

1 COMMISSIONER WILHELM: The next speaker is Gwen
2 Bjornson. I hope I'm pronouncing that correctly.

3 MS. BJORNSON: Absolutely, thank you. Members of the
4 Commission, thank you for the opportunity to tell the story of
5 how legalized gambling has impacted my life and my family. Let
6 me introduce M.J. and Nicholas. My boys are only seven and five
7 years old. Their lives are forever changed because I was
8 compelled to divorce their father, a compulsive gambler.

9 Divorce is one of the most painful things that we, as
10 adults, sometimes must face. Yet, without divorce, I am very
11 much in doubt that I would have skirted a complete mental
12 breakdown. From my own experience a gambler in pursuit of the
13 "big win" can split his personality so that he can rationalize
14 that obtaining money dishonestly is actually for good and,
15 therefore, that's okay. He can steal, he can lie and that that's
16 justifiable because he's after the "big win".

17 Sadly, he probably can't even define what a big win
18 would be. Casinos know this. They're pretty adept at
19 identifying the persons that have these compulsive capabilities.
20 They're easy targets. They're easy to prey on. Casinos are
21 corporations. Corporations are not human. Their sole purpose is
22 to make money. As the well-known attorney Gerry Spence has
23 written, "Corporations are without morals, people have morals.
24 Corporations do not".

25 Corporations are probably better at rationalizing
26 than compulsive gamblers. The amount of correspondence from a
27 large casino chain that continues to flow into my mailbox can
28 attest to the irresponsible behavior of well-known mainstream

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1 casinos. This continues even today. It's been over two years
2 since he lived in our home. The phone calls will continue. My
3 request for them to stop are unheard.

4 On a recent phone conversation, a solicitor called
5 offering this free weekend in Las Vegas to my husband. I
6 responded that my ex-husband's gambling has caused unbelievable
7 heartaches and hardship to my children and me. "He is no longer
8 here. He hasn't been here in a long time and would you please
9 put my number on the no-call list. I've asked before", to which
10 the young man cheerily replied, "Oh, I'm sorry to bother you.
11 Could I have his new phone number"? I hung up.

12 The first five years of our marriage were spent in
13 Atlanta, Georgia. Georgia had no state sanctioned gambling and
14 there was no national lottery. We were the young American
15 couple, or actually we were in our later twenties, building our
16 careers before we started a family. A job offer from a major
17 airline brought us to Phoenix. The following two years were the
18 best years of my life.

19 In less than a year we were able to purchase our
20 first home. God blessed us with the birth of our first son in
21 the next year. My husband received a considerable raise and I
22 was able to cut back on the number of flight students I trained.
23 Our son M.J. was rarely outside the care of his father or myself.
24 His father was determined to be involved, unlike his own
25 alcoholic father. We both wanted to be the best parents
26 possible. We both loved M.J. dearly.

27 Two years later when the airline wasn't doing well my
28 husband became distraught, especially when I told him I was

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1 pregnant with our second child. The pay cuts had begun and the
2 survival of the airline was a stake. I told him not to worry.
3 We would be fine. We were both educated and if it happened that
4 the airline went out of business, we would together be able to
5 put food on our table.

6 I tried to reassure him but he became more irritable
7 and tense. In retrospect he never heard or believed any of these
8 reassurances. I am fairly certain that this is when he lost
9 control of himself whenever he was in a casino. As a pilot he
10 had overnights in Las Vegas frequently. Nicholas was born -- I'm
11 sorry, I must end but Commissioners, with your permission, I
12 would like just one minute to close.

13 COMMISSIONER WILHELM: Please close as quickly as you
14 can, Ms. Bjornson.

15 MS. BJORNSON: Today I pray and ask for your help in
16 two small miracles. First, move towards stopping government
17 sanctioned gambling and second, make credit extension where we
18 accrued \$35,000.00 in debt on credit cards for gambling inside
19 any casino illegal. Get rid of cash advance machines and find
20 other ways to support the victims, the two victims of compulsive
21 gambling. Thank you.

22 COMMISSIONER WILHELM: Thank you very much.

23 COMMISSIONER McCARTHY: Can you give us the details
24 of how the credit cards were used, not now but if you wouldn't
25 mind writing us, how the credit cards were used by your husband,
26 even naming the credit cards and what happened and anything like
27 that because we are looking at credit usage. Thank you.

28 MS. BJORNSON: Thank you.

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1 COMMISSIONER WILHELM: Thank you very much, Ms.
2 Bjornson.

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