



We believe in improving
the lives of the American people, freeing us of the lower standard of living,
exploitation and fraud that commercialized gambling spreads.

**A BETTER
WORLD
IS POSSIBLE**

Email is how Stop Predatory Gambling connects – Join and get started

The New York Times

“When I asked one I.G.T. artist if he ever plays, he acted as if I had insulted him. ‘Slots are for losers,’ he spat, and then, coming to his senses, begged me to consider that an off-the-record comment.”

– “The Tug of the Newfangled Slot Machines,” by Gary Rivlin
New York Times Magazine, May 9, 2004

Why Commercialized Gambling is Different Than Any Other Business

- There is a faulty assumption surrounding commercialized gambling and it has led to very bad outcomes for the American people. It's the false perception that gambling is just like any other business. The truth is, it's not.
- What separates regional casinos and state lotteries from every other business, including other vices like alcohol and tobacco, is gambling is a big con game. Citizens are conned into thinking they can collect money in a scheme designed to ultimately get them fleeced.
- If you pay for a pizza, a ticket to an Atlanta Falcons game, or a glass of wine, that's what you receive in return. When you put down your money in commercialized gambling what you receive in return is *the lure* you are going to win cash. It's a financial exchange. But this exchange is mathematically rigged against you. Inevitably, you lose your money, especially if you keep doing it. Meanwhile, the gambling operators do everything they can to make you feel good as you lose. **Success only comes at someone else's expense.**
- Commercialized gambling is a form of financial fraud, similar to loan-sharking, price-gouging, and false advertising, resulting in life-changing financial losses for millions of Americans and thousands right here in Georgia.

A Form of Financial Fraud That Results in Life-Changing Financial Losses for Millions of Citizens

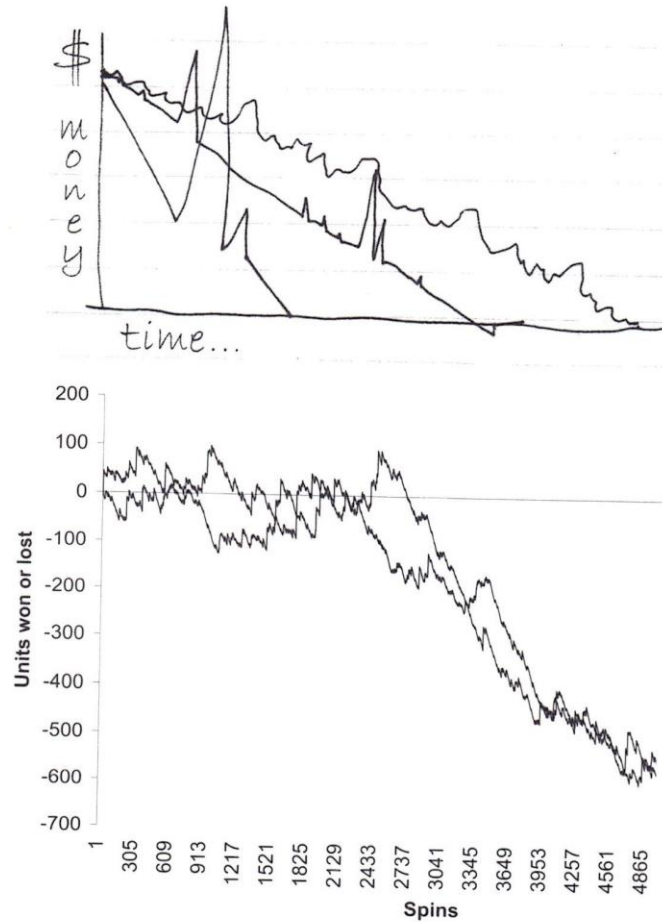
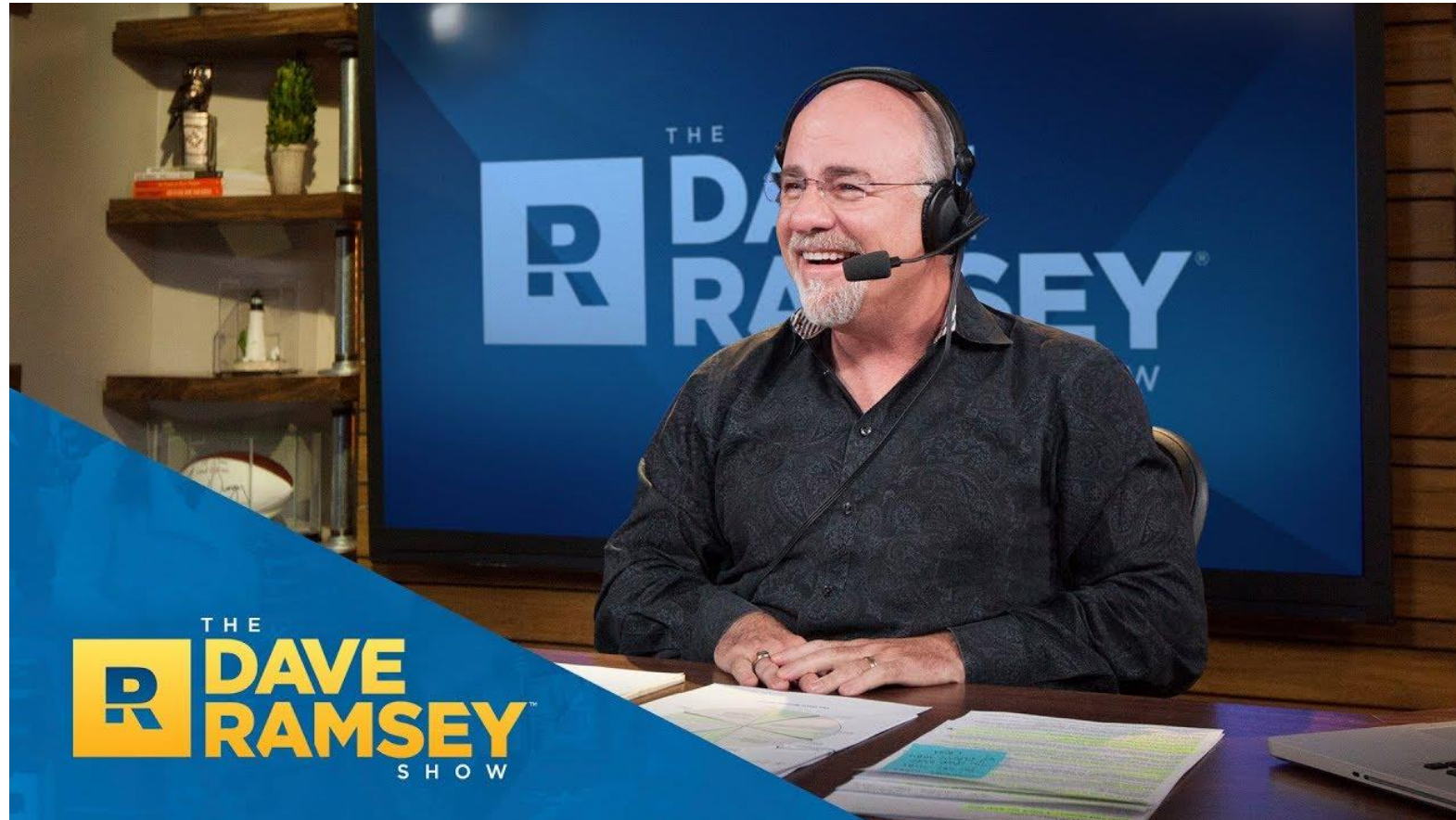


Figure 4.2. *Top:* Projected play trends for three different games, assuming the same initial bankroll. The shortest line represents a game with “high volatility” and “low hit frequency”; the longest shows “low volatility” and “high hit frequency”; the middle line shows moderate volatility and frequency. Drawn for the author by game designer Nicholas Koenig. *Bottom:* Play outcomes for two simulated gamblers on the same gambling machine, set at a hold percentage of only 5 percent. The graph follows the two gamblers from their first bet through 5,000 spins, representing four to eight hours of play (depending on the speed of the machine and the speed of play). The downward slope illustrates the “churn” by which play funds are gradually eroded over time. Although both gamblers experience wins, the house edge gradually consumes the winnings as they are reinvested in play. Assuming that each bets \$3.00 per spin, their averaged loss at the end of the play period is \$900.00. Graph built by gambling analyst Nigel Turner.

What is the most urgent problem you are looking to solve?



The Dave Ramsey Show, hosted by personal finance expert Dave Ramsey, is the 5th most downloaded podcast in the US.
Why?



Because tens of millions of citizens are broke!!!

- Savings is the road to wealth creation. Savings. Yet this concept of savings is almost foreign to more than half the country's citizens.
- 50% of the U.S. population has zero or negative net wealth.
- More than 60% of citizens don't have enough savings to cover a \$1000 emergency expense.
- In Georgia, almost 1 out of 6 citizens live below the poverty line...about 15% of the state's population.
- A couple million more are one job layoff, one medical problem, or a death in the family from being broke themselves.



Sources: *The Quarterly Journal of Economics*, Emmanuel Saez and Gabriel Zucman, Vol. 1, May 2016, Issue 2, Wealth Inequality in the United States Since 1913: Evidence from Capitalized Income Tax Data, Pg. 554. <http://gabriel-zucman.eu/files/SaezZucman2016QJE.pdf>; Bankrate's Financial Security Index, 2018, <https://www.bankrate.com/banking/savings/financial-security-0118/>; *Talk Poverty Report* issued by The Center for American Progress. <https://talkpoverty.org/state-year-report/georgia-2018-report/>

Partial Policy Solutions That Have Been Put Forward From Either Political Party to Help Solve the Problem

- **Tax Cuts**
- **Tax Credits**
- **Raising the Minimum Wage**
- **Increasing Taxes on the Rich**

....none of which represent a consequential fix.



Life-Changing Losses of Personal Wealth to Commercialized Gambling

The sheer size and scope of these financial losses lacks any comparison:

- **The American people are expected to lose \$1 trillion of their personal wealth to government-sanctioned gambling over the next eight years.**
- **In 2018 alone, they were expected to lose \$118 billion.**
- **That means Americans are losing \$224,505 per minute.**

Source: H2 Gambling Capital, 2018 <https://h2gc.com/> and “This is how much Americans lost on state-sanctioned gambling last year,” Quentin Fottrell of *MarketWatch*, published by Dow Jones Media, May 15, 2018. <https://www.marketwatch.com/story/this-is-how-much-americans-lost-on-state-sanctioned-gambling-last-year-2018-05-15>



- In the last fiscal year results posted (FY 2018,) Georgia citizens lost more than \$1.8 billion of their personal wealth to the Georgia Lottery. That's \$3480 every minute.
- Over the last 20 years (since FY 1999,) the citizens of Georgia have lost \$30.4 billion of personal wealth to the Georgia Lottery.
- If this rate of gambling losses by Georgia citizens continues at its current pace *without marketing any new forms of commercialized gambling by state government*, your constituents statewide are on course to lose more than \$9.2 billion of their personal wealth over the next five years.



Source: Georgia Lottery Annual Reports Fiscal Years 1999-2018

For the Majority of Citizens Who Don't Gamble, You Pay Even If You Don't Play

- **Gambling lobbyists and some public officials continue to tout government-sanctioned gambling as a way to raise tax revenue. But history has shown repeatedly that this argument is either overstated or wrong.** A 2016 national [report](#) by SUNY-Albany found that while states creating new revenue streams from gambling may see momentary bumps in tax income, **“the revenue returns deteriorate—and often quickly.”**
- Beyond its obvious status as a budgetary shell game, **government-sanctioned gambling incurs major social costs that end up being footed by all taxpayers.** In addition to targeting and exploiting the financially desperate and cultivating addiction, government-sanctioned gambling leads to increases in rates of personal bankruptcy and provides new avenues for crime and money laundering. **Gambling operators don't pay for the harms they cause families, businesses, and communities. Taxpayers do.**
- All the citizens who don't gamble also pay another way. Government-sanctioned gambling lowers a region's standard of living because it's a sterile transfer of money from millions of ordinary people's pockets into a small number of other people's pockets, producing nothing new and nothing of lasting value. **It's a naked money grab disguised as economic development. The economic impact is similar to throwing your money on the street so someone else can pick it up – it redistributes wealth without creating it.** Because this nonproductive activity nevertheless uses up time and resources, we experience a reduced standard of living, a consequence that impacts all of us.

Sources: Cornell Univ. Professor David Just, “The big swindle: In lotteries, the poor are the biggest losers,” *CNN*, Dec. 18, 2013 <https://www.cnn.com/2013/12/18/opinion/lottery-poor-just-opinion/index.html>

John Rosengren, “How Casinos Enable Gambling Addicts,” *The Atlantic* (Dec. 2016) <https://www.theatlantic.com/magazine/archive/2016/12/losing-it-all/505814/>

Social Costs of Problem Gambling, Problem Gambling Research and Intervention Project, Georgia State University, <https://goo.gl/kcgQv2>

Dr. Earl Grinols and Dr. David Mustard, *MIT Press, Review of Economics and Statistics*, Feb. 2006, <https://www.mitpressjournals.org/doi/abs/10.1162/rest.2006.88.1.28?journalCode=rest>

Lucy Dadayan, *State Revenues from Gambling: Short-Term Relief, Long-Term Disappointment*, The Nelson A. Rockefeller Institute of Government (2016), http://www.rockinst.org/pdf/government_finance/2016-04-12-Blinken_Report_Three.pdf

The misleading call by the gambling lobby to “Let the People Vote.” History shows what they are really saying is “Let Us Buy the Vote.”

- It’s not accurate for any gambling lobbyist or public official to say a fair debate leading to an informed, educated public will happen during a casino referendum campaign because it won’t. If every legislator in a state was outspent 3 to 1 during his or her campaign, most would lose reelection regardless of their merit. **Yet some legislators allow casino operators to hijack the ballot process by outspending predatory gambling opponents by a margin of at least 250 to 1. How many sitting elected officials would win a campaign if they were outspent by at least 250 to 1?**

Here are just a few examples of the massive spending that has occurred in other states:

- In Colorado, gambling interests outspent opponents 1,734 to 1.
- In Massachusetts, citizens collected signatures to place a casino repeal referendum on the 2014 ballot. Gambling interests spent more than \$15 million to defeat it. In the last 30 days, gambling interests including MGM ran more than 4000 TV ads. Repeal advocates ran zero because it was too costly to go on TV. ***Almost none of the TV ads run by gambling interests even mentioned the word casino.***
- In Maryland, another MGM-led casino campaign spent more than \$40 million to pass a statewide ballot question.
- In Ohio, gambling companies spent almost \$50 million to pass a ballot question allowing them to open casinos in the state.

“Never a Sure Bet,” a 2009 report from the National Institute on Money in State Politics, <http://stoppredatorygambling.org/wp-content/uploads/2012/12/Never-A-Sure-Bet-Report-from-National-Institute-on-Money-in-State-Politics.pdf>

[https://ballotpedia.org/Massachusetts_Casino_Repeal_Initiative,_Question_3_\(2014\)](https://ballotpedia.org/Massachusetts_Casino_Repeal_Initiative,_Question_3_(2014))

To view the casino advertising aired to block casino repeal in MA 2014, visit Stop Predatory Gambling’s YouTube channel SPGAmerica: <https://www.youtube.com/playlist?list=PLA6B145FA31CCA40A>

“MGM gets the deal for Maryland’s sixth casino,” *The Washington Post*, December 20, 2013 https://www.washingtonpost.com/local/mgm-gets-the-nod-to-build-marylands-sixth-casino-at-national-harbor-in-prince-georges/2013/12/20/059e7276-693e-11e3-a0b9-249bbb34602c_story.html?utm_term=.87301d4b47cb

“Ohio Casino Approval referendum, Question 3, 2009 [https://ballotpedia.org/Ohio_Casino_Approval_and_Tax_Distribution,_Amendment_3_\(2009\)](https://ballotpedia.org/Ohio_Casino_Approval_and_Tax_Distribution,_Amendment_3_(2009))

Four Truths About Commercialized Sports Betting

Truth #1: It's a Form of Financial Fraud, Similar to Loan-Sharking, Price-Gouging, and False Advertising, That Will Result in Life-Changing Financial Losses for Many Georgia Citizens


Truth #2: It Severely Harms Children and Will Radically Change the Way That Georgia Children Consume Sports

Truth #3: For the Majority Who Don't Gamble, You Pay Even If You Don't Play

Truth #4: Illegal Gambling Tends to *Increase* When States Legalize Gambling

Georgia Lottery Online Gambling Games- October 16, 2019

Notice the amount of gambling games using child imagery and themes. The gambling games start off with a free-to-play demo and then transition to the real money game.




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Win up to \$50,000!




MONEY STRIKE

Ticket Cost : \$0.50–\$10.00
Win up to \$250,000!




DAVINCI DIAMONDS


Ticket Cost : \$0.50–\$5.00
Win up to \$100,000!




MULTIPLY THE CASH



JUMBO BUCKS







WHEEL OF FORTUNE
ON THE ROAD




EMOTI COLLECT


More games



Recent Winners



Kelli K Atlanta
just won **\$175**



Noel J Covington
just won **\$250**

Georgia Lottery Online Gambling Games- October 16, 2019

Notice the amount of gambling games using child imagery and themes. The gambling games start off with a free-to-play demo and then transition to the real money game.



Ticket Cost : \$0.50–\$5.00
Win up to \$50,000!



Ticket Cost : \$10.00
Win up to \$150,000!



Ticket Cost : \$1.00–\$10.00
Win up to \$200,000!



Ticket Cost : \$2.00–\$10.00
Win up to \$250,000!



Ticket Cost : \$10.00
Win up to \$100,000!



Ticket Cost : \$1.00–\$5.00
Win up to \$150,000!



Ticket Cost : \$2.00–\$10.00
Win up to \$100,000!



Ticket Cost : \$2.00–\$5.00
Win up to \$50,000!



Ticket Cost : \$3.00–\$10.00
Win up to \$100,000!



Ticket Cost : \$0.50–\$5.00
Win up to \$75,000!



Ticket Cost : \$1.00–\$5.00
Win up to \$50,000!



Ticket Cost : \$5.00–\$10.00
Win up to \$100,000!



Georgia Lottery Online Gambling Games- October 16, 2019

Notice the amount of gambling games using child imagery and themes. The gambling games start off with a free-to-play demo and then transition to the real money game.



Ticket Cost : \$0.50–\$3.00
Win up to \$50,000!



Ticket Cost : \$0.50–\$10.00
Win up to \$100,000!



Ticket Cost : \$0.50–\$5.00
Win up to \$150,000!



Ticket Cost : \$3.00–\$10.00
Win up to \$150,000!



Ticket Cost : \$0.50–\$10.00
Win up to \$100,000!



Ticket Cost : \$5.00–\$10.00
Win up to \$100,000!



Ticket Cost : \$0.50–\$5.00
Win up to \$50,000!



Ticket Cost : \$0.50–\$10.00
Win up to \$100,000!



Ticket Cost : \$2.00–\$10.00
Win up to \$100,000!



Ticket Cost : \$0.50–\$10.00
Win up to \$100,000!



Ticket Cost : \$2.00–\$10.00
Win up to \$125,000!



Ticket Cost : \$2.00–\$5.00
Win up to \$60,000!



Georgia Lottery Online Gambling Games- October 16, 2019

Notice the amount of gambling games using child imagery and themes. The gambling games start off with a free-to-play demo and then transition to the real money game.



Ticket Cost : \$1.00–\$10.00
Win up to \$150,000!



Ticket Cost : \$1.00–\$10.00
Win up to \$150,000!



Ticket Cost : \$0.50–\$10.00
Win up to \$150,000!



Ticket Cost : \$0.50–\$10.00
Win up to \$150,000!



Ticket Cost : \$0.50–\$2.00
Win up to \$10,000!



Ticket Cost : \$0.50–\$10.00
Win up to \$100,000!



Ticket Cost : \$0.50–\$2.00
Win up to \$10,000!



Ticket Cost : \$2.00–\$5.00
Win up to \$50,000!



Ticket Cost : \$1.00–\$5.00
Win up to \$60,000!



Ticket Cost : \$1.00–\$5.00
Win up to \$60,000!



Ticket Cost : \$0.50–\$2.00
Win up to \$10,000!



Ticket Cost : \$0.50–\$2.00
Win up to \$10,000!



Georgia Lottery Online Gambling Games- October 16, 2019

Notice the amount of gambling games using child imagery and themes. The gambling games start off with a free-to-play demo and then transition to the real money game.



Ticket Cost : \$1.00–\$5.00
Win up to \$50,000!



Ticket Cost : \$0.50–\$2.00
Win up to \$10,000!



Ticket Cost : \$3.00–\$10.00
Win up to \$100,000!



Ticket Cost : \$2.00–\$5.00
Win up to \$60,000!



Ticket Cost : \$0.50–\$2.00
Win up to \$10,000!



Ticket Cost : \$1.00–\$3.00
Win up to \$40,000!



Ticket Cost : \$1.00–\$5.00
Win up to \$60,000!



HISTORICAL RACING MACHINES ARE SLOTS

“Idaho Lawmakers Say They Were Duped on Instant Horse Racing”

By KIMBERLEE KRUESI, *Associated Press*, Feb. 11, 2015

https://magicvalley.com/news/local/govt-and-politics/idaho-lawmakers-say-they-were-duped-on-instant-horse-racing/article_fb9373f0-b205-11e4-9f54-9b268638ecc3.html

“Idaho lawmakers vote to repeal ‘instant racing’”

The Spokane Spokesman-Review, March 26, 2015

<http://www.spokesman.com/stories/2015/mar/26/idaho-lawmakers-vote-repeal-instant-racing/>



A Revealing Truth About the Big Con Behind State Government and Commercialized Gambling

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Meet the Men and Women Enshrined as Members of The Hypocrite Hall of Fame

Fact Sheets, Featured Updates, Fraud

When *The New York Times* [asked a slot machine designer](#) at International Gaming Technology if he ever plays the machines he builds, “he acted as if I had insulted him. ‘Slots are for losers,’ he spat.”

The actions of the IGT employee are not an isolated case. State-sanctioned gambling is the only business where most of the people who profit from it and promote it don’t do it and don’t want to live near it.

These hypocrites cause life-changing financial losses for millions of American citizens. People like Sandy Hall, who had the courage to be interviewed as part of a [60 Minutes investigation](#) into slot machines. Her life was reduced to almost nothing because of slots.

The Way Forward

- Building assets, the accumulation and investment of savings, are key for anyone looking to make a better life. A home, a college fund, retirement accounts, a stock portfolio—these assets are the hallmarks of middle and upper class America, and they are all the result of savings.
- ***Building assets is the direct opposite of commercialized gambling.*** No single policy reform would create more financial peace for low-to-middle-income citizens than reversing the current scheme of turning millions of people who are small earners, who could be small savers, into habitual bettors.



Goal: Reduce the amount of gambling losses suffered by the citizens of Georgia over the next eight years by 50%

- No advertising or marketing to low income populations
- No high dollar tickets should be marketed in low income areas (<\$5)
- No gambling on credit
- To safeguard the health of minors, no kids under should be exposed to gambling ads and marketing on TV, radio, at point-of-sale, or on the internet. (should be sold like pornographic magazines in convenience stores)
- Ban “loot boxes” and other elements of commercialized gambling that are currently being engineered into video games in games that kids under 18 are playing
- Reduce the amount of lottery games being marketed to the public
- Reduce the speed of the gambling (eliminate scratch tickets, electronic gambling machines, and online gambling)
- Make gambling interests pay for the damage they cause





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the lives of the American people, freeing us of the lower standard of living,
exploitation and fraud that commercialized gambling spreads.

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