

IMPACT NEWS

Volume 10; Issue 2. Summer 2010

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GIS website —
www.gisnsw.org.au



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2010 **HAPPY NEW YEAR**
to all our members



Inside this issue:

Welcome to the first issue for 2010.

In this issue you will find a message from the GIS regarding changes to how the GIS will be participating in Responsible Gambling Awareness Week in 2010.

This year is a big year for the GIS! It signifies 10 years since its inception, in which time a band of volunteers has successfully worked to raise problem gambling as an issue in the wider community & government levels.

In other articles, Nick Xenophon is calling for a national approach to monitoring gaming laws, the NSW Government has produced a statement on problem gambling outlining their response to the Productivity Commission's draft report into gambling. The key points from this draft report are also included in this issue.

There is a touching story which reminds us of what happens to the families of problem gamblers who can often be the forgotten casualties in problem gambling.

If you have stories or comments you would like to submit to the newsletter please send them in as we are always interested in your thoughts.

We hope you enjoy reading the articles in this issue.

GIS

Responsible Gambling Awareness Week

**Message from the Chairperson -
Kate Roberts**

This year the GIS will celebrate its 10th Anniversary. Many of you will know that we have achieved considerable success in promoting better awareness for problem gambling and responsible gambling messages over that period, as well as creating opportunities for self help, further education, information resources and referring many people over the years to the network of Gambling Help services across the State.

We have, and continue, to raise a voice for those affected by problem gambling at both a community and policy level. This past 6 months we have been busy attending the Federal Productivity Commission Inquiry hearings and of course providing written submissions to what we hope will be a new watershed in the development of public policy on gambling and problem gambling.

One of our major State wide achievements is the establishment of Responsible Gambling Awareness Week having coordinated this over the past 6 years and hosting a Launching Public Seminar in Sydney each year. It was pleasing therefore in 2009 to at long last find our NSW Government taking this initiative on board, hosting their own launch and committing to the development of state-wide resources to support the week on a regular basis. We regard this as a successful community development outcome.

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Productivity Commission - Gambling Draft report - Key points

These key points were released with the **Gambling** draft inquiry report on 21 October 2009.

- Gambling is an enjoyable pursuit for many Australians and Government policies need to balance the sizeable benefits for recreational gamblers against the significant harm it causes some people.
- Most policy interest centres on people playing regularly on 'riskier' forms of gambling, particularly the 'pokies' (gaming machines).
- Excluding people whose only form of regular playing is on Lotto or 'scratchies' (essentially 'safe' forms of gambling), only around 15 per cent of Australian adults gamble regularly.
 - Roughly one in ten of those would be classified as 'problem gamblers', with an additional 15 per cent experiencing 'moderate risks'.
- About 5 per cent of adults play weekly or more often on gaming machines.
 - Around 15 per cent of this group are 'problem gamblers' and their share of total spending is estimated to range around 40 per cent.
 - A further 15 per cent of pokie players face 'moderate risks'.
- While precision is impossible, estimates of the number of problem gamblers lie in a range around 125 000, with the estimated number of gamblers at moderate—risk ranging around 290 000.
 - Their prevalences expressed as shares of the adult population are misleading, given that most of the population do not gamble regularly.
- The significant social costs associated with problem gambling mean that even policy measures with modest efficacy will often be worthwhile.
 - Rough, but conservative, calculations suggest that even a 10 per cent sustained reduction in harm could provide a gain to society of nearly half a billion dollars annually.
- Over the last decade, state and territory governments have put in place an array of regulations and other measures intended to reduce harms to consumers.
 - Some have been helpful, but some would have had little effect, and some have imposed unnecessary burdens on the industry.

Disclaimer:

The views and opinions contained in this newsletter are not necessarily the views and opinions of GIS (NSW) Inc.

- A more coherent and effective policy approach is called for. There is a particular need for targeted harm minimisation policies that can effectively address the high rate of problem gambling among regular gaming machine players. Most gamblers would not be affected by this approach.
- Most recreational gamblers play at low intensity, but the machines allow losses of up to \$1200 an hour.
 - The bet limit should be lowered to one dollar per button push [equating to losses of around \$120 an hour], with much lower limits on how much cash can be fed into machines at any one time. Recreational players would be minimally affected.
- Shutdown periods for gaming rooms in hotels and clubs are too brief and occur at the wrong time. They should be extended and commence earlier.
- There should be a progressive move over the next six years to a universal pre-commitment system for gaming machines, using technologies that allow all consumers in all venues to set binding limits on their future play.
 - Safe default settings would apply, but players could opt out, with periodic checking of their preference to do so.
- With effective pre-commitment, many other regulations on gaming machines could be modified, or be removed as they become redundant.
- Effective harm minimisation policy for gaming machines will inevitably erode gaming revenues. In the longer run, however, technological changes may attract a wider base of consumers, offsetting this.
- Other measures would have modest effects in reducing harms, but are also low cost.
- Better information in venues would help, but school-based education could have perverse effects and should not be extended without review.
 - Relocating ATMs away from gaming floors, and lower daily cash withdrawal limits on ATMs, would help some gamblers, but removing ATMs from venues poses costs and risks, and jurisdictions should await an evaluation of Victoria's impending ban.
- Help services for problem gamblers have worked well overall, but
 - they relate to people who have already developed major problems and are thus not a substitute for preventative measures
 - there is a need for enhanced counsellor training and better service co ordination, and to reach the 85 percent of problem gamblers who do not seek help.

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Productivity Commission - Gambling

Draft report - Key points -

- Some regulations have poor outcomes for gamblers and providers alike.
 - Liberalising the domestic supply of online gaming, accompanied by strong harm minimisation, would divert consumers from risky overseas sites.
 - A new national approach to wagering that encouraged competition would lead to better outcomes for punters. But it needs to be accompanied by a nationally-set levy on betting suppliers to ensure adequate funding of the racing industry, whose existence underpins the wagering market.
- Governments have improved policy-making and regulation with respect to gambling, but significant governance flaws remain in most jurisdictions— including insufficient transparency, regulatory independence and coordination.
- There is a particular need to reform the institutional arrangements underpinning national research.

Background information

Ralph Lattimore [Assistant Commissioner]

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Responsible Gambling Awareness Week

Message from the Chairperson -

Kate Roberts

In 2010 we note the RGF plan to hold their counsellor conference within 10 days of the start of RGAW. We fully support the conference however, the timing of the conference this year we believe will pose some challenges for gambling help counsellors to also attend the usual GIS Seminar at the beginning of the week in Sydney. We appreciate it is hard to take time away from "face to face" contact with clients within such a short period and we understand there will be increased expectations for counsellor activities for the week. The impact of this we believe will be detrimental to attendance levels at the usual GIS event particularly as this has to be self funded (we receive no government support). Unfortunately we cannot sustain the financial risk.

Here at the GIS we have therefore decided not to host a RGAW seminar in Sydney this year, aiming to take our early intervention messages to the Illawarra region and celebrate our 10th Anniversary at the home of our origins here in Nowra. We anticipate arranging a variety of activities locally and hope with local support to host a regional seminar during the week. Full details of this will be promoted in our Autumn, Newsletter.

Extract from Fairfax Digital smh.com.au

There is now one poker machine for every 110 people in Australia, putting the nation in the top 10 of international gambling meccas, alongside Monaco and Macau.

Australia also has the eighth-highest total number of gaming machines, with 186,344 in pubs and clubs, industry figures show.

Anti-gambling activists are urging the Federal Government to adopt a "stop, revive, survive" style approach - similar to the safe driving campaign - to pokie reform and introduce a mandatory cut-off period to help people break their habits.

"The player logs in with his or her personal code and the machine stops after, for example, two hours' playing," researcher Charlotte Fabiansson said in research provided to the Government by the Social Justice and Social Change Research Group at the University of Western Sydney.

"The player can choose to take a 15 or 30 minutes'

break or take out eventual winnings and leave the machine."

Under Dr Fabiansson's proposal, the machine used by the players would be untouched during their "revive" breaks.

"The player should not be able switch to a new machine without the revive break," she said.

Countries comparable to Australia, such as New Zealand and Britain, have rates closer to one machine for every 300 people.

Britain has 216,626 machines but, with three times the population, has far fewer per capita.

Prime Minister Kevin Rudd has declared he hates pokies and the damage they do to families, and wants to crack down on problem gambling.

But he faces fierce opposition from the states and territories, and the powerful gaming industry.

The Productivity Commission has proposed cutting cash payments down to \$250 from the present \$2000 limit, banning automated teller machines from all venues and increasing the present shutdown limit for poker machines from six hours a day in an attempt to fix problem gambling.

A final report on gambling from the Productivity Commission will be handed to the Federal Government next month.

Federal and state ministers are due to meet in April to discuss what action should be taken on problem gambling.

Extract from Fairfax Digital
smh.com.au

NSW GOVERNMENT STATEMENT ON PROBLEM GAMBLING

Thursday, 17 December 2009: The NSW Government today highlighted the importance of taking a balanced approach to gambling regulation.

Gaming and Racing Minister, Kevin Greene, said the NSW Government's response to the Productivity Commission's draft report into gambling emphasised the need for balance.

"Problem gambling is an issue that the NSW Government takes very seriously," said Mr Greene

"Over the past decade the NSW Government has introduced numerous measures – including a statewide cap on poker machines and tight regulations - to combat the problem of excessive gambling.

"And while the NSW Government will continue to work hard to deal with problem gambling, it is important to consider the contribution made by industry to the economy and community.

"We need to continue a balanced approach to this issue. Further reforms should not put at risk the survival of key industries and jobs across the State. "In 2007, registered clubs in NSW employed an estimated 43,000 people and NSW Hotels employ around 55,000 – this is the livelihood of many NSW families.

Mr Greene said NSW has already adopted a number of recommendations contained in the Productivity Commissions report.

"The NSW Government, through the Ministerial Council on Gambling, has been working with the Commonwealth and other States in examining the draft report," said Mr Greene

"NSW already has some of the strongest gambling regulations of any State and Territory."

Mr Greene said he had written a letter to the Productivity Commission urging the commission to consider a number of issues in preparing its final report.

"The NSW Government is concerned at the impact of interactive gaming not only on problem gambling rates but on the registered club and racing industries," Mr Greene said.

"Internet gaming has the potential for exponential growth and without proper regulation it could pose real problems for society and problem gamblers.

"We urge the Productivity Commission to re-consider liberalisation or at the very least greater controls.

"It's also important the Commission consider the impact that any new gambling harm-minimisation measures may have on the not-for-profit NSW registered club industry and the State's economy."

Article sighted - <http://www.racingandsports.com.au>

MP seeks national monitoring of gambling

VINCENT MORELLO—December 1, 2009

AAP

The rivers of gambling tax revenue flowing to state governments beg for an independent national body to monitor gaming laws, Senator Nick Xenophon says.

The outspoken pokies opponent also wants the effectiveness of problem gambler programs measured.

He says the programs are woefully funded when compared to the billions collected from poker machines.

Senator Xenophon spoke on Tuesday in Sydney at a public hearing held by the Productivity Commission into its ongoing gambling inquiry.

A draft commission report recommends improving policies and regulations applying to gaming machines and online wagering and gambling.

Senator Xenophon did not advocate a federal takeover of state and territory-based laws, but said problem gambling was an nationwide epidemic with too many regulatory and prescriptive inconsistencies.

"I just don't think we have a national approach, and I think that there ought to be a national body to look at this and to drive the agenda in a constructive way," Senator Xenophon told the hearing via telephone from Canberra.

What was needed, he said, was "an approach where a national body can actually independently assess the effectiveness of measures both in terms of minimising harm and also ensuring effective enforcement of laws".

Senator Xenophon detailed his recommendations in a written submission to the commission prior to Tuesday's hearing.

"State and territory governments have a vested interest in understating the level of the problem caused by gambling, particularly poker machines, given their reliance on gambling taxes," his submission states.

"This alone is a compelling reason to ensure that data is collected, at a national level using common benchmarks and a rigorous methodological approach."

"In particular, it needs to be established how many people with a gambling problem are currently receiving help, and of those, how many have been helped to break free of their problem."

In his home state of South Australia, Senator Xenophon said, less than one per cent of pokies revenue went to the state's Gamblers' Rehabilitation Fund, and just over one per cent to a similar fund for NSW.

He also called for a "victims of crime compensation fund" in his submission, saying crimes by problem gamblers directly affected family members and often went unreported.

Among the commission's more controversial recommendations, it wants the maximum poker machine bet reduced from \$10 to \$1, a \$20 maximum on any one

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My Father, The Gambling Addict by Jennifer Foote, July 2005 [http: www.associatedcontent.com](http://www.associatedcontent.com)

Growing Up with an Addicted Gambler

When I was growing up, I thought that addiction only applied to smoking, drugs, and alcohol. I never knew such a thing as gambling addiction even existed, until my father was diagnosed with it and turned my family upside down.

Ever since I could remember, at family events, all the adults would sit around the table and play cards for money. I often wonder if those habits would be what led my father down the path of dangerous events that would later occur. I don't believe that anyone knew how much money my father was squandering away at the local off track betting centre or even that he was there.

One day my father came home and informed my mother that he had wrongfully obtained money and hoped to double it, but instead lost it all. I can't really remember what happened next, all I was focusing on was making sure my younger brother couldn't hear the screaming going on at the other end of the house. Later that night, my father left our home thinking his marriage was over and that he was unable to pay his debt.

This was a tragic blow to my mother, her and my father had been in a relationship since she was sixteen years old. She wondered how she could turn her back on him. The next day, she took an advance on her retirement fund and paid off his gambling debt. My father returned home and promised never to gamble again. This is where many addicted gamblers and their families go wrong. An addiction is a disease. Many alcoholics say that they will stop drinking; however, many cannot do it without professional help and the support of loved ones.

Honestly believing this was a one time event, my family continued on and began to move past the gambling episode. Almost one year later, my mother showed up at my part-time job, unable to contain her emotions. While trying to withdraw money from her checking account, she was informed that her accounts had insufficient funds. When she confronted my father, he confessed that he took the money and once again had hopes of doubling it, just like before he failed.

Faced with no money and the realization that her marriage was about to end, my mother tried to make the best of a terrible situation. A few days had passed and no one had heard from my father, that was until he showed up at our new apartment. He informed my mother that he intended to commit suicide and that she would have to wake up each morning remembering it was her fault because she abandoned him when he needed her most. A classic sign of an addict is when they begin blaming everyone else for their troubles. My father was taken into police custody and entered into the Psychiatric Unit at the local hospital.

Looking back, my family lost a lot of material things like our house, our money, our pets, and our security. The most important item that I lost was the relationship with my father and his family. No one in my father's family believed that he had a problem, but remember these are the same people who

played each other for money. My father separated himself from me and often insulted me for choosing to live with my mother. I tried to spend time with him; however, I often felt overcome with anger and couldn't even enjoy a simple conversation.

A year and half later, I entered college. I attended college in the same town that we lived in; however, I decided to live on campus. During that time, my mother allowed my father to return home, as long as he promised to get help. Her decision caused our relationship to have many problems. I couldn't believe that she didn't see the pattern of events that were occurring; however, she assured me that this time would be different. She instructed my father to see an addiction counsellor and carefully monitored his money. She attended the first few counselling sessions with my father and then decided he was able to go on his own.

A couple of months later, my mother intercepted a phone call from the counsellor asking how come my father hadn't rescheduled his appointment from over a month ago. At that time, my father was still claiming to take the weekly hour long trips to counselling. I will never forget the day when my mother and I followed him, curious to see where he was going. Imagine our surprise when my father pulled into a casino. The whole time that my father was supposed to be getting help for his addiction, he was actually feeding it. We returned home and never mentioned anything to my father, my mother stated that she needed time to decide what to do. That time never came, because a few weeks later a police officer knocked on our door.

If you take drugs, cigarettes, or alcohol away from someone who is addicted, often times they will use any means necessary to obtain a fix. The last time that my father returned home, my mother began monitoring his money and only allowed him to have a certain amount at a time. Faced with no money to gamble with, my father began borrowing money from friends and family. When those resources were no longer available, my father began stealing merchandise from a local business and was selling it in return for cash. It is estimated that over one years time, my father stole over \$2,000 worth of merchandise.

My father was ordered to pay restitution and complete one years worth of community service. I hate to say it, but I wish that my father was sent to jail. To this day, I still don't think that he understands he has a problem.

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**Phone
Gambling Help NSW
for information on your
local Problem
Gambling Service
1800 858 858**



Useful Resources

Don't Leave It to Chance: A guide for families of problem gamblers—Edward Federman, Charles Drebing & Christopher Krebs (self-help book)

Adolescent gambling—Mark Griffiths

Teenage Gambling—Carol Silverman Saunders

Losing Your Shirt—Mary Heineman (self-help book)

Behind The 8-Ball—A Guide for families of Gamblers—Linda Berman & Mary –Ellen Siegel (self-help book)

Overcoming Compulsive Gambling: A Self-Help Guide - Prof. Alex Blaszczynski

Stop Gambling—A Self-Help Manual For Giving Up Gambling - Simon Milton

Wanna Bet—Winners And Losers In Gambling's Luck myth - Tim Costello & Royce Miller

Stop Gambling Start Living - Laraine Rasmussen.

House of Cards: Hope for gamblers and their families - Tom Raabe.

The Addictive Personality—Craig Nakken

Creating Self Esteem—Lynda Field

Practical Financial Strategies Booklet: A Self Help Guide for Problem Gamblers By Gerri Coleman (Contact Central Coast Problem Gambling Service, 02 4344 7992).

Free Yourself—Self-help Guide and Audio Tape kit - cost \$49.95 (Contact Gabriela Byrne, 0414 844 387)

My Passionate Affair with Poker Machines (video) - \$49.95 (Contact Gabriela Byrne, 0414 844 387)

Free Yourself (video) - \$49.95 (Contact Gabriela Byrne, 0414 844 387)

You Figure It Out— Resource Kit (including video, CD and training notes for Community Education with High School Students— Know The Odds, Tel: 0417107440)

Overcoming Compulsive Gambling - desensitisation/relaxation audio tapes (Contact Prof. Alex Blaszczynski, - Westmead Hospital, Sydney)

Illawarra Health Gambling Recovery Program - group treatment manual for counsellors - (Contact Responsible Gambling Fund Unit, Dept. Gaming & Racing for info. on reprints)

Women & Gambling Information Kit—Karen Richardson & Kate Roberts- contact GISW(NSW) 02 4421 5077

Less than Even: The Hidden Cost of Gambling—video. Contact GISW(NSW) 02 4421 5077

Against the Odds—Youth & Gambling—Discussion CD. Contact GISW(NSW) 02 44215 077

No More Bets Please - video. Contact monkeysee@monkeysee.com.au or sales@livingsolutionsbookshop.com.au



General Interest Websites

www.socialwork.unimelb.edu.au
www.nags.org.au
www.unsw.edu.au
www.afm.mb.ca
www.knowodds.org
www.societystudygambling.co.uk
www.camh.net
www.pgfnz.co.nz

Do you know any interesting websites relating to problem gambling?

Let us know and we'll include them in our next edition

Email: info@gisnsw.org.au

Self-Help Websites

www.gisnsw.org.au
www.nrgs.org.au
www.gamblinghelp.nsw.gov.au
wwwsvh.stvincents.com.au/
www.education.mcgill.ca
www.gamblersanonymous.org.au
www.miph.org/gambling/
www.freeyourself.com.au
www.responsiblegambling.org
www.responsiblegambling.qld.gov.au
www.gamblingproblem.co.nz
www.femalegamblers.org/suggestedreading.htm

Do you know any interesting self-help websites relating to problem gambling?

Let us know by email info@gis.nsw.org.au



Resources from NEW ZEALAND

PG Counselling Manual
 PG Education In High Schools- manual and video
 Pow Pokies T-shirts
 Facts Sheets On Gambling

Contact:
www.pgfnz.co.nz

Shoalhaven Gambling Resource Library— GIS

(NSW) has developed a community library with reports, books, self-help literature & videos for loan to GIS (NSW) groups and others in the Shoalhaven locality.

We can supply a resource list and are always looking for ideas for additions.

Contact: GIS (NSW)
 02 44215077

Do you have any other suggestions?
Please send them to us so we can share your ideas with others.

continued from page 5 Growing Up with an Addicted Gambler

Almost five years later, he still takes weekly trips up the casino, goes to the off track betting center almost daily, and lives with his mother because he cannot afford his own rent. I still talk to my father about once a month; however, I am disappointed that our relationship will never be the same.

I often lay awake at night wondering if there was something different that I could of done to help my father get through his addiction. If you or anyone you know has an addiction to gambling, please get help. Most addicts cannot recover on their own, they need your help. This addiction, like any other, can rip a family apart and cause unbearable pain for everyone involved. Please contact Gamblers Anonymous at (315) 458-0085 for more information.

**Gamblers Anonymous Australia Helpline
9628 5065**

continued from page 4 MP seeks national monitoring of gambling

machine by a player and a \$200 ATM withdrawal limit on cash machines located nearby.

Public hearings will continue in December in Melbourne, Adelaide, Brisbane and Canberra.

The commission is expected to produce a final report in early 2011 and wants restrictions in place by 2016.

Upcoming Events

Gambling Impact Society (NSW) Inc.

Management Committee meets monthly, third Wednesday of the month, 12.30 –2.30 pm. Nowra Neighbourhood Centre 134 Kinghorne Street, Nowra. Contact: Chairperson Kate Roberts Tel: 02 4421 5077

Gambling Conferences

International

23-25 February 2010. Macau—Gaming Asia Congress

24 -26 February 2010. Auckland—International Gambling Conference

9 -11 March 2010. Manila—8TH Asian Gaming Congress

9 -10 April 2010. Banff—Emergent Clinical Issues in Problem Gambling 2010

13-16 April 2010. Toronto—Discovery 2010

28 -29 April 2010. Auckland—New Zealand Gaming Expo

8 -19 June 2010. Macau—GZE Asia

10 -12 June 2010. Portland—National Council on Problem Gambling

Society Activities

Happy New Year to all our members! Stepping into a new year always lifts the spirit with the hope for a good, if not better year ahead than the one just past - it being the year of the Senate Inquiry into harm minimisation for problem gamblers and their families, the findings of which were influential to the Federal Government's 2009 Productivity Commission Inquiry into Gambling and to its consequential recommendations.

The publicity surrounding the Commission's findings and recommendations appears to have aroused increasing comments from the public, regardless of their association with problem gambling or otherwise. There have been responses to the claim by Clubs NSW (SMH Jan 5th) that the number of problem gamblers continues to fall throughout Australia and that a reduction of the prevalence of poker machines will mean the loss of jobs in the industry.

To the first claim, John Storer (SMH Jan7th) hypothesised that it is not possible for most people to be a problem gambler for an extended period of time. After all, he says, one can no longer steal from an employer when in jail and the family home can be sold only once and put through a poker machine. The club industry's special pleading against the loss of jobs prompted his response that, whilst this may occur, households are likely to spend their money on other things besides pokies thus boosting employment in those industries. Chris McGinness (SMH Jan 8th) thinks that what ClubsNSW considers a problem gambler differs greatly from that of many spouses trying to feed the kids after the blinking money eaters have again stolen the food kitty. He questions why a machine has to eat \$50.00 a pop!

Why Indeed! How, as John Storer asks, do clubs in other states and countries remain viable without pokies? It's rather ironic, don't you think, that the industry in NSW is pleading to have their jobs saved, when problem gamblers, who have lost their jobs, home and/or families, have literally, handed the industry their wages.

Interestingly, in all our deliberations with industry as advocates for problem gamblers and their families and communities, we have not heard one gambling counsellor pleading for the loss of his or her job! . Keep up the good work everyone

D. Webb

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WHY NOT JOIN & RECEIVE THIS NEWSLETTER QUARTERLY?

The Gambling Impact Society (NSW) Inc. looks forward to providing you with regular information and education on gambling and related subjects. The Society aims to increase public awareness through the newsletter, and provide a forum for support and information for those directly affected by problem gambling, community service providers and the gambling industry. We welcome your contributions to this newsletter and in joining we hope to provide you with an outlet for discussion, support & information. Your membership will contribute to the ongoing work in this field and help us achieve our goals.

Your membership fee will go to resource the publication of this newsletter and the further development of the society, which is a non-profit organisation developed and run by volunteers. Membership to 30 June 2010 is as follows:

Organisations \$50

Individuals \$25

Concessions/Students \$10

Additional donations welcome.

Name.....

Organisation.....

Address.....
.....
.....

Telephone:

Fax:

E-mail:

Please circle:

Organisations \$50

Individuals \$25

Concessions/Students \$10

Cheques payable to: Gambling Impact Society (NSW) Inc.

Mail to: Gambling Impact Society (NSW) Inc.
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134 Kinghorne St, Nowra
NSW 2541

*Any news, personal stories, comments on articles, important information etc., please send correspondence to **The Editor** e-mail—info@gisnsw.org.au and mark in “subject” section - **for newsletter**, or mail to above address*