

1 CHAIRMAN JAMES: Thank you, Ira.

2 Ralph O.

3 RALPH O.: My name is Ralph O. I'm a
4 compulsive gambler.

5 This is the first time I've been in
6 Atlantic City since February 14th, 1991. On that day
7 at the end of that day, I called the 1-800 gambler
8 number. I had just maxed out 18 credit cards, and it
9 was the end of a 40 year career of gambling. I was
10 six figure debt on the credit cards and credit lines
11 in gambling.

12 It was the end of a career that started
13 betting with bookies at the age of 15 years old,
14 graduating on to college and playing cards and dice
15 games in the service, going further on to the tracks
16 all through my working life; never could save enough
17 money to buy a house. I was married. I had three
18 kids when I got out of the service at the age of 24.
19 I could never put enough money together. Everything
20 went to gambling.

21 I remember once flying to Puerto Rico to
22 recoup some money I'd lost and had taken money from my

1 employer to go down there. I planned spending a day.
2 Six weeks later my family was on welfare, and I was
3 gone trying to get money to pay a bookie.

4 After 40 years, after I made that phone
5 call my life started. My life started when I made
6 that telephone call.

7 I had no job. I had no income, and I was
8 in debt. I was able to start my own business because
9 I had a clear head after three or four months of going
10 to meetings.

11 I'm now an employer. I own my own
12 business. I have 30-some people working with me and
13 for me.

14 I can't in any way talk against gambling.
15 I enjoyed it when I was gambling. I lost a lot of
16 money. I'm still paying debts from when I was
17 gambling, but I can say for me it doesn't work and it
18 didn't work, and my life started at the age of 55 and
19 a half.

20 I'm now 62 years old, and I have a life.
21 The life is because I don't gamble.

22 Just one quick story about what can go on

1 in this, if I have a little bit of time.

2 TIMER: Three seconds.

3 RALPH O.: Well, I won't go into that
4 story then, but I thank you for listening to me
5 because it's a little longer than that, and thank you.

6 COMMISSIONER McCARTHY: May I ask one
7 quick question?

8 RALPH O.: Sure.

9 COMMISSIONER McCARTHY: Madame Chair?

10 CHAIRMAN JAMES: Certainly.

11 COMMISSIONER McCARTHY: You maxed out 18
12 credit cards.

13 RALPH O.: Yes.

14 COMMISSIONER McCARTHY: How did you get
15 away with that? Didn't any of the casinos or the
16 racetracks where you might have been gambling --

17 RALPH O.: It was through a machine. It
18 was through machines all here in Atlantic City at the
19 casinos, and I had over \$100,000 in credit coming to
20 me from these various credit cards, and I just stuck
21 them in -- in fact, in one day it was \$70,000, the
22 last day.

1 COMMISSIONER McCARTHY: How many credit
2 cards did you use in any one gambling facility?

3 RALPH O.: All of them if necessary.

4 COMMISSIONER McCARTHY: Eighteen credit
5 cards?

6 RALPH O.: At one time I came down here.

7 COMMISSIONER McCARTHY: Was it a racetrack
8 or a casino?

9 RALPH O.: No, this was all in the casino.

10 COMMISSIONER McCARTHY: Thank you.

11 CHAIRMAN JAMES: Thank you.

12 Bill Barry.

13 MR. BARRY: Good evening, Madame Chair,
14 ladies and gentlemen.

15 My name is Bill Barry, and I'm a resident
16 of Barnigan, New Jersey, approximately 40 miles north
17 of Atlantic City. My wife, Lee, and I have lived
18 there since the purchase of our home in 1973.

19 '73 was a very good year. A new home, the
20 birth of our first child, Melanie. I was working in
21 sales at the time and worked in the New York metro
22 area. This was a big change for me, from a rock and