

We, The Losers

THE MOVEMENT TO STOP PREDATORY GAMBLING



Bobby Hafemann
TRAGEDY SPARKS NATIONAL DAY OF ACTION



'WE WILL BEAT THIS'
Melynda Litchfield



JENISE & MONTE BROWN

AN AMERICAN TRAGEDY

State-run gambling leads a bookkeeper to destroy a company – leaving the Brown family devastated and highlighting a country's shame

Tragedy Sparks National Day of Action



Ronda Hatefi holds photo of her brother Bobby

Bobby Hafemann took his life in 1995 because he became addicted to electronic gambling machines. Who was the primary sponsor and beneficiary of the machines that led to his death? His own state government.

Bobby's sister, Ronda Hatefi, has organized an annual day in her state for the last 20 years to remember her brother and all of those citizens who have been damaged by government-sponsored gambling.

To highlight the voices and stories of the millions of Americans like Bobby Hafemann, we are organizing the first-ever National Day of Action Against Predatory Gambling on Sat. Sept. 26 and Sun. Sept. 27. We will publicize how this public policy is dishonest, financially damaging to citizens and contributing to rising unfairness and inequality in our country.

Through our creative actions we'll call attention to the needed shift away from government's dishonest, predatory and failed experiment

with gambling toward a fairer, healthier and more hopeful vision of America's future. Our common message: **Predatory gambling cheats and harms everyone--even those who don't gamble.**

We've all seen the feel-good proclamations by public officials and their token efforts to stop the damage with their 1-800 phone numbers and their virtually meaningless "self-exclusion" policies. But they still keep the machines running, designing them to be even more financially damaging and addictive, while continuing to push more forms of predatory gambling onto citizens and making it even more accessible. **This is why we have to confront and protest.**

There will be at least 100 separate actions across the United States. The "action" can be anything you (or your group) want it to be and the list of ideas is limitless. The action should

reflect our common message. Some possibilities include: doing a visibility with homemade signs in your community, organizing a prayer vigil, participating in a "Freedom Players" event at a regional casino (or at a local restaurant/tavern with video gambling machines) and so on.

In the days ahead, we invite you to email your ideas for actions to us and we'll put them together on one list to send out to everyone. It will help all of us to think of possibilities for our own communities.

Please commit two hours on the weekend of 9/26-27 to participate.

We'll connect you with the other people in your state who are taking action in the names of citizens like Bobby Hafemann, his family, and every American who has been damaged by the policy of government-sponsored gambling. Please confirm by emailing us at mail@stoppredatorygambling.org.

NATIONAL DAY OF ACTION AGAINST PREDATORY GAMBLING

Event Date: Sat. 9/26 – Sun. 9/27

Our Purpose: There will be at least 100 separate actions across the United States that weekend to call attention to the millions of Americans who have been damaged by government-sponsored gambling.

Our Message: Predatory gambling cheats and harms everyone--even those who don't gamble.

Your Role: Please commit two hours on the weekend of 9/26-9/27 to participate locally in some way.

Possible Actions Include: The "action" can be anything you (or your group) want it to be. It could be a prayer vigil, sign holding visibility...the ideas are limitless.

SPG Recognized for Thrift, Accountability

Stop Predatory Gambling Foundation is a 501(c)(3) tax-exempt non-profit organization.

Thrift is one of our core organizational values and it is reflected in how we use our resources. More than 85% of all money raised was spent on our program of education, awareness and advocacy in 2014.

We have also earned the 2014 GuideStar Exchange Seal awarded to organizations who have demonstrated nonprofit transparency and accountability.

We will not accept any contributions from gambling interests.



People Who Shine from Within

Donor Spotlight: Sarah Retondo

Sarah Retondo is a longtime and frequent grassroots donor to SPG who resides in Illinois. SPG would not exist today without donors like Sarah who participate in our mission.

Q: How did you join SPG?

A: I support ending state-run gambling because it is very deceptive and severely affects families, especially kids. Very few citizens win. Gambling operators, in partnership with state government, just want your money.



I became involved when I watched a local man who helped lead SPG, Tom Grey, being interviewed on a faith-based TV news program. It was, and is still, a critical issue that must be reformed.

Q: Why is it important to you to support SPG?

A: SPG includes many people who are putting their faith into action. Because predatory gambling hurts many of those who have the least among us, supporting SPG's mission is a priority for me.

Q: How do you believe your donations have helped others?

A: Predatory gambling puts enormous stress on families, including children and senior citizens. I believe my donations have helped to stop some of the exploitation of desperate people that is happening today because of state-run gambling. I know people who have been deeply hurt by this public policy and I don't want to see it happen to anyone else I know.

Do Your Part to Help SPG's Mission

Making a Gift to SPG Means You

- Act on Your Principles.
- Believe in Fairness of Opportunity.
- Protect Children.
- Hope for a Better Future.

Membership Levels

Individual Membership
\$25 or more, Individuals who support SPG's mission

Couple Membership
\$35 or more, Couples who support SPG's mission

Community Coalition/Community Based Organization Membership
\$100 or more (\$.10 per member), Gambling opposition groups, faith groups, service providers and other organizations who support SPG's mission

Sustaining Member

\$1,000 or more, Gambling opposition groups, faith groups, service providers and other organizations who support SPG's mission

Donate to the Litigation Project

No major reform of government-run gambling will happen without aggressive, well-founded, successful litigation. Litigation offers the most promising means to create change. For this reason, we launched our Predatory Gambling Liability Project two years ago. In the summer of 2014, the PGLP's first law school fellow did 300 hours of legal research on predatory gambling, focusing on consumer protection laws and product liability laws.

We are doing at least another 300 hours of legal research this summer and we need to raise \$4500 to cover the expense.

A \$300 donation pays for 20 hours of research; \$150 pays for 10 hours of research; and \$30 pays for two hours. Please give as generously as you can. Your gift is tax-deductible. Please use the enclosed reply envelope or go to stoppredatorygambling.org/take-action/donate

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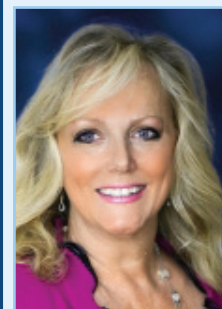


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Intensive Care Nurse Hurt By Slots Confronts State-Run Gambling

Inspires Other Victims to Act



Melynda Litchfield

Nearly four years ago, my life and the life of my family was permanently and profoundly affected by a devastating gambling addiction. I am gratefully in recovery, and now make it my life's work, partnering with SPG, to bring a face and voice to the millions of people affected by the unjust and predatory practices of government sponsored gambling.

Social stigma and discrimination have kept suffering gambling victims silent and in the shadows for too long. We are courageous survivors, and as more and more of us emerge to tell our powerful

stories, this will ultimately add more power and energy to our mission and message.

We have developed a Speakers Bureau of Victim Advocates, consisting of citizens who have been harmed whether they became an addicted gambler, someone they love was hurt by the predatory gambling business, they used to work in the casino or lottery business as an employee, or they were an employer who suffered an embezzlement by a trusted employee-turned-addicted gambler.

If you have a personal story and are willing to help others by coming forward to share it, I invite you to please contact me at any time at our office phone or by email melynda@stoppredatorygambling.org

—Melynda

Message from the Chairman of SPG's National Board Of Directors



Dr. Guy C. Clark

In not too many years from now, the movement to rollback government-run predatory gambling will join the abolition of slavery, the enactment of women's suffrage, and the civil rights movement as one of our nation's major social movements of the last two centuries.

The success of Stop Predatory Gambling will change the social, moral and economic landscape in the United States. Our battle is against institutionalized unfairness, inequality and dishonesty.

We are proud to stand shoulder to shoulder with you in this major battle to reclaim the soul of America. Please do all you can to support the effort in state houses, in your communities and with your wallet.

Sincerely, Dr. Guy C. Clark, Chairman

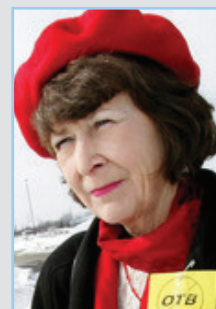
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Volunteer Spotlight



Kathy Gilroy

Kathy Gilroy was living in Davenport, Iowa when the city opened the nation's first riverboat casino in 1991. "I saw the picture of it on the front page of the newspaper and I just said, 'Uh oh'. I felt like it was a Pandora's Box being opened."

She watched as people she knew fell victim to gambling addiction, jeopardizing their livelihoods and relationships. "I knew I had to do something," she said. And to the benefit of her state and country, she has never stopped working to stop predatory gambling.

As our selection for Volunteer Spotlight, we asked Kathy to share why she is so committed to our mission and invited her to give some advice to all of us in this national effort.

Kathy: "My motivation to try to minimize the harms caused by gambling is based on the horrible conditions I have seen the 'entertainment' of gambling leave friends and neighbors in."

"My advice for other volunteers against gambling is to 'stay strong'. You're fighting the good fight. You may feel that your voice is small, but your voice needs to be heard. Gambling has money on its side. You have truth and justice on your side. Just keep at it!"

An American Tragedy: How State-Run Gambling Led Our Bookkeeper to Destroy Our Company

By Jenise Brown

Growing up in the sand hills of Nebraska, casino gambling was never even a passing thought to me. So to find myself and our family being so devastated by it, and having been in a casino only a handful of times myself, is unfathomable and hard to grasp to this day.

My husband, Monte, and I both grew up in a small farming community: trusting, sharing with, and borrowing from our neighbors. We left our doors unlocked and the keys in the car most of the time. We married in 1982, high school sweethearts with nothing but the love we shared for each other. We immediately started our family and now have three grown children: Jenny, (28) Travis (24) and Lucas (19). We are your average American family.

We have worked very hard the last 30 years. My husband started out as a mechanic and myself a court reporter for the judicial system in Nebraska. My husband is an extremely hard worker and a talented businessman. When the opportunity came for him to buy his own business in May 1995, we were very excited and decided to take the risk. For us, it was a huge risk. We put everything we had into the opportunity to better ourselves and for the future of our children. It was hard work, long days, but the effort was paying off for him. Monte would grow that business into a \$60 million dollar company, Colombo Candy. That's the American dream that I grew up believing in. It was our dream coming true.

But this dream was stolen from us. From June 2010 to July 2012, a time when Monte's mom lay in a coma from brain cancer, our Chief Financial Officer embezzled over \$4.2 million dollars from our company **to lose it on slot machines sponsored by state government**. She took the money

using many creative ways that made it very difficult to suspect any wrong doing.

She embezzled the very first month she was there through the very last month she was there in large amounts while manipulating reports to avoid detection. She was able to do all of this, as intelligent as she was, and still not be able to pull herself away from a stool at a slot machine. **She is now incarcerated at the Nebraska Correctional Center for Women. The citizens of Nebraska are paying for her incarceration**, which includes Monte and me.

Since July 2012, when we discovered the theft, we have paid a lot of money in attorney fees and we have a lot of attorney fees still unpaid. The law firm investigated the circumstances surrounding the embezzlement and filed lawsuits on our behalf. That investigation revealed that nearly all of those funds were used to **fuel a gambling addiction** at a casino in Council Bluffs.

- The investigation revealed to us:
- She played slot machines only
 - When she would be vacant from the casino for a period of time, they would be contacting her to see where she was.
 - She was the top gambler at the casino
 - She had a personal assistant at all times
 - They refurbished slot machines to up the minimum bid amounts just for her
 - She won many trips, gifts, give-



Monte and Jenise at their daughter's wedding

aways that she never took advantage of; they weren't important to her revealing her "addiction," as the money was not why she was gambling

- The timeline reveals she spent more nights from the early evening hours until the morning hours (2, 3, 4:00 a.m.) mesmerized on a stool at a slot machine every week than she did at home
- The casino allowed her to come behind the cage to collect her winnings, a privilege given only to her
- The high stakes gambling room was reupholstered in her favorite colors
- The casino employees/managers fought over working her shift, as she gave out \$100 tips to them
- The employees would greet her into the high stakes room with cheers
- She had her own private parking stall and alerts went out throughout the casino when she would arrive
- She won over \$10 million in one year (Imagine how that excitement might have felt)
- She lost over \$12 million in that same year

There was no effort on the casino's part to offer her help for her addiction, or to ban her from the casino. The investigation revealed that the casino personnel knew or should have known she was not gambling her own money, yet they continued to accept the funds she was gambling with. They knew her income was \$65,000. They knew she lived in a house valued at approximately \$230,000.

When we became aware of the embezzlement, Monte and I were devastated. It was very hard emotionally to absorb 30 years of hard work being wiped out overnight. It was hard to understand what had happened, digging for the information and the truth day after day. All of this information did not land in our lap one day. It was revealed through a process of investigating over a year's period of time, digging, searching for records, revealed in e-mails that had to be researched, and finally cooperation by her family members. Pieces were put together one piece at a time. It was excruciating, all the while we were trying to help a company that was struggling. There was bank meetings, attorney meetings, and employee meetings all the while trying to keep customers happy. There were countless accountant meetings, Department of Revenue meetings and family meetings. There were times in the day that one or the other of us would escape to pray just to get through the day. There was a time where I was extremely worried Monte could not carry it, as he had mentioned driving his car into a guard rail.

For the first time in my life, I learned that my husband was not somebody I could go to for help, nor could he rely on me. We would have drowned each other. I can tell you there were many, many walks with our dogs, being consoled by them and their source of unconditional love. I can tell you that God exists, and he was there for me, my husband, and my family in our darkest times; that my anxiety would dissipate immediately when I went

to Him for help.

I wish I could say that ends this story. I wish I could say that the worst was over and we were made whole. I wish I could say we were able to use the judicial system that I had worked for my whole adult life and justice was had. I can't say that. From 2012 to 2014 we struggled to keep the company going to recover but it wasn't enough: the bank appointed a Receiver. We filed bankruptcy, and even then they did not want to leave us alone. It was an excruciating look at every transaction we had ever had in the last ten years. We lost our business, our home, our savings, our cars – everything. They left us with furniture (with no where to put it) and our clothes. I had \$60,000 in a retirement fund from my previous employment that they let me keep. That was it. No help relocating. No help finding a job. No call to say "how you doing?" Nothing but down right meanness.

I am happy to say, they found nothing that Monte or I did that was inappropriate, but it's hard to shake the feeling of being treated like the accused instead of being treated like the victim.

Lastly, I can tell you that while we were in business to make money, except that we needed a way to provide for ourselves. As long as we had the basics in life, that's really all we needed. It was never so much about losing the money as it was about losing our life. It was about the trust that we had always known, the relationships with each other, the employees and their families, the relationships with our customers, and being able to give back to our community. That is what was the most devastating. It will take a lot

of years to recover financially but we are beginning. Emotionally, we will forever be changed. Our family is close, and we are very grateful to God for the many blessings he is bestowing upon our family in this recovery.

So when someone asks why I oppose state-run gambling, it's just "fun"? **Look at the devastation in its wake.** So many people affected from one person's actions. And yet it really was more than Caroline. It was the casino's employees preying on a lonely woman, a woman with a problem, a woman with mental health issues, a woman who had shown she suffered

from addiction issues many times and society ignored her. As long as people were getting what they wanted from her, they let it continue no matter what the cost, where it was coming from, and with little regard for her as a human being. They let it continue because we as a community, city, state and nation allow it to continue. This scenario is repeated again and again across this nation to families left with no ability or voice to speak on their behalf.

Our **governments** (local, state and national) are being predatory in nature when they should be protective in nature by allowing predatory gambling to exist. Not only are they allowing them to exist, but they are a partner in crime in their business ventures. These are not innocent games. **They are destroying the American dream piece by piece and depriving families every single day.**



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