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

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

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

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

Corporations are probably better at rationalizing than compulsive gamblers. The amount of correspondence from a large casino chain that continues to flow into my mailbox can attest to the irresponsible behavior of well-known mainstream
casinos. This continues even today. It's been over two years since he lived in our home. The phone calls will continue. My request for them to stop are unheard.

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

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

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

Two years later when the airline wasn't doing well my husband became distraught, especially when I told him I was
pregnant with our second child. The pay cuts had begun and the
survival of the airline was a stake. I told him not to worry.
We would be fine. We were both educated and if it happened that
the airline went out of business, we would together be able to
put food on our table.

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

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

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

COMMISSIONER WILHELM: Thank you very much.

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

MS. BJORNSON: Thank you.
COMMISSIONER WILHELM: Thank you very much, Ms. Bjornson.