

To Whom It May Concern

My name is Shaun McDonough and I am 51 years old. I want to start by saying this life story I don't want sympathy for. As a child it was just myself and mum. I have 2 sisters whom I lost contact with as they went with there Dad whom I thought was my Dad until I reached the age 40. Mum was a very scared timed lady. Mum had a number of relationships with men that were alcoholics and were violent towards myself and her. Still to this day I have dreams about those times. About the age of 11 we finally got away from those situations. We then moved into refuges and stayed with family until a flat became available in West Heidelberg when I was 12. We lived there for about 8 years and I went right through school. Mum was on a pension which was extremely hard for her. Mum didn't know how to manage money. We relied on charities for much of my childhood. When I turned 16 I was able access to the student allowance which I would give to mum. Once I hit the age of 18 I was aloud to vote. Mum told me always vote for Labor as they look after the battlers in life so I did for 32 years.

Once I finished High School I wanted to go to university to study but due mums financial situation I could not so I found a job to support us. Then I met my wife at the age of 19. At the age of 20 I became a Dad. My wife and I stayed with her parents for a short time but it didn't work out with her Dad so we moved to unit in Greensborough. Mum managed to get a government unit in Greensborough close by. We struggled for a while as my wage was not a lot in those days. Eventually I found another job that had a lot of overtime in the Textile industry. We then were able to move to Mill Park and rent a house and my wife was able to find work for a short time. We finally saved enough money for a deposit to build our current house in Mill Park. At this stage we were still not married. We married in November 2000. On the day of my wedding my mum had a heart attack. Mum was a very heavy smoker. Mum survived the heart attack. The Textile company I was working for closed down therefore I was retrenched. I managed to find a good job in the automotive industry in 2001. I worked there for about 8 years where sustained a work place injury. In 2008 I had surgery on the injury and was off work for 6 weeks. During this time I developed a DVT blood clot in the leg. I went to work when I started developing chest pain. I was diagnosed with a PE

blood clots on the lung and spent 5 days in hospital. I managed to get back to work on light duties. This all happened in 2009 then the automotive industry started to decline therefore in April 2009 I was retrenched again while still recovering from this work place injury. I managed also in 2009 to reunite with my sisters where they had told me my dad was not there dad.

In May 2009 mum called me and said her doctor wanted to see the both of us. Her doctor explained to me that mum had lung cancer and she required treatment. Unfortunately mums cancer was very bad and started spreading to her liver. Mums goal was to see her Granddaughter turn 18. Unfortunately my mum didn't get there. I was in and out of hospital with mum until the time mum passed away in April 2010. I was awarded a compensation payment from workcover during this time. My 2 sisters did not attend the funeral as they had fell out with mum many years ago. [REDACTED]

I have struggled with mental depression for 12 years now as well as physical injuries. My upbringing did not help this. In 2018 I learnt that my older sister had cancer. She passed away in early 2019

I was not involved in gambling before 2019.

It is where in around April 2019 that I became involved in online gambling. I am not sure to which company this happened with but we all remember the horse named WINX. There a lot of talk around WINX through the media. At the time my wife was wanting to buy 2 glass cabinets from IKEA at \$100 each. Unfortunately I had this ridiculous idea to win \$200 for the cabinets. I placed \$2,000 on WINX to win. Of course WINX won so I could buy the cabinets. This was the most dum idea anyone could possibly. I had \$90,000 in the bank from my workcover payout that I had left in the bank for about 9 years. Why did I need to gamble when I was financially stable. I ask this question of myself everyday and I can't find the answer to it. Unfortunately I became trapped in the gambling industry. This is someone who could stand and watch his cousin put hundreds of dollars into a poker machine thinking they are going to win. For somebody like myself who to this day does not have a clue about odds or form guides. I simply picked favorites.

In 2014 I received a TAB card in the mail which had an account number on it. I lost everything I had in the bank with the TAB. I tried so hard to reason with the TAB but they simply chewed me up and spat me out. The amount I lost was about over \$130,000 with the TAB. People may say where did you get the other \$40,000 from. I can tell you I didn't win it. I went to my Superannuation fund and withdrew the whole amount under the permanent disability option. I was granted the whole amount. During the time gambling with the TAB the TAB telephoned me and asked me if I was ok with my gambling as they could see for themselves what was going on. To me it's a very dumb question to ask. But you are asking someone mentally ill and had a gambling addiction by that time. The TAB with their training of problem gamblers should've closed the account at this point. I became suicidal so the TAB called the Police on a number of occasions and I was taken to hospital and sedated. This is a very confronting situation for my family as you can understand. I was in a very poor state. It was only at this point that the TAB closed the account.

I took a break from gambling for 3 months but I still had money in the bank. After this period I found myself gambling again with a number of major online gambling agencies. I was also fighting the TAB over the phone and through many emails. The TAB simply did not care and they advised me to make a complaint to the commission in Victoria. So I did and within a week I had a decision that the TAB had not breached any of their terms and conditions. This left me in a very poor state. I lost around \$80,000 with another couple of gambling agencies and racked up credit card debt which I still have to this day. The companies I gambled with were the major ones on TV. It's very hard to escape from gambling while these companies are pushing it in front of your face. During the 18 months of the COVID pandemic I was unable to attend sporting events such as AFL and BBL Big Bash cricket. This did not help with my mental health and gambling. I am a member of the Richmond Football Club and the Melbourne Renegades. Before COVID came along and I was able to gain access to the Tigers players whom all know who I am and what I have done to help disadvantaged supporters out. I would go to the open training sessions and purchase footballs at the Tiger shop and get them autographed. I would then put it out through social media if there were any

supporters that were disadvantaged or couldn't get to training to see the players and I would select a supporter and give them a signed footy each week. I felt really good in doing this and it was away coping with my mental health. Currently my mother inlaw is in High Care in Aged care place and we really don't know how long she has to live. We do not have the funds to pay for a funeral.

Last year my car registration and home insurance was due. I simply could not afford to pay for this. I went for a few months driving without insurance on my car. I contacted the TAB once again and explained my situation remembering I had given this multi million dollar company over \$130,000. We had many conversations until the TAB said we will give \$1000 as goodwill. I managed to get \$2,500 from them as goodwill which is less than 2%. I took the \$2500 to pay my insurances I had no choice. I did not sign any deed with the TAB.

Since this I have found it very tough to get through life. I attend Gamblers Help at Banyule Community Health working with a number of councilors and a group session every Thursday night.

I have had an online meeting with Melissa Horne the Gaming Minister in Victoria to ask her for help. Melissa Horne did nothing as the Government reaping the rewards from gambling. I broke down during the meeting with Melissa Horne. I continue to try and contact her and the CEO of TABCORP. But now they have blocked from emailing them. Currently I have a complaint in with the VGCCC about TABCORP.

I have turned my attention to protesting outside TAB outlets, Melissa Horne's electorate in Williamstown and Daniel Andrew's electorate in Mulgrave. This has been affective as Melissa Horne is starting to worry leading up to the state election in Victoria. I managed to target her at a community event on Saturday. I asked her to meet with me again and about the state of Gambling here in Victoria. She made no comment as she knows the truth.

All of this has taken its toll on me as in July I was charged with fraud due to a cancellation of a transaction involving a small online company in NSW. The amount is \$4,000. I want to state that anyone who signs up with these online

gambling agencies does not read there terms and conditions. Whenever I have been near a train I have had thoughts of jumping in front of it. I must continue the fight against the Government and the TAB. Yes I am doing this with just myself and my wife. We can't have my 3 year old Grandson growing watch these horrible commercials on TV sucking people. When he reaches the age of 18 I want these to be not visible.

When I started gambling in 2019 there 60 online gambling agencies. Now there is over 110. When covid came along bookmakers could not make any money as there were no crowds at events such as horseracing. So what they did was they applied for online gambling licenses and of course they were given them. All these gambling agencies write there own rules. The gambler has no rights. The organizations such as the NTRC and the VGCCC protect the gambling agency.

I have done everything in my power to get TABCORP to understand that I am not the person they think I am. I will continue to fight TABCORP and make other people aware of them. This will I hope that they will lose a lot more customers that will cost them more than \$130,000. I will continue to fight the Federal Government on Gambling Advertising. I will continue to fight the state Government about my own personal situation.

Staying silent is not the answer because there will be no change. We have a huge problem in Australia with gambling. Although this takes a lot out of me with my mental health issues I must continue the fight. TABCORP and Melissa Horne think I am going to just go away. As I have warned them before I may be a small fish compared to them but I am like a fly that just won't piss off. There is a lot more I could say about the gambling industry if that needs to be. I have no issue putting myself in the media.

Kind Regards

Shaun McDonough