

**Subject 10** stole his employers cheque book whilst working as an interior decorator. With this instrument the offender then purchased goods, which he then re-sold, and gambling the proceeds.<sup>65</sup> The value of his frauds was in the order of \$20,000.00. The comments about the background to the offender's crime are sparse but note that he had used heroin for around 12 years. Aged 41 at the time of arrest, the subject immigrated from Lebanon during his teenage years. It seems he has formed an addiction partially because of a long standing prescription to morphine as a consequence of his kidney disorder. The pre sentence report notes that the "offender lacks insight into the full extent of his gambling and drug addiction..." It is also noted that the offender has been previously convicted of drug and theft offences. He was sentenced to a minimum of 9 months imprisonment for the various offences.

**Subject 11** robbed the owners of a shop and escaped with \$1272.00.<sup>66</sup> Using an air pistol the offender, entered a small retail shop and demanded money. The shopkeeper was able to resist the offender's demands and he was apprehended by a nearby police officer. Aged 31 at the time of the offence, the subject was unemployed. Primarily the gambling was directed towards electronic gaming machines in his local area. The pre-sentence report notes that the offender began living with a group of friends at that during this time he had become a regular user of cannabis and heroin.

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<sup>65</sup> GPN 98-82-0096

<sup>66</sup> GPN95-21-2007

**Subject 12** considered himself to be a professional gambler of eight years standing.<sup>67</sup> The offences were committed by the subject opening false bank accounts with the intention to of hiding his real identity. His drug usage was uncertain in that he pre sentence report indicates that he used amphetamines only when not gambling, whereas his fiancé's statement to the court indicates that he would use amphetamines so that he could maximise his gambling time. In addition the offender admitted purchasing amphetamines by the pound and also admitted to injecting 8-12 grams per day of the same. Whilst he was remanded in custody he admitted to drinking 10 cans of Coca-Cola per day and being a heavy smoker. His mother was also characterised as a chronic gambler losing over \$150,000.00 in 2 years. His psychological assessment even goes as far as to suggest that his gambling by itself "may have features of an obsessive compulsive disorder which may render it amenable to treatment with certain drugs, specifically reserved for obsessive compulsive disorder." He was sentenced to a minimum of three years gaol with a maximum of six years.

**Subject 13** committed a number of offences involving issuing cheques without sufficient funds and selling a stolen motor vehicle.<sup>68</sup> Whilst in remand, the offender sought assistance for his drug addictions including heroin and cocaine. It seems that all of his addictions were used together and that they seemed to compliment each other in a general risk taking behaviour. In addition, the offender stated he had attempted gambling as a means of obtaining money so that he could repay the amounts that he had defrauded.

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<sup>67</sup> GPN 96-11-0637

<sup>68</sup> GPN 96-11-0781

Accordingly, this offender saw gambling as a realistic means of creating wealth. The offender had agreed to go into rehabilitation after his sentence. In essence the person sold a motor vehicle that was reported stolen to a car yard in Nowra. In addition he also admitted to writing bounced checks to cover retail purchases. According to the police facts, the accused is described as a self confessed gambling addict. His pre-sentence report indicates that he was 32 years of age, single and of a traditional Greek family that the offender describes as putting pressures on him to succeed and follow Greek traditions. The subject was educated until year ten and partially completed a panel beating apprenticeship. He admitted to smoking heroin and having problems with alcohol. The offender explained his offences as occurring since he had some money stolen off him by a partner. It is unclear whether gambling is a cause or effect of the offences. On the one hand the police facts states that he spent 'all of his money from the car fraud at the casino', whilst the pre sentence report states that "He was trying to retrieve the money through gambling, so that he could pay back the money obtained through the offences. With many prior offences committed, the offender was jailed for two years.

**Subject 14** was playing pokies in a bowling club of a regional centre.<sup>69</sup> Upon losing his money he decided to steal a purse belonging to the player next to him. He was chased by some patrons of the bowling club and was apprehended soon after. Aged 23 at the time of the offence he had attained a year 10 education and worked as a foreman. According to the offender's pre sentence report he admitted to having problems "with alcohol abuse and gambling." The pre sentence report writer considered the offender to have 'addictive behaviour patterns that stemmed from his childhood experience'. This included his father

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<sup>69</sup> GPN 98-32-0669

dying when the offender was 7 years of age and a ongoing difficulty establishing family bonds with his mother's new partners. On appeal, he was sentenced to a \$1000 good behaviour bond and fined \$500.

**Subject 15** worked as a teller for a security transport company in Newcastle.<sup>70</sup> He was charged with 39 counts of Larceny as a servant to the value of \$18 350.00. In essence the subject would remove sums of \$2 coins in multiples of \$50 from pre counted bags that contained \$2000.00 bundles. The subject aged 29, had no prior records and appeared to lead a "stable" church going, family life being married with two children. Upon arrest, the offender fully co-operated with police and admitted to some offences that the police or his employer did not appear to be aware of.

According to the pre-sentence report, the subject's gambling problem started when his prior self-employment as a milk vendor, floundered. Upon the demands made by his wife the subject went to gamblers anonymous in order to receive help for his problem over a two month period. However, when he worked for the security company his gambling urges returned.

Whilst the subject does not drink or smoke he has gambled from an early age partially as a consequence of his family's interest in greyhounds. Originally sentenced to 9 months imprisonment and fined \$16850.00 in compensation to be paid to his ex employer, the subject was able to reduce his sentence to 400 community service hours

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<sup>70</sup> GPN 95-32-0003

**Subject 16** was charged with nine hundred and sixty four (964) counts of larceny as a clerk to the value of \$246 064.56 over a five year period.<sup>71</sup> The offences were committed whilst the subject worked as a bookkeeper for a suburban butchery. At the subject's request, the proprietor of the butchery enabled her to become a signatory to the business cheque account. After this occurred, the subject was then able to write false cheques to pay fictitious businesses or real businesses to pay her own debts. The subject was then able to deposit these cheques in her own bank account where she would draw on the proceeds. It appears that the auditing procedures used by the business were primitive and as a consequence the auditor is facing a civil action for recovery of the monies. Over the five years, the accountants did not ever compare the butcher's bank statements with the financial ledgers. The offender was born in 1927 and completed her schooling at the age of 16. The psychologists report indicated that the subject considered gambling as a way to make money in order cover her considerable debts as she had various store cards and credit cards. It is unclear when she became addicted to gambling however her psychological report indicates that she went to 'clubs to play the poker machines almost on a daily basis remaining there even after she 'won in order to continue gambling. The subject witnessed her friend commit suicide and has also received treatment for depression. It also appears that she did not know her natural mother. She was sentenced to 9 months imprisonment.

**Subject 17** was charged with 30 counts of larceny as a servant.<sup>72</sup> Aged 33 at the time of his court appearance, the subject stole money from customers bank accounts and credited

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<sup>71</sup> GPN 98-61-0032

<sup>72</sup> GPN 95-21-0420

his own with the proceeds. By crediting some accounts and debiting others to the value of \$400,000.00 the offender was able to extract \$96,000.00 for his own use. This money would typically be spent on pokies, whilst alone and often during his lunchtime. In the presentence report, the subject is described as coming from a stable family. Educated until year 12, The subject had worked in the banking sector for all of his working life. His gambling addiction was found to be extreme to the extent that he was unable to value money. The offender did not use alcohol or other drugs and was sentenced to a 3 year Good behaviour bond , this being the second time he had been convicted of larceny as a servant.

**Subject 18** was employed as a manager of a motor inn in Sydney's north shore Prior to the committal of the offences.<sup>73</sup> This inside knowledge meant that the offender had a detailed understanding of cash storage procedures and staffing arrangements. At around 11:30 pm the offender managed to enter the ladies toilet and remain undetected. The night manager then received a telephone call from the friend of the offender requesting him to have a look in the ladies toilet for a bogus lost wedding ring. On entering the toilet the staff member was ambushed by the subject who was wearing a balaclava and holding a pistol. The offender then bound up the staff member and demanded access to the safe where he stole over \$8000.00. Aged 29 at the time of sentence, the offender was described by the judge as being the eldest of two children from a family where the father was a compulsive gambler and heavy drinker. Educated year 10, the offender gained

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<sup>73</sup> GPN 98-21-0265

employment working in various bars and clubs. In mitigating the offence, the offender stated that it was committed because he was indebted to loan sharks that had threatened to burn his family as a consequence of the offender making bets to the value of \$3000.00 over football games that he could not repay. He was sentenced to a minimum term of three years for the armed robbery offences.

**Subject 19** was aged 47 at the time of the offence.<sup>74</sup> He committed an armed robbery of an inner city TAB staffed by one person with a sawn off rifle. Upon leaving with the stolen \$990.00, the subject was wrestled by a civilian that managed to overpower the subject. Prior to this offence, he had worked as an industrial spray painter. The subject had an unfortunate life bearing witness to extreme physical abuse by his father to his mother and separation of the two requiring him to live with his aunt. He also committed a sexual offence which involved an eight year gaol term. The subject met a horse trainer that gave him successful tips on an ongoing basis. This meant that he would regularly win thousands of dollars. The subject quit his job as a spray painter to focus on gambling. By doing this he began gambling on pokie machines and lotto products in addition to horses. He was attracted to the gambling lifestyle and became excited when he saw television advertisements for the gambling industry. Unfortunately contact with the horse trainer was halted after the trainer moved to Queensland. This meant that the bets that the subject made regularly became loses. The subject committed the offence in order to be able to afford to place a bet on a trifecta. He was sentenced to a minimum term of three years.

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<sup>74</sup> GPN 95-11-1013

**Subject 20** committed 6 armed robbery offences in the northern rivers area over a two month period.<sup>75</sup> These offences were committed by the offender going to restaurants, shops and service stations with various weapons and demanding money. Aged 42 at the time of the offence the subject stated that his wife died soon after giving birth to their son. The subject appears to have essentially "gone off the rails" and indulged in excessive gambling on the pokies and alcohol consumption. This often resulted in him leaving rent and bills unpaid. He was sentenced to a 3 year minimum custodial sentence.

**Subject 21** was convicted of three counts of armed robbery.<sup>76</sup> The offences were committed at two suburban liquor shops and one building society branch with a replica pistol. Aged 54 at the time of trial the subject was incapacitated by having to recover from a heart attack. The subject has a history of armed robbery offences. Educated until 15 years of age he then worked in the printing industry. He traced his gambling experience back to when he was aged 14 years with bets on horses and greyhounds. The subject has amassed considerable debts from his addictions including the forced sale of his property to finance the losses that he has incurred. His psychiatric report indicates that he suffers from depression. he made full admissions for the offences when he was confronted by police. The subject was sentenced to 3 years imprisonment.

**Subject 22** was convicted of three counts of armed robbery in the western Sydney area.<sup>77</sup> The youngest of two children born in China, the subject was educated until year 4 and the again for a short period during year 9 in Australia. He gained several unskilled and

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<sup>75</sup> GPN 95-51-0194

<sup>76</sup> GPN 96-21-3047

<sup>77</sup> GPN 96-21-3048



semi-skilled jobs before working for his father. The subject admitted to having a gambling problem, which began after he started frequenting local clubs, and playing pokie machines. His robberies netted around \$2000.00 for each offence. The subject seemed to take advantage of the takings in the gambling areas of hotels by threatening bar staff and getting them to open the till. Aged 24 at the time of the trial, he was sentenced to 2 years gaol for what appeared to be his first offences.

**Subject 23** was charged with 5 counts of larceny as a servant with another 97 offences noted at court totalling \$145,000.<sup>78</sup> Aged 26 at the time of the offences and a single mother of one child. Before these events, she was a cashier for a wholesale fruit and vegetable market. Her offences were committed by simply pocketing the proceeds of commercial sales and paper work that could be linked to the transactions. The subject's parents divorced when she was nine-years of age and she then lived with a defacto father that was violent, had problems with alcohol and gambling including stalking the family with a gun. Completing year 10 she gained employment in various clerical and low management positions.

The subject can recall having a fascination with horse racing for as long as she can remember and placing bets on the trots at 6 years of age. She opened a TAB phone account in 1994 (4 years before her court case). After the birth of her son, the subject maintained that she became bored with the isolation of being house bound and so became increasingly attracted to pokie machines for an escape mechanism rather than a means to make money. She also found a correlation between depression and the size of her bets. The proceeds of her thefts typically went to clubs such as the Penrith RSL. Her

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<sup>78</sup> GPN 98-21-0261

psychologist gave her the DSM IV questionnaire in order to establish if she was a pathological gambler. Answering positively to 7 questions out of 10, she easily passed the required level of 5.<sup>79</sup> She was sentenced to 12 months periodic detention.

**Subject 24** was a 17 year old male that stole from his employer; a large retail chain in Sydney. Working as an accounts clerk, the subject stole around \$10,000.00 over a three month period. This occurred over 8 separate offences when the subject intercepted the monies sent from the checkout tills when he was tallying the entire shift's takings. As part of his job he was required to count money taken from the till, however, instead he stole \$10,000 over several occasions by simply putting the money in his pocket. He was caught on video committing these offences and made full admissions.

He admitted developing an interest in greyhounds after driving past and stopping at an inner city track. The psychologist report state that he felt lonely as his friends had turned 18 and as such were going to bars, whilst he was not able to. Other than that, the subject appeared to have had the advantage of coming from a "traditional" family. He was educated until year 12 and was aged 17 at the time of the offences. On appeal, the defendant was able to achieve a s556A Crimes Act dismissal without conviction.

**Subject 25** was convicted of larceny as a clerk.<sup>80</sup> Working at a bank, the 28 year old male was responsible for the balancing and stocking of the ATM in a suburban bank. As the ATM was only required to be balanced once a week, the offender was able to remove

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<sup>79</sup> The DSM-IV is discussed in further detail at Page 15

<sup>80</sup> GPN 98-210084

money and alter records. He was eventually interviewed by bank investigators, made full admissions and was dismissed from work.

His gambling began as a distraction during his lunch break at the local TAB. In essence the size of the bets increased and he began stealing in order to try to reduce his losses by betting more. In addition, the subject was attempting to cover the amounts of his thefts through betting more in a spiral of increasing theft and debt. Upon his offences being discovered he had stolen over \$73,000.00. The subject's psychologist gave him the DSV IV test for pathological gambling, which he satisfied by answering positively to 7 out of 10 questions. Of note, the psychologist mentioned that the subject actually believed that he would eventually win. This seems to stand out as apart from this comment the subject appears to be a rational and conservative person.

**Subject 26** was convicted on two counts of making a false or misleading statement with intent to obtain money.<sup>81</sup> It appears the subject had several identities and was able to use these to receive cash advances and false instruments with which to write valueless cheques. Aged 21 at the time of trial the offender was noted as using amphetamines on a daily basis. In addition, the offender also made two suicide attempts. He also reports a series of family problems that typically involved his mother and her various partners. He was also shocked to discover that his father was not biologically related. He described himself as having a bad gambling habit where he spent thousands at the TAB betting on horses and dog races as well as the casino. The subject was sentenced to 15 months imprisonment

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<sup>81</sup> GPN 97-21-1172

**Subject 27** was a 54 year old male at the time of arrest.<sup>82</sup> He was charged with making a false or misleading statement with intent to obtain money. The offence was committed by the subject furnishing false identification details for a \$7500.00 credit card application. This fraud was discovered by the bank prior to the cards release, resulting in a "sting" operation conducted by the police with the banks approval. It seems that the bank enticed the subject to come to the bank where he was arrested. The subject had a history of fraud related offences. His psychological report indicated that he suffered from some depression prior to his offences, a minor mental breakdown requiring admission in a mental hospital and suicidal tendencies on more than one occasion. His mother is noted as having had alcohol problems. The subject admitted to having a gambling problem of 20 years standing but there is no detail as to the form. He was sentenced to 9 months prison.

**Subject 28** was convicted of 9 counts of making false or misleading statements.<sup>83</sup> The offender was aged 31 at the time of the trial. The defendant had managed to impersonate a legal aid solicitor and approach the families of prisoners where he would solicit bribes off them in return for promises of reduced sentences or charges to the value off over \$11,000.00 . Upon interrogation by the police he made several admissions.

His pre-sentence report indicates that he has had an association with horse-racing from the age of 8 years. By the age of 15 he was betting "substantial" amounts of money, whilst his parent's admitted that he had received psychological assistance for 5 years in

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<sup>82</sup> GPN 99-22-0175

<sup>83</sup> GPN 96-11-0019

order to combat his gambling problem. He was sentenced to a minimum of 12 months imprisonment.

**Subject 29** was a 30 year old male at the time of the offence and was convicted of 1 count of obtaining financial advantage by deception with another 36 similar charges taken into account.<sup>84</sup> Essentially, the subject created alias names and identification which he then used to write false cheques with in order to secure cash or consumer items to the value of \$106,444.25. The pre sentence report indicates that the subject admitted having a gambling problem at the time that the offences were committed. The report also notes that the subject has completed a Gamblers Anonymous program and now believes he is cured of his gambling problem, however the probation service did not appear convinced of this claim. The offender stated that the offences were committed as a consequence of having to pay debts where failure to do so would have resulted in personal injury. The subject was born in Queensland and experienced a "stable" family life. Educated until year 11 the subject his employment included 8 years as a horse trainer. After being disqualified from this position, he worked as a finance broker. The subject had a long history of dishonesty offences. He was sentenced to a minimum term of ten months gaol.

**Subject 30** 's link between the offence and gambling is unclear. The subject was aged 52 at the time of the court appearance and charged with larceny of a motor vehicle in addition to some security fraud matters that are not detailed.<sup>85</sup> The motor vehicle offence appears to have been committed by the offender "finding" an abandoned stolen car and

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<sup>84</sup> GPN 95-12-0593

<sup>85</sup> GPN 95-11-0653

then stealing some registration plates, being pulled up at a random breath testing unit and then having his car checked and discovered by the police. The reason why this matter has been included in this group is because of the severe gambling addiction that is evident. According to the psychological report, the subject has had a 30 year association with gambling that culminated in the proceeds of the sale of the subject's \$200,000.00 house being gambled away over a period of 12 months. At the same time, the subject has refused to acknowledge he has a gambling addiction. He worked in a variety of low skill jobs and is currently unemployed being educated until year 10. His father died when he was 17 , whilst his first bet occurred when was 11 in a local betting shop. He was also involved in the greyhound industry as an owner of dogs. The subject does not consider himself a gambling addict since he never bets his last dollar. This fact alone it seems, differentiate him from other gambling "addicts." He was given a \$1000.00 three year good behaviour bond.

**Subject 31** was convicted of 2 counts of armed robbery and one count of larceny of a motor vehicle.<sup>86</sup> Male and aged 27 at the time of the offence, the subject robbed two Australia Post offices and stole the car as a getaway vehicle. The subject appears to have walked into a local police station voluntarily with his weapon and disguise and confessed to the offences without any external pressure to do so. Accordingly, the court treated the offences in the low range and sentenced him to a total of five years gaol.

The pre sentence report indicates that he has had a stable upbringing. He left school at the age of 15 prior to completing year 10 and gained an apprenticeship as a spray painter.

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<sup>86</sup> GPN 98-11-0584

The subject acknowledged he began gambling around 12 months prior to his offences being committed and that the gambling had become a serious problem for his finances.

**Subject 32** was aged 31 at the time of his court appearance and was charged with 1 count of obtaining financial advantage by deception together with some additional offences.<sup>87</sup> He was sentenced to 12 months gaol with an additional term of the same amount. Working at a bank, the subject was able to withdraw funds from a term deposit without the consent of the true owners to the value of around \$340,000.00. Large portions of this money were made into cheques that were then posted to an address where the subject had an interest. In addition the true account holders were sent falsified documents that indicated their respective balances were unaltered. After some lengthy investigations, the subject was arrested and declined to be interviewed upon legal advice.

The subject had fled war torn Lebanon as a child with his parents, whilst his older siblings remained. In Australia, the subject developed a relationship with his younger brother that was mysteriously referred to as "unhealthy" by other members of his family. The younger brother died suddenly as such his family also noted that the subject never recovered from this loss. The subject was educated until year 12.

The subject's developed a gambling addiction at the same time as his brother died. In addition the subject admitted wholeheartedly that he committed the offences in order to finance his gambling addiction. According to a psychological report, the subject was a mild gambler before his brother's death; only indulging in the footy tab. However afterwards, he pretty much went "crazy" and appears to have bet on almost on all

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<sup>87</sup> GPN 95-11-0885

gambling products. Of note, on one occasion, the subject won \$20,000.00 and paid back the account \$15,000.00 and then continued to lose the remainder. Soon after, the subject fled Australia for Lebanon where his conscience got the better and he returned to Australia.

**Subject 33** was a single woman aged 26 at the time of her court appearance.<sup>88</sup> She was convicted of 58 counts of obtaining money by deception. Working as a secretary with responsibility for drawing cheques, she created cheques in her own name or the name of another and cashed them at the local RSL club where she spent the money on the pokies. In part the offence appears to have been predictable in that she was able to get the signatories to sign *blank* cheques (up to ten at a time) and nor was she required to furnish a reason for needing a cheque prior to it being signed. Overall, this non-existent internal security together with the subject's criminality resulted in a loss to the organisation of \$27,400.00.

The only explanation that the subject could give for her gambling was that she was bored. It seems that gambling addiction was not canvassed by the courts, the pre-sentence report or the victim. That said however, the amount of money involved, together with the 5-month period where the offences occurred would seem to indicate a gambling addiction. Also, the subject has attended gamblers anonymous. More generally, the subject was not assessed as being involved with alcohol or drugs and was educated until year 10 then completing a TAFE certificate. The subject came from a supportive home environment, however she also experienced the trauma of miscarriage for which she is still depressed.

The subject was sentenced to a minimum of three months gaol.

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<sup>88</sup> GPN 95-32-0048



**Subject 34** was charged with 7 counts of obtaining a financial advantage by deception<sup>89</sup> Male and aged 53 at the court appearance, the subject was involved with procuring and organising some 'shonky' overpriced security service contracts for buildings in the Sydney city area. It seems the subject has a lengthy association with gambling as in 1991 he was forced to sell the family home to cover his gambling debts which also ruined his marriage. Prior to this the subject was a successful capitalist earning over \$200,000.00 per year as a developer of major building sites. With the connections associated with this amount of money the subject was able to get unlimited credit with three Sydney bookmakers. Through gambling on the horses, he soon became indebted to the value of \$400,000.00. At the time of commissioning the offences, the subject admitted that his gambling debts totalled *one million dollars*. He was sentenced to a minimum term of 18 months gaol.

**Subject 35** was 31 year old male at the time of his court appearance where he was charged with 2 counts of obtaining financial advantage by deception.<sup>90</sup> The offences were committed by the subject applying for the unemployment benefit whilst he was working over several months. Described as coming from a strong Italian family the subject has suffered significant shame for his offences including being deemed *persona non grata* by his father.

At the time of the pre-sentence report the subject was an undischarged bankrupt, reliant on social security for his living expenses and those of his wife and five children. The

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<sup>89</sup> GPN 95-12-0989

<sup>90</sup> GPN 95-22-0244

subject had a successful business, selling fruit and vegetables in the Sydney area to hotels and restaurants. For reasons unknown, the subject then changed to an alarm business that went bad, resulting in the loss of his several possessions, including house and car. At the same time, the subject began to gamble with further exasperated his position. To 'add fuel to the fire' the subject also borrowed money from a loan shark. The gambling is not described in the presentence report besides a mention of pokie machines. He was sentenced to 400 hours of community service.

**Subject 36** was a 20 year old male whilst on remand for 2 counts of obtaining financial advantage by deception, together with some additional dishonesty offences.<sup>91</sup> In company, the subject entered a private house and stole a key card and was "fortunate" to also locate the PIN to the card nearby. As a consequence the offender stole over \$11,000 by making withdrawals from autobanks and 2 over the counter withdrawals with the assistance of a female accomplice. It seems that almost all of these amounts were lost at the pokies, horses and greyhounds.

The subject left school in year 8 and managed to get a job as a foreman, and then began his own business as a television antennae installer. Somehow the subject became addicted to gambling where for instance, the psychologist report comments "[the subject] says he gets great excitement and pleasure when he gambles, in having the chance of a win. When he loses he becomes disconsolate and irritable and easily provoked into fights into those around him." Upon arrest, the subject made full admissions and also indicated his gambling addiction as the cause of his offending. He was sentenced to a 3 year deferred sentence, a bond of \$1000 and counselling.

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<sup>91</sup> GPN 95-32-0339

**Subject 37** was a woman aged 45 at the time her offence was committed.<sup>92</sup> She was charged with 6 counts of obtaining financial advantage by deception with a further 25 matters taken into account. The offences were committed by the subject in her capacity as an employee of a credit union. Using the accounts of her relatives she added extra zero's to their balances and then withdrew the proceeds. Over a six year period the subject managed to fraud her employer to the value of \$107,000.00. It seems that through a combination of inadequate auditing and the woman having access to a group of relatives, she was able to shuffle amounts around these parties without detection for such a long time.

Educated until a secondary level the subject indicated she was married with four children. Her first marriage was abandoned due to domestic violence. Her second marriage involved months of solitude as her partner worked on fishing boats. This loneliness was indicated as a cause of her gambling, where the subject would spend hours at her local club playing the pokies. She was sentenced to a 1 year minimum term and to be of good behaviour for 5 years.

**Subject 38** was a 30 year old woman convicted with 24 counts of Obtaining financial advantage by deception.<sup>93</sup> Working at a large Australian bank, the subject stole over \$135,352.88. The court transcripts indicated that she was gambling 6 out 7 nights per week at local RSL clubs. Her pre-sentence report indicates that she had prior convictions and came from a happy family. Educated until she was sixteen the subject had only

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<sup>92</sup> GPN 96-11-0212

<sup>93</sup> GPN 97-21-0450

worked for the bank until her arrest for these matters. Alcohol was integral to her gambling experiences since the pre sentence report indicates that she would often consume up to ten drinks per night whilst playing the pokies. In her pre-sentence report she is quoted as saying "I knew I had to be caught and the sooner the better." She was sentenced to a minimum term of 12 months imprisonment.

**Subject 39** was a male aged 26 at the time of his court appearance.<sup>94</sup> He was charged with obtaining financial advantage by deception by defrauding a large insurance agency of \$232,000.00. These offences were committed by the subject writing out false claims that he would then pay out in his capacity as an employee of the company.

The gambling was committed at the TAB, Casino's and on the pokies. The subject's first exposure to gambling occurred when he was six years of age. It seems the offender was able to "kick" his gambling habit in the past, only to relapse after a sexual assault occurred. The psychologist report suggests that the subject returned to gambling after he had saved enough money for his wedding and after he had stopped attending gamblers anonymous. On one occasion the subject admitted to winning and then losing \$109,000.00. A further psychologist report indicated that he fits the criteria as a pathological gambler. According to the DSM-IV diagnosis of pathological gambling, he answered 7 out of 10 questions affirmatively. In terms of trauma, the subject was sexually assaulted as a child and suffered a further rape experience in 1995, that occurred whilst he was handcuffed to a tree. He was sentenced to a minimum term of 18 months imprisonment, with a further term of 30 months on parole. The judge also ordered counselling for gambling, sexual assault and general psychological assistance.

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<sup>94</sup> GPN 97-21-0432

**Subject 40** was convicted of 2 counts of obtaining financial advantage by deception.<sup>95</sup>

By requesting a loan from a bank under the pretence of being for home extensions, the subject received over \$40,000.00 by allowing an accomplice to forge his wife's signature for a loan application. He then spent this credit on pokies and club keno at clubs. He returned to the bank a short time later and received a further loan of \$90,000.00 however, he was apprehended before he could spend it. Aged 42 at the time of the offences, the subject and his wife appear to have been heavy recreational gamblers. After the offence the marriage dissolved. Perhaps not trusting his behaviour, the subject has given his mother control of his finances as well as becoming active in gamblers anonymous. He was sentenced to 2 years periodic detention and a good behaviour bond.

**Subject 41** was convicted of an uncertain number of charges of larceny as a servant. Aged 27 at the time of his court appearance, the offender worked for a large electrical retail shop as a salesperson. Educated until year 12, the offender came from a Vietnamese family that fled after the civil war. Whilst the facts are disputed it appears that in company he along with another employee stole air conditioners and a washing machine netting \$4500 for the goods. Half of the proceeds was spent on gambling, with the remainder spent on massage parlours, restaurants and clothes.

The specific link between gambling and crime is a little tenuous however the subject admitted to a gambling addiction, also having spent 24 hours in a casino gambling, whilst he also acknowledged that he has committed a previous deception offence involving

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<sup>95</sup> GPN 98-41-0168

credit card fraud in order to sustain his gambling problem.<sup>96</sup> He was sentenced to a minimum term of 3 months gaol.

**Subject 42** was employed as a manager of a suburban supermarket and was convicted of 12 counts of larceny as a servant.<sup>97</sup> Over a 1 year period, the subject arranged for goods to be picked up from the supermarket loading dock and sold to unknown parties. At the end of this career, he had "sold" \$26,660.00 worth of perishable goods such as coca cola and margarine. Aged 30 at the time of the court appearance, the subject had worked his way up the company starting as a trolley collector after school.

Prior to his gambling addiction taking hold, the subject would bet around \$20.00 per week however towards the end of his offences it had increases to \$3-400.00 per week, all at the local club on the pokies. Alcohol was present at this time with the subject drinking after his days work. He has mentioned that the dearth of his father has been resolved nor has the stress of his position. He was sentenced to 18 months periodic detention.

**Subject 43** was convicted of 2 counts of larceny as a servant together with an additional offence.<sup>98</sup> Male aged 25 at the time of the offence, the subject removed money from the till of a railway station where he worked as an attendant and gambled it at the TAB on both occasions. The offences totalled \$950.70. He was sentenced to 200 hours community service and a good behaviour bond of 2 years. No other information was present.

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<sup>96</sup> GPN 98-12-1138

<sup>97</sup> GPN 97-32-0253

<sup>98</sup> GPN 97-22-3230

**Subject 44** was convicted of 21 counts of larceny as a servant to the value of \$5,543.60.<sup>99</sup>

Male aged 64 at the time of the offences, the subject worked for an inner city charity, concerned with providing half way houses for prisoners. In the subjects role as an administrator he was able to remove amounts of money from the regular banking operations.

The subject was educated on a scholarship in England and also worked in various commonwealth countries, after obtaining qualifications from the London school of Economics and other institutions. The subject had a history of gambling that seemed to be under control and then become severe again. The subject received a disability pension for his depression that followed his separation from his second partner as his first partner died. All gambling was committed on the poker machines and also seems to have returned at around the same time as the relationship breakdown. The subject spoke to the psychologist about 'strong feelings of compulsion centred around gambling in more recent years, in which he could focus all his energies and' "lose himself". He was diagnosed by the psychologist as having strongly schizoid, avoidant, depressive, and self defeating characteristics. He was sentenced to a minimum term of 4 months and had gambling counselling ordered.

**Subject 45** was convicted of 1 count of larceny as a servant.<sup>100</sup> Aged 23 at the time of the offence the subject worked as a sales assistant where he stole \$2411.00. The offender admitted he used the money for gambling and that he was a gambling addict. It appears that he came from a supportive family and that the offences occurred soon after he

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<sup>99</sup> GPN 97-12-0482

<sup>100</sup> GPN 96-22-0328

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separated from his partner. In his pre-sentence report he admitted gambling on pokies at hotels and the casino and playing black jack to the degree of losing his total pay at times. He was given a 3 year, \$2000 good behaviour bond and mandatory gambling counselling. No further details were provided.

**Subject 46** was a male aged 24 at the time of the offence, charged with 5 counts of larceny as a clerk.<sup>101</sup> Working as a sales assistant in a large retail chain, the subject stole merchandise and money from the premises. He was observed by the in house loss prevention officer stealing a wallet and then made full admissions about the theft of money. The subject began gambling at the age of 18 years. According to the psychological report, the subject stated that all of his offences were due to his gambling habit. On the day of his first win, he put 10 cents in a machine and won \$10.00. He further stated that over the next few weeks he gambled and over \$3000.00. He then said; "It seemed so easy - for the first time I was relaxed and escaping all my problems. But as time went by money began to lose its value. It was like toy money. ..." The subject ended up losing over \$30,000.00. The subject was ordered to pay compensation and to be of good behaviour for 3 years.

**Subject 47** was aged 37 years of age at the time of his court appearance where he was convicted of larceny as a servant to the value of \$80,222.00.<sup>102</sup> Working at the state rail as a station master, the subject's behaviour was discovered after an audit of his station's books. Educated until year 9, the subject has been an employee of the State Rail

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<sup>101</sup> GPN 96-22-0392

<sup>102</sup> GPN 96-11-0364



Authority continuously since 1979. The offender admitted that he began gambling heavily 4 years prior to the offences being committed. He would gamble on horses, greyhounds, keno or pokies; always hoping to be able to reimburse his employer with a big win. Prior to going to gaol he began a course with gamblers anonymous. He was sentenced to a 1 year minimum term.

**Subject 48** was convicted of larceny as a servant. Working as a sales person and property manager for a large real estate agent in a rural town for 23 years, the subject was able to misappropriate \$218,965.22 from the company trust account over a 4 year period.<sup>103</sup> She was apprehended after it was discovered that part of the records were destroyed. The subject explained her behaviour as a means to escape the stress from her job; where she was frequently on call and required to respond to workplace demands out of hours. In addition, she also considered that she was making up for being underpaid. She has attended gamblers anonymous prior to sentence. The gambling was conducted at the local club where she would play 5 cent machines, spending up to \$500 per session. She was diagnosed as being depressed by her psychologist however it is not clear whether this diagnosis is caused by her charges or some other event. The result of the matter is unclear.

**Subject 49** is a 39 year old man convicted of robbery of \$300.00 upon a person operating a suburban automatic teller machine.<sup>104</sup> The link between the offence and gambling is tenuous however it was decided to include the matter within these summaries since his

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<sup>103</sup> GPN 96-31-0217

<sup>104</sup> GPN 97-21-0170

pre-sentence report is indicative of a person suffering a serious gambling problem. The report indicates that the subject was married for 10 years prior to the offence but the relationship was always difficult because of the subjects gambling habits. The subject also admits to having a gambling "affliction" for most of his life. He has also sought help from gamblers anonymous. He was sentenced to 15 months periodic detention.

**Subject 50** was convicted of 2 counts of failure to pay cheque on presentation.<sup>105</sup> In total the subject wrote cheques to the value of nearly \$60,000.00. The subject a male aged 21 at the time of the court appearance was educated until year 10. He worked as a travel agent and then established his own business. His gambling began with bets at local pubs on the pokies and progressed to casino sessions where he would bet \$5000.00 and also travelled to Jupiter's and Canberra casino's. The subject sought help from a psychologist prior to his court attendance. This report indicates that the subject was found to be inter alia, depressed and easily manipulated. He was placed on a good behaviour bond of \$5000.00 for 5 years and was ordered to pay regular compensation.

**Subject 51** was charged with 3 counts of passing valueless cheques for not more than \$1000.00 in total.<sup>106</sup> Aged 31 at the time of his court appearance, the subject has been diagnosed as suffering from an anti-social personality disorder, is possibly schizophrenic and has suffered hallucinations requiring admittance to a mental institution. Educated until year 9, the subject has found it difficult to maintain relationships and employment. He has a criminal record dating back over 10 years involving mainly fraud and theft

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<sup>105</sup> GPN 95-21-0355

<sup>106</sup> GPN 95-22-3647

offences. The subject was informed he was adopted at the age of 14 and there is evidence to suggest that he has not recovered from this unexpected finding.

By way of explaining the charges that he was facing, the subject indicated that they were committed in order to finance his gambling habit. This behaviour began on pokie machines in order for the subject to counter boredom and to "fill in time". He was sentenced to 9 months imprisonment.

**Subject 52** was a male aged 23 and convicted of 2 counts of cheque not paid on presentation together with 9 other offences involving dishonesty and false registration of firearms.<sup>107</sup> The subject has sought counselling for his gambling problem and has acknowledged large debts associated with gambling. There are not any further details relevant to the offences. He was sentenced to 3 months imprisonment.

**Subject 53** was convicted of 17 counts of obtain benefit by deception.<sup>108</sup> All of these offences were committed by the subject writing cheques that were not met on presentation. The amounts of money involved were around \$100 per transaction and often involved the purchase of consumer items such as cigarettes, alcohol and food. The pre-sentence report indicates that the subject was aged 38, living in a rural town and was supported by unemployment benefits. Educated until year 10, the subject completed an Auto-electrics apprenticeship and then started his own business. It is not clear what happened next but it seems that the economic recession led to a downturn in customers

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<sup>107</sup> GPN 97-32-0113

<sup>108</sup> GPN 98-62-0499

and that the businesses financial health was further traumatised by the subject gambling, which led to the business being placed into receivership and then bankruptcy.

Specific details of the gambling are not evident. However, the subject is attending gamblers anonymous meetings and has had specialist counselling for his habit. The pre sentence report writer was impressed that the subject has: "acknowledged the relationship between his propensity for excessive alcohol abuse, and his compulsive gambling habit with his criminal record." The subject was sentenced to a minimum term of 6 months.

**Subject 54** was convicted of 3 counts of obtain money by deception and other dishonesty offences.<sup>109</sup> The main offences in question were committed by the subject taking his partner's bank card and withdrawing money from the ATM, the proceeds of which he then gambled at a local RSL club on the racing, pokies and TAB. He was arrested at the club in the process of attempting to place a bet. Aged 29 at the time of his sentence, there is little background information available concerning the offence or the subject. It is noted that the offender has alcohol problems drinking 10-15 schooners of beer per day whilst gambling is mentioned by the pre-sentence report writer. He was sentenced to 18 weeks imprisonment for a total of 13 offences.

**Subject 55** was convicted of 2 counts of larceny as a clerk.<sup>110</sup> Working as a teller in a large bank in regional New South Wales, the subject stole a total of \$2,700.00 from his employer. Upon investigation of these thefts, the subject readily admitted his crimes and explained that they were committed in order to repay gambling debts to unnamed parties.

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<sup>109</sup> GPN 97-22-1448

<sup>110</sup> GPN 95-62-0219

Aged 25 at the time of his court appearance the subject is described in his psychological report as suffering from a gambling dependency on the pokies. This behaviour began approximately four years prior to his apprehension. In his psychological report the subject describes that when he played the card machines he was 'in a distinct "zone" where outside influences were less apparent and less affective – a type of haven.' After he was charged with the offences his parents kept his pay packet so that he was unable to easily continue his gambling addiction. After making full restitution to the bank, he was sentenced to a \$500.00 good behaviour bond. Interestingly, a character referee of the subject and a retired bank manager of the same bank thought that the bank should have been partially responsible for the offences occurring, as they were aware he had a gambling addiction but did nothing to alter the subjects work routine or recommend counselling.

**Subject 56** was charged with larceny as a clerk whilst on a recognisance for some other larceny as a clerk offences.<sup>111</sup> The subject was male and aged 34 years at the time of the court appearance. This case warrants deeper than normal analysis, as many factors are present. The first offences involved 24 counts totalling the theft of \$42,000 from a regional club where the subject worked as the Secretary Manager. These thefts were committed in order for the subject to finance his gambling addiction that had began in his late teenage years, after first gambling at the age of 12.

As mentioned, the second "batch" of offences occurred when the subject was on a good behaviour bond for the first lot of offences. With the permission of the Court, the subject was allowed to work in the club industry whilst still completing his good behaviour time

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<sup>111</sup> GPN 95-41-0258

period. According to the police facts, the subject was granted a temporary club manager's licence or equivalent provided the board of directors did not allow the subject to have independent access to the clubs financial affairs. However, over time the subject was able to gain the trust of the board and become responsible for the banking and the preparation of banking records. In part, the subject seems to have been able to convince the club of his trustworthiness because of his commitment to gamblers anonymous and his continual therapy with a recognised psychologist specialising in compulsive behaviour.

The subject then stole \$115 311.21 from the club. This theft was achieved by the subject falsifying the entries in different accounts and purchasing rubber stamps that looked like bank stamps. These stamps were then used to create the impression that deposits had been made in the accounts in question. The subject also created false bank and Government duty charges in the account in order to further the appearance of normality. The fraud was only discovered when the annual auditor telephoned the bank and asked for a bank balance, that was nearly empty.

Upon being questioned by his employer about this matter, the subject fled in a car and admitted to attempting suicide by drug overdose. By way of explaining this behaviour, the subject has indicated that he was approached by a group of stand-over men in relation to his gambling debts that occurred during his first lot of offences. During these encounters the debt enforcers would repeat the subject's children's appearance, place and time of schooling with a suggestion that harm would come to the children if money for prior gambling debts to the value of \$150,000.00 was not forthcoming. In addition to this debt repayment, the subject had also re-mortgaged a property in order to cover the repayment of monies for the first amount of thefts. The subject's psychological report

indicated that he easily could be characterised as a pathological gambler and was suicidal. No history of abuse as a child is mentioned in the numerous reports present in the file. No mention of the penalty imposed was found in the file.

**Subject 57** was convicted of 2 counts of larceny as a clerk.<sup>112</sup> Male and aged 32 at the time of his court appearance, the subject worked for a club in Sydney's south western suburbs. It appears the subject was responsible for preparing money to be collected by Armaguard trucks on a regular basis. On two occasions in the same week, before a pickup, the subject removed \$4000.00 and then \$10,000.00 from the safe and gambled both amounts at the Sydney Casino. By way of explanation for his behaviour, the subject explained that he was in debt to his friends from gambling to the value of \$20,000.00 and was attempting to pay this back in the mistaken belief that he could win at the casino. The second theft of \$10,000.00 was committed in order to also pay back the \$4000.00 as well as the debts to friends. Prior to the court appearance, the subject commenced treatment with gamblers anonymous as well as a psychologist. He made full admissions to the police and gave himself up voluntarily. The subject was educated until year 12 and gained entrance to university of which he deferred. Interestingly, the subject was able to negotiate a repatriation arrangement that allowed for payment of 50 cents in the dollar. He was sentenced to four months gaol.

**Subject 58** was convicted of 44 counts of embezzlement and 9 counts of larceny as a clerk.<sup>113</sup> Working as a computer systems administrator for a local council, the subject

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<sup>112</sup> GPN 96-22-3480

<sup>113</sup> GPN 96-21-3158

purchased computer equipment on behalf of his employer and sold it to the public, gambling the proceeds. Over a 5 month period, the subject stole over \$167,000.00 worth of goods. The subject's behaviour was discovered after an internal audit of computer equipment was established. The council then engaged an independent auditing firm to verify their suspicions. Once the second audit was completed, the police were called and the subject was confronted at his home and eventually made partial admissions during later investigations. Aged 46 at the time of his court appearance, the subject was married with 2 grown children. The subject admitted to attending the TAB six days per week but after the offences he has attended gamblers anonymous on a regular basis. With three previous convictions for drink driving on the subjects record he was sentenced to a minimum of 2 years periodic detention.

**Subject 59** was convicted of 13 charges of making a false entry together with 249 counts of larceny as a servant. <sup>114</sup> Male and aged 46 at the time of his court appearance, the offences were committed by the offender working as a pay master for a large company in regional New South Wales. In essence, the offender began to pay himself overtime and then paid other employees amounts that he intercepted and spent on gambling over a 6 year period. In total the subject stole \$220,000.00 of which he repaid \$215,000.00 by re-mortgaging his home. A significant factor that facilitated the start of the whole process was that he was able to pay himself his own salary. It also seems the subject had minimal supervision that made it easier for his crimes to continue. Internal and external audits were completed regularly, but it seems they failed to pick up the discrepancies in payments or earnings.

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<sup>114</sup> GPN 96-11-0216



The subject had a traumatic childhood. His father died at a young age whilst his mother was committed to a mental institution for depression. It seems that whilst he was living with his aunt he accidentally shot dead his cousin whilst cleaning a rifle. He completed year 12, had some low skill work and then got a job at the place where he committed these offences.

The subject had a long association with horse racing which began at 12 years of age. He also leased horses in a recreational and investment capacity. The Court transcripts indicate that he realised he had a gambling problem in 8 years prior to his arrest when he lost \$7000.00 in 1 day. Before and after to this event the subject bet on credit terms with bookmakers as a matter of course on races throughout Australia. Since being apprehended and discharged from his workplace of over 20 years the subject has attended gamblers anonymous on a regular basis. He was sentenced to a minimum term of 9 months imprisonment.

**Subject 60** was charged with 80 counts of larceny as a servant to the value of over \$44,000.00.<sup>115</sup> Male and aged 41 at the time of the court appearance, the subject was able to commission his offences by "selling" car parts, pocketing the proceeds and not registering the sales. Educated until 15 years of age, the subject commenced an apprenticeship and moved into spare parts for a major car company.

In the pre-sentence report the subject acknowledges that he had a gambling problem 4 years prior to his court attendance over these matters. On reflection, his partner found it out of character for him to be spending all weekend and all weekends at the Casino,

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<sup>115</sup> GPN 96-22-0333

however at the time this behaviour was not questioned. His psychological report notes that he was a regular gambler on horses and dogs either at the track or the TAB. He also describes 2 incidents that the subject considered to be critical points that made him increase his bets and steal. Both instances occurred when his employer demanded that the subject and his staff were responsible for losses that the business had suffered. The first event involved some misplaced goods whilst the second event related to money being lost in the office. In order to pay back this money, the subject started gambling with his own savings and after he lost that he began to steal from the till with a view to recoup his losses as well as to pay back the employer. The subject has continued treatment with gamblers anonymous and has not gambled since being charged. He was sentenced to periodic detention for 12 months a \$5000.00 good behaviour bond and to pay full compensation.

**Subject 61** was charged with 26 counts of larceny as a servant to the value of \$42,317.00.<sup>116</sup> Female and aged 23 at the time of her court appearance, the subject worked as a store manager for a national clothing franchise. Primarily working alone in a store in Sydney's western suburbs the subject was responsible for the daily banking. Put simply, the subject did not bank all of her proceeds and instead spent it on the pokies in a local club. In her letter to the court, the subject cited the stress of working in her job being caused by the requirement to reach daily and weekly sales targets. She stated; "I'd been gambling a bit on the pokies before this, since about a year before, but my addiction really took off after I'd been doing the managers job for a few months." The subject also believed that she could win back all of the money that she had taken. She also stated she

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<sup>116</sup> GPN 96 22 3681

couldn't wait until she was apprehended. She was sentenced to 350 hour Community service order and to a 4 year good behaviour bond.

**Subject 62** was convicted of 29 counts of larceny as a clerk to the value of \$360,000.00<sup>117</sup> Aged 30 at the time of his court appearance the subject had no prior convictions except for 1 drink driving matter. For 11 years the subject had worked for a bank in regional New South Wales and being responsible for stocking up the Auto bank, the subject was able to simply place bundles of \$5000.00 in a box, take them out of the premises and alter the Auto bank balance sheet. Over a 5 month period, the subject gambled this money at the TAB and using the telephone account, betting on horses, trots and dogs. In the police interview, the subject indicated that he usually bet \$1000.00 per time The judge accepted that the subject was a compulsive gambler and that he was chasing his losses rather than attempting to continually obtain a personal benefit. He was sentenced to a minimum term of 2 years and 3 months.

**Subject 63** was male and aged 21 at the time of the court appearance.<sup>118</sup> The subject had been charged with 7 counts of making a false statement with intent to make money. Essentially, he had manufactured false forms of identification and then made telephone and counter loan applications to the value of \$109,000.00. He described himself as "having a bad gambling habit" spending money on TAB horse and dog races as well as the casino. Little information concerning the subjects upbringing was present except to note that he experienced some confusion as a child when he discovered that the person he

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<sup>117</sup> GPN 97-61-0180

<sup>118</sup> GPN 97-21-1209

thought was his biological father was actually his step father and that he changed schools 17 times. The subject was educated until year 10 and worked as a window tinter until these offences occurred. He has since attended Gamblers Anonymous. The psychologist report noted that the subject gambled as a means to increase his wealth. At police interview the subject made full admissions. He was sentenced to a minimum term of 15 months prison, with his moderate criminal history taken into account.

Gambling and Crime Case Summary Table

Subject Number	1	2	3	4	5	6	7	8	9	10
Type of Offence	Ar Rob <sup>1</sup>	Fraud	LAS <sup>2</sup>	LAS	LAS	LAS	LAS	Ar Rob	Fraud	LAS
Gender	Male	Male	Male	Male	Female	Male	Female	Male	Male	Male
Age	29	46	47	29	54	50	23	39	26	41
Victim	Retail. <sup>3</sup>	PS <sup>4</sup>	Retail.	Retail	Sm Bus <sup>5</sup>	Hotel	Retail	Retail	Sm Bus	Sm Bus
Education	Yr10	Yr11	NoI	Yr 12	Yr 6	Yr 6	Yr 11	Yr 9	Yr 10	Yr 10
Life Crisis	No	No	Dom, Viol. <sup>6</sup>	No	Fam III <sup>7</sup>	All Abuse	Fam Conf <sup>8</sup>	Dom Viol.	Sex Abuse	War
Diagnosis <sup>9</sup>	Depsn. <sup>10</sup>	Anti-Soc <sup>11</sup>	No	No	Depsn.	PTS <sup>12</sup>	Ob Comp <sup>13</sup>	PTS	Dep Dis <sup>14</sup>	No
Other addiction	Alc. <sup>15</sup> Amph. <sup>16</sup>	Alc	Alc	Alc	Alc	Alc	Alc, <sup>17</sup> Pot	Alc	Alc	Heroin
Type of gambling	NoI <sup>18</sup>	Hor., Dog <sup>20</sup>	Pokies, TAB	Pokies	Pokies	Pokies	Pokies	Casino	Dogs, Hor	NoI
Amount of loss	\$1000.	\$94,324.00.	\$70,000.	\$15,000.	\$425,000.	\$9,402.	\$80,434.	\$1,900	\$210,000	\$20,000
Criminal History	NoI	Yes	NoI	No	No	Yes	No	Yes	Yes	Yes
Sentence	2 yrs Prison.	18 Mths Prison	2yrs PD <sup>21</sup>	6 Mths Ho Det <sup>22</sup>	1 Yr Prison	2 Yrs Prison	2&1/2 Yrs PD	4 Yrs Imp	1 Yr Prison	9 Mths Prison
Other relevance					Incompetent employer security			Loan Sharks	Gambled on Stock Market	

Gambling and Crime Case Summary Table

Subject Number	11	12	13	14	15	16	17	18	19	20	21
Type of Offence	Ar Rob	Fraud	Fraud	Theft	LAS	LAS	LAS	Ar Rob	Ar Rob	Ar Rob	Ar Rob
Gender	Male	Male	Male	Male	Male	Female	Male	Male	Male	Male	Male
Age	31	23	32	23	29	71	33	29	47	42	54
Victim	Sm Bus	Bank <sup>23</sup>	Sm Bus	Club	Bank	Sm Bus	Bank	Sm Bus	TAB	Sm Bus	Sm Bus & Bank
Education	Yr 10	Yr 10	Yr 10	Yr 10	Yr 11	Yr 10	Yr 12	Yr 10	Yr 9	NoI	Yr 10
Life Crisis	War	Fam. Insta <sup>24</sup>	No	No	No	Suicide	No	No	Dom Viol	Widow <sup>25</sup>	No
Diagnosis	No	Ob. Comp	No	Depsn	No	Depsn	Gambler	No	Mild Depsn	No	Depsn
Other addiction	Pot, Heroin	Amph	Heroin	Alc, Pot	No	No	No	No	NoI	NoI	No
Type of gambling	Pokies	Casino	NoI	Pokies	Dogs	Pokies	Pokies	Football Bookies	Pokies, Lotto, Horses	Pokies	Horses
Amount of loss	\$1272.	Unknown	\$4000.	\$40	\$18,350	\$246,064	\$96,000	\$8000	\$10000.	\$4000.	\$1500
Criminal History	NoI	Yes	Yes	No	No	No	Yes	Yes	No	Yes	Yes
Sentence	2 Yrs Prison	3 Yrs Prison	2 Yrs Prison	Fine & 2Yrs GBB	400Hrs CSO	9 Months Prison	3 Yr GBB	3 Yrs Prison	3 Yrs Prison	3 Yrs Prison	3 Yrs Prison
Other relevance		Professional gambler				Incompetent employer security		Loan Sharks			



Gambling and Crime Case Summary Table

Subject Number	33	34	35	36	37	38	39	40	41	42	43
Type of Offense	Fraud	Fraud	Fraud	Fraud	Fraud	Fraud	Fraud	Fraud	LAS	LAS	LAS
Gender	Female	Male	Male	Male	Female	Female	Male	Male	Male	Male	Male
Age	26	53	31	20	45	30	26	42	27	30	25
Victim	PS	Sm Bus	PS	People	Bank	Bank	Bank	Wife <sup>30</sup>	Retail	Retail	PS
Education	Yr 10	Yr 10	Yr 10	Yr 8	Yr 10	Yr 10	Yr 12	Yr 10	Yr 12	Yr 10	NoI
Life Crisis	Mis <sup>31</sup>	No	No	No	Dom Vio	No	Sexual Assault	No	War	No	NoI
Diagnosis	Depsn	No	No	Gambler	Depsn	NoI	Gambler	Gambler	No	No	NoI
Other addiction	No	No	No	No	No	Alc	No	No	No	Alc	NoI
Type of gambling	Pokies	Horses	Pokies	All TAB Products	Pokies	Pokies	Casino	Pokies, Keno	Casino	Pokies	TAB
Amount of loss	\$27,400	\$53,000	\$1550	\$11000	\$107,000	\$135,352	\$232,000	\$130,000.	\$4500	\$26,600.	\$950
Criminal History	No	Yes	No	Yes	No	No	No	No	Yes	No	NoI
Sentence	3 Mths Prison	18 Mths Prison	400 Hrs CSO	3 Yr GBB	1 Yr Prison	1 Yr Prison	18 Mths Prison	3 Mths Prison	3 Mths Prison	18 Mths PD	200 Hrs CSO
Other relevance	Incompetent Employer security	Gambling debts of \$400,000	Loan sharks involved				one day he won & lost \$109,000				





## Gambling and Crime Case Summary Table

Subject Number	55	56	57	58	59	60	61	62	63
Type of Offence	LAS	LAS	LAS	Fraud	LAS	LAS	LAS	LAS	Fraud
Gender	Male	Male	Male	Male	Male	Male	Female	Male	Male
Age	25	34	32	46	46	41	23	30	21
Victim	Bank	Club	Club	PS	Lg Bus <sup>33</sup>	Lg Bus	Retail	Bank	Bank
Education	NoI	NoI	Yr 12	Yr 10	Yr 12	Yr 10	Yr 12	NoI	Yr 10
Life Crisis	No	No	No	No	Fam Ins	No	No	NoI	Fam Conf
Diagnosis	Depsn Gambler	Suicidal Gambler	Gambler	Gambler	Gambler	Gambler	Gambler	Gambler	Gambler
Other addiction	No	No	No	No	No	No	No	No	No
Type of gambling	Pokies	Bookies	Casino	TAB	Bookies	Casino	Pokies	TAB	Tab, Casino
Amount of loss	\$2700	\$115,311	\$14000	\$167,000	\$220,000	\$44,000	\$42,317	\$360,000.	\$109,000
Criminal History	No	Yes	Yes	Yes	Yes	NoI	No	Yes	Yes
Sentence	GBB	NoI	4 Mths Prison	2 Yrs PD	9 Mths Prison	1 Yr PD	350 Hr CSO	2 Yrs, 3 Mths Prison	15 Mths Prison
Other relevance	Ex-boss said the Bank was aware of his addiction	Loan Sharks were involved & debts over \$200,000	Negotiated repatriation of 50 cents per \$1		Incompetent internal security			Incompetent internal Security	

## Gambling and Crime Case Summary Table

### Key

- 1 Ar Rob= Armed Robbery
- 2 LAS = Larceny as a servant
- 3 Retail = Retail premises, but not a licensed premises
- 4 PS = Public Service including a charity
- 5 Sm. Bus. = Small Business
- 6 Dom. Viol. = Domestic Violence
- 7 Fam. Ill. = Family Illness
- 8 Fam. Conf. = Family Confusion; typically this would involve situations where the subject was shocked to learn a parent figure was not biologically related.
- 9 Diagnosis would require a psychologist opinion, except where the category of "gambler" was used as the subject would qualify upon self-assessment.
- 10 Depsn = Depression
- 1111 Anti Soc= Anti Social Disorder
- 12 PTS = Post Traumatic Stress Disorder
- 13 Ob. Comp. = Obsessive Compulsive Disorder
- 14 Dep Dis = Dependant Personality Disorder
- 15 Alc = Alcohol
- 16 Amph = Amphetamines
- 17 Pot = Marijuana
- 18 NoI = No Information in file
- 19 Hor = Horses
- 20 Dog = Greyhounds
- 21 PD = Periodic Detention
- 22 Ho. Det = Home Detention
- 23 Bank = Financial Institution or service
- 24 Fam. Inst = Family Instability- This requires more than a divorce, but less than domestic violence.
- 25 The Subject became a widow after his wife contracted and died from HIV - AIDS from a blood transfusion required at the birth of their child.
- 26 LMV = Larceny Motor Vehicle
- 27 Gambler = The subject has attended gamblers anonymous or has satisfied the definition of Pathological Gambler as required by DMV IV that requires at least 5 questions out of 10 to be answered in the affirmative, see page 14 of this report for more information or.
- 28 Pers. Dis = Diagnosed as having a personality disorder that is predominately schizoid, depressive and passive-aggressive.
- 29 The subject admitted having to sell his house to cover gambling debts.
- 30 The subject forged his wife's signature on two loan applications using their real estate as security
- 31 Mis = Miscarriage
- 32 Pers. Dis = Personality Disorder, The subject was considered to be possibly schizoid and had spent time in a mental hospital.
- 33 Lg Bus = Large Business, in this case an international manufacturing company