



We believe in improving the lives of the American people with compassion and fairness, freeing us from the lower standard of living, exploitation, and fraud that commercialized gambling spreads.

A NEW, BIG, BOLD IDEA WHOSE TIME HAS COME.

Dear Friend,

The vision and plan I'm sharing with you in the pages that follow has been a long time in the making.

It's the result of the selflessness and the grit of thousands of people in our national network, almost all of whom are volunteers who take action because of what we believe:

- We believe everyone should have a fair opportunity to get ahead and improve their future.
- We believe every person's life has worth and that no one is expendable.
- We believe that a good society depends on the values of honesty, concern for others, mutual trust, self-discipline, sacrifice, and a work ethic that connects effort and reward.
- We believe no agency or entity of government should depend on predatory gambling to fund its activities.

In 2020, we are launching a national campaign with a national strategy that will dramatically change the course of your community and our country: The Campaign for Compassion and Fairness.

My purpose in writing is to present Stage 1 of the campaign and to ask how will you contribute your time, talent, and treasure to help these desperately-needed, long-overdue, social reforms move forward over the next 24 months? Please let me know. My email is les@stoppredatorygambling.org and my phone is (202) 567-6996. Thank you.

Sincerely,

Les Bernal, National Director
Stop Predatory Gambling

THE CAMPAIGN FOR COMPASSION AND FAIRNESS

Stage 1 2020-2021

The Why: Our Vision and Why It Will Succeed

A nation of small earners, who could be small savers, has been turned into a nation of habitual gamblers on course to lose more than \$1 trillion of personal wealth to state-sanctioned lotteries and regional casinos over the next eight years. **It's America's biggest most-neglected problem today.**

Tens of millions of Americans are broke and countless are addicted to commercialized gambling.

We believe an initiative to denormalize commercialized gambling by reducing the amount of gambling losses by citizens by 50% over the next eight years will do as much as any single policy proposal to dramatically improve the financial and social well-being of ordinary Americans. It would put \$500 billion back into the hands of the people and our communities.

Building assets, the accumulation and investment of savings, are key for anyone looking to make a better life. A home, a college fund, retirement accounts, a stock portfolio—these assets are the hallmarks of middle and upper class America, and they are all the result of savings. Almost 60% citizens have none of these assets. *Building assets is the direct opposite of commercialized gambling.*

Reducing the amount of gambling losses will also lessen the major social costs that commercialized gambling leaves in its wake like addiction, divorce, domestic violence, child neglect, and crime. There is no dignity in losing your housing payment, food money, paycheck, or Social Security payment out of desperation at your local state-sanctioned gambling outlet.

No single policy reform will create more financial peace and improve public health for more people.

ACTION #1

Become a bottom heavy network by strengthening existing grassroots and engaging more people with the lived experience of the problem to be at the front.

We'll do this in at least three ways:

- 1) Coordinate #KnowOurNames campaign to help those citizens with the lived experience of commercialized gambling be at the lead of this fight and no longer be pushed aside by gambling interests and state officials to the shadows of society. This includes collecting personal stories because we have to document what's happening out there with pictures and videos. It also includes providing emotional support and victim support services.
- 2) Organize a national convention on commercialized gambling to elevate the voices of citizens with the lived experience of commercialized gambling but also to provide a stage for opinion leaders, public officials, and partner organizations to learn about the problem and then go back to their respective communities and states to take collective action. We will use the 2021 convention to announce ten specific reforms that will cut citizen gambling losses by half over the next eight years, building upon the bottom heavy network we established to move them forward.
- 3) Participate in at least 15 meet-and-greet events in key battleground states to reconnect with the grassroots, share our vision for our national campaign, solicit your advice, and discuss how you can take action in your local area.

ACTION #2

Provide persuasive, news-worthy, up-to-date information to the grassroots, opinion leaders, and media about the scale of the harm that commercialized gambling has inflicted upon citizens, their families, and society as a whole.

We will distribute the information by working through partner groups such as those involved with child welfare, improving mobility out of poverty, public health, domestic violence, the well-being of senior citizens, homelessness, and communities of faith. The topics will include:

- A state-by-state report of how much personal wealth citizens lost on state-sanctioned gambling schemes;
- How the spread of commercialized gambling has led Americans into debt;
- Illustrate how citizens would have moved a lot closer to financial security by saving and investing their money rather than by participating in state-run gambling schemes
- Spotlight how scaling back citizen financial losses to state-sanctioned gambling would be a net gain to the state and all of its citizens rather than a perceived loss of government revenues;
- A state-by-state breakdown on how states promote gambling “on credit,” using credit cards, debit cards, markers, etc.;

ACTION #3

“The Radical Pragmatist 7+14+29=50 Strategy” - Coordinate and support the efforts of a wide spectrum of partner organizations and individuals to help them engage in different but coordinated work at local, state, and national levels, all with the intent to cut gambling losses by 50% over the next eight years.

Our vision is to get a full package of commercialized gambling law reforms filed in 7 target states (GA, ID, IL, MA, NE, NH, VA); get a partial reform package filed in 14 states (AL, CA, HI, KY, MD, MN, NC, NM, OH, OR, TN, TX, UT, WI); and get at least one reform proposal filed in 29 states (AK, AR, AZ, CO, CT, DE, FL, IA, IN, KS, LA, ME, MI, MO, MS, MT, ND, NJ, NV, NY, OK, PA, RI, SC, SD, VT, WA, WV, WY).

Partial List of Reform Proposals Include:

- To safeguard the health of minors, no kids under 18 should be exposed to gambling ads and marketing on TV, radio, at point-of-sale, or on the internet.
- Ban “loot boxes” and other elements of commercialized gambling that are currently being engineered into video games that kids under 18 are playing.
- Restrictions on the inducements offered to gamblers to keep them gambling or luring them to start gambling after they have stopped.
- End the predatory practice of allowing commercialized gambling on credit, whether by credit card or “markers,” (interest-free loans issued by casinos.) It’s inconceivable that states encourage citizens to fund their gambling addiction using debt.
- Capping staking levels on all slot machine-style games, regardless whether it is a physical machine or online, to \$2.00 or less. There is no justification for staking levels above \$2.00.

- Require commercialized gambling interests to be treated the same under civil litigation laws as any other business.
- Reduce the overall amount of lottery games being marketed to the public. Presently, some states offer dozens of different gambling games. For example, Texas was promoting 92 scratch games for sale in November 2019.
- No advertising or marketing of commercialized gambling to low income populations.
- A ban on the sale of lottery products in check-cashing outlets, which serve unbanked, low-income people.
- No high dollar lottery tickets should be sold in low income areas (ending the practice of selling tickets greater than \$5.00)
- Reduce the amount of locations where extreme forms of gambling like electronic gambling machines are being marketed by the state.
- Reduce the speed of the commercialized gambling being offered by states. Many of the most harmful forms of commercialized gambling are also the fastest like electronic gambling machines, online gambling, and scratch tickets.
- Create an Office of the Public Advocate committed to public service in representing state citizens in any matter that is covered by the authority of the state gambling commissions, as well as proceedings before state and federal agencies and courts, so that they are protected from being exploited and cheated by commercialized gambling operators. This is similar to what many states do in representing state utility consumers.
- Require state lotteries to track and report re-wagers and quantify their relationship to sales and subsequent prizes. State lotteries advertise the billions of dollars in prizes paid to players of their instant scratch lottery games. These announcements are celebrated by the lotteries. The prize amounts are used to justify the operation of the state lottery and to entice participation. However, a significant amount of these prizes never leave the store with the players, and instead are re-wagered for higher price point tickets, such as a \$30 ticket.
- Require that state problem gambling councils collect and report annual data on state gambling addiction numbers and on the effectiveness of the problem gambling interventions being funded (changing the measurement from how many calls are taken to how many people are moved from addicted to not addicted).

How will you contribute your time, talent, and treasure to help these desperately-needed, long-overdue, social reforms move forward over the next 24 months? Please email les@stoppredatorygambling.org or call (202) 567-6996.

Please also participate in our mission by making the most generous, tax-deductible gift you can afford by using the enclosed reply envelope or visiting stoppredatorygambling.org/take-action/donate. Thank you.