SHIRLEY T.: Good evening, Madame Chairwoman --

CHAIRMAN JAMES: Good evening.

SHIRLEY T.: -- and all of you panelists. I'm Shirley T., and I'm a compulsive gambler. My last bet was June 14th, 1996.

I started gambling like normal people do, going down for a bus trip once or twice a year, occasionally going with family in the car maybe once a year. I live about an hour away.

I'm 60 years old, and I've been married 38 years. I have two children and three grandchildren.

My husband was an executive with a Fortune 500 company, and he traveled a great deal, and I had time, and I had a brokerage account, and I started driving down to Atlantic City after two or three years.

We were having marital problems. My husband had had a series of affairs throughout our 38 years of married life, and it was an escape. I never gambled for the money. I had the money. I could buy the cars, the fur coats. I gambled for the action.
I would drive down. I would valet park my car, and I would stay for 24 hour periods. In the beginning I used my Visa card. After a couple of years I learned about markers.

When I stopped gambling, I was up to $20,000 in markers, which I could have increased to 40, probably 60, because my markers had all been paid all the years that I gambled.

I didn't start gambling until I was in my late 40s, and my children were raised, and as I said, my husband traveled a great deal, and I had the freedom and the means.

I would take over a whole series of slot machines, especially late at night when the casinos would thin out, and I was a very nasty person when I gambled.

I would play the dollar machines, the $5 machines. They're very, very addictive.

I would carry my dinner comp. with me for the whole 24 hours without eating, without sleeping. The casinos would comp. me dinners. They would comp. me tickets for shows. They would comp.
the island. They would comp. me suites, and if I went
up to the suite and stayed in that bed for half an
hour, that was a long time because I had to be back on
that floor. I had to be back where the action was.

    About six o'clock in the morning I would
start to get tired, and I would think that I'd better
go and get a cup of coffee before I would start my
drive home, and I would walk in, and the hostess would
usually say, "The buses are coming in now. Do you
mind sitting at the counter because we've got groups
of four and six people that would like to have the
larger tables."

    And, you know, I didn't mind at all. I
didn't want to look at these couples that had healthy
relationships when I felt like a degenerate.

    I went to --

CHAIRMAN JAMES: Shirley, thank you so
much. I do apologize --

SHIRLEY T.: Surely.

CHAIRMAN JAMES: -- but the time is up.

SHIRLEY T.: That's all right.

CHAIRMAN JAMES: And I want you to know
that we are interested in hearing the rest of your
story and ask that you may want to submit that in
writing to the Commission.

    SHIRLEY T.: Thank you.

    CHAIRMAN JAMES: I think we have time to
get in one final person. Mary Heineman.

    MS. HEINEMAN: Good evening,
Commissioners.

    CHAIRMAN JAMES: Good evening.

    MS. HEINEMAN: I, too, would like to
address the issue of treatment, especially treatment
of children.

    What are the children of compulsive
gamblers learning about gambling? Are they learning
the value of big win? Are they learning that success
requires no more than a dollar and a dream?

    Have some of us abandoned the values that
were passed on to us? Weren't we taught the value of
a good book, of great music, and the wonders of
nature? Weren't we taught the rewards of family
togetherness, hard work, and personal accomplishments?

    I believe everyone in this room would like