when  
15:35 23 he put it down in front of me in prison, I vomited. I couldn't  
15:35 24 touch that piece of paper. I was sick to my stomach. And he  
15:35 25 said, "This is what exposure therapy is all about. This is how it's  
15:35 26 got into your head." And I had to take that back to my room,  
15:35 27 because I was up at the prison farm, I had to take that back to my  
15:36 28 room and I had to look at it all the time. And in the end --- I took  
15:36 29 it back like that. People were laughing at me because I couldn't  
15:36 30 touch the photo. And in the end, after a week, I was fine. I took  
15:36 31 it back and said, "Here, you can stick this." And when I got out,  
15:36 32 we did the exposure therapy at the clubs. Again, walking into the  
15:36 33 club the first time, I vomited. The sounds of the machine, it just  
15:36 34 triggers. It's like walking in here today triggered me. It's always  
15:36 35 there and I'm aware it's always there. But I've got support now,  
15:36 36 and I'm determined never to give them bloody money again. And  
15:36 37 my family's stuck by me 100 per cent. I've been very lucky. Very  
15:36 38 lucky. There's a lot of people in there that didn't, their families  
15:36 39 scrubbed them.

15:36 40

15:36 41 Q. And why do you think that was?

15:36 42

15:36 43 A. I can't answer for them, because it's their family. I was just  
15:36 44 one of the lucky ones. My father was still alive when I lost my  
15:37 45 job, and after --- I'll just tell you something here. My mother died  
15:37 46 when I was 18, and then my father was very sick when I lost my  
15:37 47 job, in the August, and I wouldn't go and see him because I was

15:37 1 suicidal. I had to stay with a friend. And they took me down to  
15:37 2 see my father the next day. And my father, who was dying of  
15:37 3 lung cancer, got up off his seat, he was 88, and came to me and  
15:37 4 gave me a cuddle and said, "I love you and I'm here for you."  
15:37 5 And my father hadn't told me he loved me physically --- I knew he  
15:37 6 did, but he physically hadn't told me he loved me for 44 years. So  
15:37 7 it brought him and I closer for the short time. I got charged in the  
15:37 8 October, and then Dad died late October. And I paid all the  
15:37 9 money back out of my inheritance from him, and I paid with my  
15:37 10 superannuation. So I don't owe the company. But I've got  
15:38 11 nothing. I've got nothing to leave to my children, and that breaks  
15:38 12 my heart.

15:38 13

15:38 14 Q. And as you said, they've been very supportive. And do you  
15:38 15 continue to get counselling today?

15:38 16

15:38 17 A. Yes, I do. I'd stopped for a while because I used to travel  
15:38 18 from Frankston up to Kyneton to see the counsellor from prison,  
15:38 19 because he was really, really great. But then he decided to go  
15:38 20 into private practice, away from Gamblers Help --- how dare he.  
15:38 21 So then I was okay for a while, but then COVID hit and that  
15:38 22 made me feel like I was back in prison again. So I'm back under  
15:38 23 a Gamblers Help counsellor from Southern, and it's really  
15:38 24 helping. It's helping me keep an even keel. Especially with the  
15:38 25 performance that I'm now doing, because it's performing your  
15:38 26 own lived experience story. So she helps me sort of bring that  
15:38 27 and put that on a little river and flow away sort of thing.

15:39 28

15:39 29 Q. Just so the Commissioner understands, you're using  
15:39 30 performance arts to help tell the story?

15:39 31

15:39 32 A. Yes, performance arts.

15:39 33

15:39 34 Q. Ms Crawford, is there anything else that you wanted to say  
15:39 35 to the Commissioner about your experience and how it's affected  
15:39 36 you and your family, and any improvements you would like to see  
15:39 37 made?

15:39 38

15:39 39 A. Sure, thank you. It's affected me, as you can see, in  
15:39 40 numerous ways. I was saying to people just downstairs before,  
15:39 41 I never even thought about even the effect on others until I was  
15:39 42 out of prison. And the court documents, when I was charged, and  
15:39 43 went in for 18 months, they didn't even --- a mitigating  
15:39 44 circumstances wasn't gambling, was written in the court  
15:39 45 documents from the judge. I met the barrister the day before  
15:39 46 I went to prison, so she didn't really know me. So that's one  
15:40 47 thing.

15:40 1  
15:40 2 Crown needs to be held accountable for not recognising my  
15:40 3 problem. And so many people say to me, "Responsible gambling.  
15:40 4 You should be responsible for yourself." But how can you be  
15:40 5 responsible for yourself when the machines are set up to make  
15:40 6 you addicted? And especially vulnerable people like myself." I  
15:40 7 was extremely lonely. My kids lived up the country, I didn't see  
15:40 8 them, I didn't see my grandkids very often. I worked full-time.  
15:40 9 I was tired. And it preys on people that are vulnerable. And they  
15:40 10 don't come up and they don't ask you. They need to get rid of all  
15:40 11 these, excuse the French, but friggin' bloody loyalty cards. They  
15:40 12 need to stop this free parking. Yeah, right, that's free parking.  
15:40 13 People in Melbourne that work in Melbourne, if they play at  
15:40 14 Crown, they can get free parking all day so long as they go and  
15:41 15 gamble a little bit of money after it. That's just rubbish.  
15:41 16 Parking's not cheap in Melbourne, as I've just found out, but it's  
15:41 17 just, it's rubbish.  
15:41 18  
15:41 19 And as far as the security guards, great. They're at the door.  
15:41 20 I can't say as I noticed any walking around. They're at the door.  
15:41 21 And just so much needs to change. They need to realise that this  
15:41 22 is a horrible, horrible, horrible industry. And until they realise the  
15:41 23 damage they're doing to people like myself --- I hadn't had  
15:41 24 a parking ticket or a speeding fine until I went to prison. I hadn't  
15:41 25 broken the law in any other way whatsoever. And for that, I'm  
15:41 26 proud, but gee whiz, I did a big boo-boo. My kids say to me,  
15:41 27 "You made a mistake, mum. It's a bloody big one, but it's still a  
15:41 28 mistake." And now that I know that it was an addiction, I don't  
15:41 29 beat myself up as much. I still do get very depressed about what  
15:42 30 I've done and what I can't leave my children, because that's --  
15:42 31 they don't care, but I do. I do. And I feel that Dad's worked all  
15:42 32 these years to leave me some money and I've blown it. So all that  
15:42 33 preys on my heart very deeply.  
15:42 34  
15:42 35 But people need to be held accounted. Crown needs to be held  
15:42 36 accounted for. I'm not the only one that's hurting here. I'm not  
15:42 37 the only person in this world that goes to Crown and loses  
15:42 38 everything, and it's not fair. It's not fair. They need to stop a lot  
15:42 39 of things, a hell of a lot of things. For starters, I'd like to see them  
15:42 40 take all the machines out in the middle of the ocean and blow  
15:42 41 them up, but that's not feasible, I know that. But stop the hours  
15:42 42 that they're open. You know, stop the hours. Stop the amount of  
15:42 43 money you can spend. Stop the \$1, you know, stop the \$5 spins.  
15:43 44 You can play a machine, \$5 spin. And I think when I was  
15:43 45 playing you could even put --- at the other clubs, you could only  
15:43 46 put --- total amount you could ever put into a machine was \$50  
15:43 47 and you could play that as high as you like, but you could feed as

15:43 1 many \$50 notes in as you want, I think it was up to \$10,000 or  
15:43 2 something. At Crown, you can feed \$100 notes in. And that just  
15:43 3 blows my mind. Blows my mind that they don't come and ask  
15:43 4 you, they don't speak to you, they don't --- they just don't care.  
15:43 5 They just don't care. And I think if people cared and noticed,  
15:43 6 I don't know whether I would end up where I did. I really don't.  
15:43 7 And it's too late now for me, but it's not for other people. It's not  
15:43 8 for other people. And I don't want anybody to end up where  
15:43 9 I did. Honestly, it's not nice to be taken away from your children.  
15:44 10 [Distressed] Sorry. Sorry, sir.

15:44 11  
15:44 12 COMMISSIONER: That's okay.

15:44 13  
15:44 14 MS NESKOVCIN: Thank you, Ms Crawford. I know it must be  
15:44 15 hard, but thank you for your time and for your evidence and for  
15:44 16 your submission.

15:44 17  
15:44 18 Commissioner, I have nothing further.

15:44 19  
15:44 20 COMMISSIONER: Thank you. I've just got one question. I just  
15:44 21 wanted to ask you something about a comment you made at the  
15:44 22 time when you were talking about the photograph of the gaming  
15:44 23 machine. You said there was --- you referred to the machine as  
15:44 24 your favourite game. Can you just explain what you meant by  
15:44 25 that?

15:44 26  
15:44 27 A. Yes.

15:44 28  
15:44 29 COMMISSIONER: In other words, to you they're not all the  
15:44 30 same, they're different. Can you just tell me in what way they're  
15:44 31 different and why one becomes a favourite and you shunned the  
15:44 32 other ones or just ignored the other ones, I guess?

15:45 33  
15:45 34 A. I played every single one, but there were certain ones  
15:45 35 I liked because I felt that they gave you the free games quicker.  
15:45 36 For some reason, you know, I just thought all these things seemed  
15:45 37 to come up quicker. Mine was pyramids, a game with the  
15:45 38 pyramids, and pyramids seemed to come up quicker than any  
15:45 39 other free games you got. So that sort of became my favourite.  
15:45 40 There was a couple of others that were my favourites as well.  
15:45 41 This was just one photo that he brought in.

15:45 42  
15:45 43 COMMISSIONER: What was the reason why the other ones  
15:45 44 attracted you more than the rest of them?

15:45 45  
15:45 46 A. They appeared to give you the free games quicker. They  
15:45 47 appeared to be paying out more. Like I sat at a machine once and

15:45 1 I put through \$200, \$300 in a machine waiting for this big  
15:45 2 jackpot. It's going to go up. I walked away from that machine,  
15:45 3 a lady pressed one button, and she got the jackpot. So my \$300  
15:46 4 meant nothing. She put \$1 in and she won that jackpot. So there  
15:46 5 were certain machines that just appealed more. I've learned now  
15:46 6 they're no different as far as sounds and --

15:46 7  
15:46 8 COMMISSIONER: That's what I was getting at, whether there  
15:46 9 was some feature of them that made it in fact different from the  
15:46 10 others that you knew about and thought it was better to play on  
15:46 11 that particular machine.

15:46 12  
15:46 13 A. I didn't know about the addiction side of it. I didn't know  
15:46 14 about the lights and the bells and the whistles until I learnt about  
15:46 15 it. We watched a movie called Ka-Ching in prison which  
15:46 16 explains the addiction, how they --- they actually employ --- to get  
15:46 17 these machines to work, they employ a psychologist to make sure  
15:46 18 that the sounds and everything else is set up so they do get into  
15:46 19 your brain and get the dopamine going so you feel good. You  
15:46 20 feel like you're winning. You might win \$8 but you've lost 2, but  
15:47 21 you've still had a win. And it's showing you. And this pyramid  
15:47 22 machine seemed to get the perception that these pyramids were  
15:47 23 going to come up more often. And that's all it is, it's perception.  
15:47 24 And it does, it gets into your brain, certain machines. Because of  
15:47 25 the colours, the sounds. The sounds are all the same. And  
15:47 26 I found out the other day that even the coins dropping into the  
15:47 27 bottom has been set up so that that addicts as well. That's a new  
15:47 28 feature that they've done, to make sure the metal part of the coin  
15:47 29 drops out, makes you feel like you've won. You might have lost  
15:47 30 100 but you've lost 50. Big deal. And the lights --- especially in  
15:47 31 Crown, you feel like there's no night or day in Crown. It's just  
15:47 32 time.

15:47 33  
15:47 34 COMMISSIONER: You did tell me you found the place itself,  
15:47 35 I don't know whether "attractive" is the right word but at least  
15:48 36 comfortable to go there?

15:48 37  
15:48 38 A. Yes. You felt safe in there because of the guards and things  
15:48 39 like that. It was not really that noisy. A lot of them, the acoustics  
15:48 40 are terrible and you can't hear and they have lots of loud music  
15:48 41 going. Crown didn't seem to have the music going, but you did  
15:48 42 hear a lot of the machines. And there was a lot of machines. So  
15:48 43 it's just --- yeah, look, it's hard to explain this addiction, but it's  
15:48 44 terrible. I can even hear them now. They're still there. I know  
15:48 45 how to avoid them now, but I could even tell you the sounds now.  
15:48 46 So it's there, it's in my brain. One day hopefully that will go  
15:48 47 away. I can only hope. I just hope that --- this is a serious

15:48 1 situation, and I just want --- something's got to be done to help  
15:49 2 other people. It's too late for me, but it's not for other people.  
15:49 3  
15:49 4 COMMISSIONER: All right. Thank you.  
15:49 5  
15:49 6 A. Thank you.  
15:49 7  
15:49 8 MS NESKOVCIN: Thank you, Commissioner.  
9  
10  
11 **THE WITNESS WITHDREW**  
12  
13  
15:49 14 COMMISSIONER: Adjourn until tomorrow.  
15:49 15  
15:49 16 ASSOCIATE: The hearing is adjourned until tomorrow.  
15:49 17  
15:49 18  
15:49 19 **HEARING ADJOURNED AT 3.49 PM UNTIL FRIDAY, 7**  
15:49 20 **MAY 2021 at 10.00 AM**

**Index of Witness Events**

<b>Confidential</b>	AFFIRMED	P-2
	EXAMINATION-IN-CHIEF BY MS NESKOVCIN	P-2
	QUESTIONS BY THE COMMISSIONER	P-7
	THE WITNESS WITHDREW	P-7
<b>Confidential</b>	AFFIRMED	P-8
	EXAMINATION-IN-CHIEF BY MS NESKOVCIN	P-8
	THE WITNESS WITHDREW	P-20
	MS CAROLYN MAY CRAWFORD, AFFIRMED	P-20
	EXAMINATION-IN-CHIEF BY MS NESKOVCIN	P-20
	THE WITNESS WITHDREW	P-35

**Index of Exhibits and MFIs**

EXHIBIT #RCPH0013a/b - STATEMENT OF <b>Confidential</b>	P-2
<b>Confidential</b>	
EXHIBIT #RCPH0014a/b - STATEMENT OF <b>Confidential</b> (UNDATED)	P-9
EXHIBIT #RCPH0015a/b - STATEMENT OF MS CAROLYN MAY CRAWFORD (UNDATED)	P-21