Responsible gambling

Building resilience for young learners



Supports VCAL & VELS



problemgambling.vic.gov.au





BUILDING RESILIENCE FOR YOUNG LEARNERS

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- ABC (abc.net.au)
- ABC Radio National (abc.net.au/rn)
- Australia Network (australianetwork.com)
- Australian Sports Commission (ausport.gov.au)
- Big Deal! A responsible gambling education program for young people (2007, AMES)
- Crown Casino (crowncasino.com.au)
- Department of Justice (justice.vic.gov.au)
- Dr Martin Seligman (authentichappiness.sas.upen.edu/default.aspx)
- Fairfax Media
- Gambler's Help (gspot.org.au)
- Gambling Impact Society NSW (ginsw.org.au)
- horseracingsystems.com.au
- Intralot (intralot.com.au)
- NSW Office of Liquor, Gaming and Racing (olgr.nsw.gov.au)
- Powerhouse Museum (powerhousemuseum.com)
- progroupracing.com.au
- Queensland School Curriculum Council (qsa.qld.edu.au)
- Stanford Encycopaedia of Philosphy (plato.stanford.edu.au)
- Students steps to success (studentstepstosuccess.com)
- Tattersalls (Tattersalls.com.au)
- The Age (theage.com.au)
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DVD – Beat the game 💽

Introduction to Responsible Gambling

In 2004, Consumer Affairs Victoria launched its Consumer Education in Schools (CEIS) program. The aim of the CEIS program is to encourage young people to develop the knowledge, skills and behaviours to make informed decisions as they deal with consumer issues.

The full range of CEIS resources including the eight resource books, *Commerce, Consumer Stuff For Kids, Consuming Planet Earth, English, Health & Wellbeing, Maths, Applied Learning Handbook and Responsible Gambling*, have been published as part of the ConsumerStuff! series. All the resources can be accessed at consumer.vic.gov.au/consumerstuff

This new version of *Responsible gambling: building resilience for young learners* includes a range of new features and activities. The inclusion of the DVD, *Beat the game*, provides an excellent visual reinforcement of existing and new learning activities in the resource. It was produced in partnership with the Office of Gaming and Racing. This resource aims to help young people build resilience around gambling and its impacts, together with developing responsible behaviours and attitudes.

Building resilience

Resilience is developed in two ways:

- throughout the resource through relating learning to broader contexts and
- in Section F, which takes a holistic approach focusing on the needs of each student.

Section F is highlighted by the use of pale blue pages that distinguish it from the rest of the resource. This section could complement work in other areas of resilience building such as interpersonal development initiatives and other life skills programs. The entire resource is designed to be used as complementary lessons to units of work or as stand alone lessons across the VELS or VCAL.

Contextual learning provides a concrete entry point to learning for all students while rich learning activities cater for a range of student interests and levels. The contextual element of this resource has also supported the emphasis on applied learning that can be found throughout all the sections.

The resource is structured so that each section can be taught on its own or with other sections. As a whole, students are taken through a narrative addressing the nature of gambling, why people gamble, problem gambling and its consequences and what can be done and is being done to minimize harm from gambling. The key messages of responsible gambling are woven throughout the resource.

Gambler's Help Services may be able to provide a community educator to speak to your students. For more information, call 1800 858 858 or visit problemgambling.vic.gov.au for your local Gambler's Help.

Victorian Essential Learning Standards

Strand	Domain	Dimension	Worksheets
Physical, Personal and	Health and Physical	Movement and physical activity	
Social Learning	Education	Health knowledge and promotion	A1 Ex. 3-4, A5 Ex. 2, A3 Ex. 1 B1 Ex. 4 D1, D2, D3 E1, E4 Ex. 2 F1, F2, F3 F4
	Interpersonal Development	Building social relationships	E3 Ex. 2, 3 F4 Ex. 6
		Working in teams	E3 Ex. 1, 2
	Personal Learning	The individual learner	A1 Ex 4-5, A3 Ex. 1, A5 Ex. 1, B1 Ex 5, B3 Ex 3, D3 Ex 1, F1, F2
		Managing personal learning	C1 Ex. 1 F1, F2, Extension
	Civics and Citizenship	Civics knowledge and understanding	C3 Ex. 2 D3 Ex. 2, 3 E2, E3
		Community engagement	A2 Ex. 6, A4 Ex 1,2 B3 Extension D2 Ex. 1 E3, E4 Ex. 1 F3 Extension
Discipline-based ₋earning	The Arts	Creating and making	A3 Ex. 3, A4 Extension B1 Ex. 2, B3 Extension F2 Ex. 3
		Exploring and responding	F2 Ex. 3, F3 Extension, F4 Ex. 2
	English	Reading	A1 Ex 1,2,4,5, A5 Ex. 2, B1, B5 Ex 1 D1 Ex. 3
		Writing	A2 Ex. 6, A4 Ex 1 B1, B3 Extension, B5 Ex 1 D1 Ex. 3, D3 Ex. 4 E1 Ex. 1 F3 Extension
		Speaking and listening	A1 Ex2,4,5, A3 Ex. 3, A6 Ex. 2, B1 Ex 5, B3 Ex3 D3 Ex 1 E3 Ex. 1- 3
	Languages Other Than English	Communicating in a language other than English	
	(LOTE)	Intercultural knowledge and language awareness	
	Humanities (Economics)	Economics knowledge and understanding	A1 Ex. 1-3, A2 Ex. 4, 6, A3 Ex. 1,2, 3, A4 Ex 1,2, A5 Ex. 3, B3, B4, B5 C1, C2, C3 D3 Ex. 2, 3 E1, E4

Victorian Essential Learning Standards

Strand	Domain	Dimension	Worksheets
Discipline-based Learning	Humanities (Economics)	Economics reasoning and interpretation	A1 Ex. 1-3, A2 Ex. 4, 6, A3, Ex. 1,2, 3 A4 Ex 1,2 B3, B5 C1, C3, C3 D3 Ex. 3 E1, E4
	Humanities (Geography)	Geographical knowledge and understanding	
	Humanities (History)	Geospatial skills Historical knowledge and understanding	B1 F3 Ex. 6, Extension
		Historical reasoning and interpretation	
	Mathematics	Number	
		Space Measurement, chance and data	A1 Ex. 3, A2, A3, A4 Ex. 1, A5 Ex. 1, 3 B2, B4 C1, C2 Ex. 2, C3
		Structure	
		Working mathematically	A1 Ex. 3, A2, A3, A4 Ex. 1, A5 Ex. 1, 3 B2, B4 C1, C2 Ex. 2, C3
	Science	Science knowledge and understanding	
		Science at work	
Interdisciplinary Learning	Communication	Listening, viewing and responding	A1 Ex. 1, 3,5 D1 Ex. 1
		Presenting	A2 Ex. 6 B1 Ex. 2, B3 Ex. 1 F3 Extension
	Information and Communications Technology (ICT)	ICT for visualising thinking	E1 Ex. 2 F4 Ex. 1
		ICT for creating	B3 Ex. 1, F3 Extension
		ICT for communicating	
	Thinking Processes	Reasoning, processing and inquiry	A1 Ex. 4, B2 Ex. 3 C1 Ex. 1, C3, D1 Ex. 1 D3 Ex. 2 E3 Ex. 4 F3 Extension
		Creativity	D2 Ex. 1,4, F4
		Reflection, evaluation and metacognition	A3, Ex. 1, A5 Ex. 1, C1 Ex. 1, C2 Ex. 2
	Design, Creativity and Technology		

Victorian Certificate of Applied Learning

R&W: Reading and Writing	SE: Self Expression	PP: Practical Purposes	
R: Reading W: Writing	K: Knowledge	PD: Public Debate	
OC: Oral Communication	SE: Self Expression	PP: Practical Purposes	
	K: Knowledge	El: Exploring Issues and Problem Solving	
N: Numeracy	PO: Personal Organisation	PP: Practical Purposes	
	K: Knowledge	IS: Interpreting Society	
PDS: Personal			
Development Skills			

Notes:

Resousible gamping

The activities align to the learning outcomes listed but may not cover all the elements. Please check the relevant Curriculum Planning guide to ensure all elements are covered.

The VCAL level is not named for each Unit or worksheet. Many can be modified for use at the different VCAL levels from Foundation through to Senior, with a major difference being the level of assistance, support and guidance give to the learner. The worksheets and activities which include numeracy, in general, require the skills and knowledge from Intermediate to Senior VCAL Numeracy levels.

Section and worksheet	Literacy	Numeracy	Personal development skills		
SECTION A – What's the big deal?			Many Learning Outcomes		
WORKSHEET A1: Wanna bet? Why	R&W: PD, SE, K	IS	in PDS Units 1 and 2 are		
do people gamble?	OC: El, K		covered, especially if		
WORKSHEET A2: What are my	R&W: PP, K, PD	PO, IS	students work in pairs or		
chances?			small groups. Teamwork,		
WORKSHEET A3: Electronic Gaming	R&W: K, PD	IS	researching, planning and		
Machines (EGM or Pokies)	OC: El		organizing feature.		
EXTENSION/REVISION		PO	Extension activities also		
WORKSHEET A4: Scratchies	R&W: K, PD	IS	cover self-management,		
EXTENSION/REVISION	OC: El, K		communication		
WORKSHEET A5: Lotto	R&W: SE, PP, K, PD	IS			
SECTION B – Gambling as a social			Many Learning Outcomes		
activity			in PDS Units 1 and 2 are		
WORKSHEET B1: The Melbourne Cup	R&W: SE, K, PD		covered, especially if		
	OC: El, K		students work in pairs or		
WORKSHEET B2: Understanding the	R: K	IS	small groups. Planning, organizing and developing		
WORKSHEET Ba: Gambling systems	R&W∙SE K PD		skills to present information		
	OC: El		feature.		
WORKSHEET B4: Poker	R: K	IS	Teamwork is an option.		
	OC: EI				
EXTENSION/REVISION	OC: El, K]		
WORKSHEET B5: Staying in control	R: K	IS	1		
	OC: EI				

Victorian Certificate of Applied Learning

Cartion and workshoot	Litorocy	Numerocu	Dercanal development skills
Section and worksheet	Literacy	Numeracy	
SECTION C – The nature of			Many Learning Outcomes
			in PDS Units 1 and 2 are
WORKSHEET C1: What is gambling?	R&W: K, OC: EI		covered, especially II
WORKSHEET C2: Building	R&W: K	IS	students work in pairs of
awareness – Who gambles?			Sman groups. Extension work offers
EXTENSION/REVISION	R&W: K		research skills planning
	OC: EI, K		organizing and developing
WORKSHEET C3: What forms of	R&W: K	IS	skills to present information
gambling are the most popular?			to an audience.
SECTION D – What are you			Many Learning Outcomes
gambling with?			in PDS Units 1 and 2 are
WORKSHEET D1: Consequences for	R&W: SE, K		covered, especially if
the gambler	OC: EI		students work in pairs or
5			small groups. Teamwork
EXTENSION/REVISION	R&W: SE, PD, K		and research skills feature.
WORKSHEET D2: A vicious circle	R&W: PD		'Possible extra activities'
	OC: K		offer planning, organizing
WORKSHEET D3: Consequences for	R&W: SE. K		and developing skills to
others	OC: EI		present information to an
			audience.
SECTION E – Taking the problem			Many Learning Outcomes
out of problem gambling			in PDS Units 1 and 2 are
WORKSHEET E1: Getting the	R&W: K, PD		covered, especially if
message out there	OC: EI, K		students work in pairs or
WORKSHEET E2: Democracy in	R&W: K, PD		small groups. Teamwork
action			and developing skills to
WORKSHEET E3: Working it out	R&W: K. PD		present information to an
	OC: EI		audience feature.
WORKSHEET E4: How far should it	R&W: K, PD		
go?			
SECTION F – All about you!			Many Learning Outcomes
WORKSHEET F1: Getting to know	R&W: SE, PP		in PDS Units 1 and 2 are
you			covered, especially if
WORKSHEET F2: Relax	R&W: SE, K		students work in pairs or
WORKSHEET F3: Feeling connected	R&W: SE		small groups. Planning,
EXTENSION/REVISION	R&W: K, PD		organizing and problem
WORKSHEET Fa: Problem solving	R&W:SF PP		solving feature.
skills			Extension work offers
EXTENSION/REVISION	R&W·SF		teamwork, research and
	NG W. JL		further problem solving.

The Thinking Curriculum

Multiple intelligences	Consumer education activities
Verbal/linguistic	Letter writing, word searches, debates, role plays, interviews, interpreting, utility statements and analysing advertising techniques.
Logical/mathematical	Problem-solving, surveys, analysing and interpreting statistics eg. calculating odds and probabilities, rates of return.
Visual/spatial	Maps, cartoons, board games, graphs, and the design of website material and spreadsheets, posters and packaging material.
Interpersonal	Co-operative group work, discussions, interviews, group investigations and consumer awareness campaigns.
Intrapersonal intelligence	Reflective journals, self-assessment and setting personal goals.
Bodily/kinaesthetic	Role plays, organising and participating in events.
Musical/rhythmic	Writing songs and jingles on consumer themes.
Naturalist	Developing awareness of one's environment, appreciation and enjoyment of the natural world.

Thinking skills

As well as knowledge about their rights and responsibilities, consumers also need the skills to think critically and creatively.

Creative thinking techniques have been used where possible to develop students' lateral and 'deep' thinking skills, for instance, Six Thinking Hats developed by Dr Edward De Bono:

- Red Hat for feelings intuition and emotions
- White Hat for information
- Green Hat for creative thinking
- Black Hat for critical thinking
- Yellow Hat for positive thinking
- **Blue Hat** for 'thinking about thinking' ie working out the order of the 'Hats' and deciding what other thinking techniques to use.

Emotional intelligence

The value of teaching emotional intelligence is also recognised and incorporated into a number of activities eg. discussions about consumerism, stereotyping and the influence of advertising.

Dr Daniel Goleman's Emotional Intelligence identified key elements associated with emotional intelligence:

Self awareness	Recognising personal strengths and weaknesses
Self-regulation	The ability to control impulses and accept responsibility for one's own actions
Motivation	This includes having commitment and drive
Empathy	The ability to understand other people's feelings and point of view
Social skills	This includes the ability to co-operate with others and communicate effectively

Group work, role plays and reflective journals are just some of the activities designed to improve these skills.

SECTION A What's the big deal?

Aims and overview

The aims of this chapter are to:

- raise awareness of why people gamble
- develop an understanding of chance in gambling
- understand social behaviours associated with responsible gambling

Key reasons for gambling are examined and then the 'gamblers' fallacy' and the notion of luck are explored in different gambling contexts.

Learning outcomes

At the end of this chapter, students should be able to:

- discuss a range of consumer issues related to gambling, such as scams
- explain links between reasons for gambling and gambling advertising
- explain the gamblers' fallacy and how it can operate in a range of different gambling activities
- analyse perceptions of luck

OUsing the DVD - Beat the game

Viewing the first clip, *Stay in control*, will help to introduce work in this chapter. It is an energetic and engaging music/dance clip that reinforces key responsible gambling messages for young people.

Annotations to exercises in this chapter

A1. Wanna bet? Why do people gamble?

Exercise 3 involves watching a 12 minute video that can be streamed over the internet. This could be watched by individual students at their computer or by the class using a data show. Exercise 1 in A3 goes into further detail on EGM gambling.

In exercise 5 the video clip, Facing tomorrow, in the DVD, Beat the game, that accompanies this resource provides a visual representation of the poem The Gambler's Lament by Gary Cheeney. Gamblers Impact Society (NSW) has kindly given permission to alter some of the wording in the poem.

A2. What are my chances?

This unit begins by examining the gamblers' fallacy through coin tossing. You could begin by asking students: Assume that you toss a fair coin. Is the chance of it landing heads the same as the chance of it landing tails, greater than tails or less than tails? What if you had already had three tails in a row? At this stage do not discuss the answers. Go back later after a number of exercises, and see if students have revised their thinking.

Exercise 1 – this activity could be split between partners who toss a coin 50 times each, concurrently and then the records are combined at the end.

Exercise 2 – a discussion on how we might be predisposed to see patterns could be supplemented by presenting students with series of random numbers and discussing how we might automatically start looking for patterns. Alternatively, counters can be given to students, and they can be asked to spread them randomly on the table top. Another student then looks at the spread and notices the patterns they can see.

SECTION A What's the big deal?

A3 – Electronic Gaming Machines (EGMs or Pokies)

Exercise 1 – the Powerhouse Museum activity is from NSW but the information is relevant to Victoria.

A4 - Scratchies

Exercise 3 – this scratch card scam is typical of those involving mobile phone SMS messages that trigger an ongoing subscription. A more general class discussion could be held on these kind of promotions. Consumer Affairs Victoria has information on scams, including phone scams and lottery scams at:

consumer.vic.gov.au > Scams and Alerts > view all scams and alerts >scams in Victoria

A5 - Lotto

Exercise 3: Answers for the missing figures in the table are:

Title 8 – 1: 290,895 Title 12 – 11:8815	Title 9 – 11:96,965 Title 13 – 11:4747	Title 10 – 1138,786 Title 14 – 11:2712	Title 11 – 11:17,630 Title 15 – 11:1627
The Exercise 3 answe	ers are:		
b) 814,506	C) \$101,813.25	d) \$180	e) \$180-\$25 = \$155

Assessment strategies

A1 - The extension activity in Exercise 4 could be used as assessment of the reasons for gambling.

A2 - Exercise 3 can be used to assess basic knowledge of random probability and Exercise 6 for learning about gamblers' fallacy and other concepts such as house edge, in the context of roulette.

A₃ – Observations of student reactions and feelings as they play the pokies simulator can be used by both the teacher and students to assess belief in the gamblers' fallacy. Class discussion of the Catalyst episode in Exercise 3 could form assessment for learning in that it will help indicate students' knowledge of probability and their current view of gambling in Australian culture

Exercise 3 could be used to assess learning about gamblers' fallacy in the context of EGMs.

A4 – The extension activity at the end of the section could be widened to assess a range of learning.

A5 – Exercise 1 could be used to assess gamblers' fallacy in the context of Lotto.



SECTION A What's the big deal?

Support activities from other Consumer Stuff resources

A1. Wanna bet? Why do people gamble?



Commerce – G1 Exercise 2

A2 – A6





English – F4 Exercises 1 -3



Heath & Wellbeing – E1



Maths – F1 – F4 These have a greater emphasis on calculations than the exercises in this resource



English – F1 and F2



Exercise 1 – Gambling images and slogans Small group activity

Advertising refers to aspects of product, price, promotion and place (distribution of the product) that aim to sell the product or service. Advertisers want to persuade a consumer to buy.

Discuss the images and slogans used to promote gambling in each of the examples below.



Tattersall's Media Centre

30-something Melbourne man has seven million reasons to smile

Topic: Winners

Date released: 25/03/2009

Tattersall's division: Lotteries

30-something Melbourne man has seven million reasons to smile

A Melbourne man in his thirties is thanking his lucky stars and his lucky number seven after winning over \$7 million in Super 7's Oz Lotto overnight.

The winner, who said the number seven has always been his lucky number, not only won \$7 million by having all seven winning numbers, but three of those winning numbers included the number seven -17, 27 and 37.

"I've been playing the same numbers for about two months now," the man said.

"I can't explain why but for some reason yesterday when I put my entry in I decided to include the number 16," he said.

While 16 doesn't appear to have a connection to the number seven on first glance, this last minute change was the clincher in scoring the winner the first division prize.

The number 16 – *which equals seven when the two digits are added together* – *was one of the winning numbers, without which he would have instead won a third division prize worth just over* \$2,500.

The young man says he plans to keep his feet on the ground after his multimillion dollar win.

"I want to keep everything normal and not go crazy with this," the man said.

"I'll be sensible with it but I also want to use it to help people," he said.

"I will definitely be giving some to the Bushfire Appeal."

He says he'll continue to work but will consider cutting back on his hours.

He purchased his unregistered entry from QV Newsagency and Lotto on level one of the QV2 building on the corner of Lonsdale and Swanston Streets in Melbourne.

The winning numbers were 37, 4, 16, 27, 17, 33 and 35. The supplementary numbers were 20 and 10.

Source: Tattersalls.com.au

05/05 21:32

a) In the Consumer Desire column write down the WANT each example is appealing to.

In the Techniques column, write down how each tries to be persuasive – consider wording, image, overall design and so on.

Advertising Example	Consumer Desire (WANT)	Techniques
TAB Slogan		
Tattersalls Slogan		
Crown Casino Slogan		
Intralot Slogan		
LotteryWest Slogan		
Tattslotto Slogan		
Tattslotto Slogan		
VRC Slogan		

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b) The diagram above shows some reported reasons for gambling that both non-regular and regular gamblers share but shows reasons relatively more important to regular gamblers. Both groups cited roughly equally the thrill and dream of winning and atmosphere and excitement as a factor.

The diagram below shows reasons shared by regular and problem gamblers, with those relatively more important to problem gamblers



Source: 2003 Victorian Longitudinal Community Attitudes Survey

Which of the marketing examples appeal to these reasons for gambling?



Can you think of any other examples of gambling marketing that appeal to these reasons for gambling?

17

Which of the reasons for gambling do you think might be attractive to young people? Compare your answers with a partner.

How do you respond to messages in advertising?

Exercise 2 – Craig's story

Read the following case study, from research done by the Office for Liquor, Gaming and Racing in NSW:

Craig was taken to the trots from about 4 years of age onwards, along with little friends the same age. His friend's parents were horse owners and the families were friends and regularly went together. The kids enjoyed it and it was fun being with the families and doing something different. His Nan took him to Bingo with her from about 6 years of age. He stopped doing that at around 10 because it was too 'sissy'. His Nan bought him Scratchies as presents from about 6 years old onwards. His primary school organized football betting for fundraising and this was a regular occurrence between about 8 - 11 years old. There were also raffles and Melbourne Cup sweeps organized by the school/ teachers. By about 12 - 13 years of age, he would go to the local club after hockey practice with the adults where he would join them in playing the pokies – nobody every questioned it. By the time he was in high school he was going to the dog races in Dubbo almost every weekend placing his own bets...with the local bookies. Now at 16, he bets regularly on horses and dogs. His Nan now buys him Lotto tickets using her Lotto registration card.

a) What were the main influences on Craig becoming a regular gambler by age 16?



b) With a partner, discuss what role gambling, if any, plays in the lives of friends and family that you know.

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ORMed

Wanna bet? Why do people gamble?

Exercise 3 – Electronic Gaming machines

Electronic Gaming Machines (EGMs) or Pokies are by far the most preferred form of gambling for problem gamblers. Go to http://www.abc.net.au/catalyst/stories/2386227.htm? to watch a segment from a *Catalyst* episode (ABC1 TV) on the pokies and why people gamble on them. The segment is about 12 minutes long.

- a) The segment opens with the reporter walking around a pokies venue. Here, and as the segment goes on, what do you notice about the environment that might appeal to gamblers?
- b) The report claims that gambling is part of the Australian way of life. Do you agree? Why?
- c) What is thought to be the main reason why pokies are popular with problem gamblers?
- d) When were pokies brought into Australia?
- e) What is conditioning? Why are poker machines conditioning machines?

- f) When does the conditioning aspect of pokies become a problem?
- g) Explain the role of arousal in playing the pokies.

Exercise 3 – Electronic Gaming machines cont. h) What is the gamblers' fallacy?

i) How did a feeling of luck play a role in gambling for Connie?

j) What is the typical probability of winning at the pokies?

k) For Connie, how did the pokies offer escape? How can this reason for gambling lead to financial strain?

Exercise 4 – Stay in Control video clip

Form small groups or work with a partner on these activities:

- a) List three (3) of the messages that are promoted by the Recklessness dancers.
- b) List three (3) of the messages that are promoted by the Responsibility dancers?



c) What message overall did you find the most relevant?

d) Compile a list of three (3) messages of your own that promote a responsible attitude to gambling.

Exercise 5 – Gamblers Lament

Read the following poem, *Gamblers Lament*, and then watch the DVD clip, *Facing tomorrow*. The clip brings the poem to life while retaining almost all of the words in the poem.



Gary recently contacted us from Northern NSW with his thoughts on gambling and this poem depicting some thoughts common to those having difficulties with gambling. Gary has been battling problem gambling for many years and wanted to assist others.

His most poignant message is "I am on my own, I have lost my wife, my dog, my home, my network of friends, everything that is dear to me. I write this alone 700 kms away from all I care for. Don't join me here—FIX THE PROBLEM"

Source: Gambling Impact Society (NSW) ginsw.org.au/personal/Personal-Gambler.html

GAMBLER'S HELP LINE

RMP

- a) What are your initial impressions of John in the DVD clip?
- b) How does John treat the young woman?
- c) What advice would you give the young woman in regards to John?
- d) What changes in John's attitude do you notice during the video clip?
- e) The last line of the poem is "Ah! What the heck, There's always tomorrow!" However, the last line in the video clip is "Now I have to face tomorrow". Which ending do you prefer? Why?

Group activity

Gary Cheeney challenges readers/viewers of his poem with the words 'Don't join me here – FIX THE PROBLEM'

Devise a group strategy on how you would 'Fix the problem!' i.e. problem gambling can lead to serious consequences for young people.



Introduction to the gamblers' fallacy and probability in roulette.

Exercise 1- Heads or Tails?

Toss a coin one hundred times and keep a record of each result – heads or tails.

Toss	н	Т									
1			26			51			76		
2			27			52			77		
3			28			53			78		
4			29			54			79		
5			30			55			80		
6			31			56			81		
7			32			57			82		
8			33			58			83		
9			34			59			84		
10			35			60			85		
11			36			61			86		
12			37			62			87		
13			38			63			88		
14			39			64			89		
15			40			65			90		
16			41			66			91		
17			42			67			92		
18			43			68			93		
19			44			69			94		
20			45			70			95		
21			46			71			96		
22			47			72			97		
23			48			73			98		
24			49			74			99		
25			50			75			100		

Add up how many heads and tails you and the class got and express each as percentage of the number of throws

You:

Outcome	Total	Number of throws	Percentage
Heads		100	
Tails		100	

Class:

Outcome	Total	Number of throws	Percentage
Heads		100	
Tails		100	

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GAMBLER'S HELP LINE

Exercise 2 - Probability

Probability aims to express chance mathematically.

Assuming you toss a fair coin, there is the same chance of it landing heads as there is of it landing tails. In other words there is a 50/50 chance of heads (and a 50/50 chance of tails) or 50% or 1/2.

Another way of thinking of this is that probability compares the number of ways a desired outcome can happen to the number of possible outcomes overall:

Number of successful outcomes Probability of a particular event = -Number of possible outcomes

So for example, the chance of getting a successful outcome of heads with tossing a coin is 1 (the only successful outcome) over 2 (as there are 2 possible results; heads or tails) = $\frac{1}{2}$ or 0.5

The outcome of tossing a fair coin is random. There is no way to tell whether it will be heads or tails based on past events.

Look at the pattern on heads and tails in the data for Exercise 1. Were there any consecutive runs of heads or tails?

If so, when tossing the coins, did you think that the other side must be due to come up?

Many people would, and this is the gamblers' fallacy. Random numbers can result in patterns. When they do occur, it is coincidence. Random numbers are not dependent on previous numbers and so patterns are just as likely as no patterns.

The probability of 0.5 refers to each coin toss. Each toss starts fresh and the coin has no memory of what has just happened. And the 50% chance is just a chance. There is also an equal chance it could go the other way and this is true for every throw.

Note that a random set of numbers does not necessarily mean that runs of consecutive numbers or repeated patterns will not appear.

a) Place the chance of the following occurrences happening on the probability line.

	0					1
05/05	No chance					certain
21135 3 OB		A Heads on a	a single toss (H)			
DVED 003343		A Tails on a s	single toss (T)			
L CODE 4144.00		Drawing a re	ed card from a single	pack of cards (no Jo	okers) (R)	
AUD \$6.00		Drawing an	ace from a single pag	ck of cards (no Joker	s) (A)	
4150.00		Drawing a s	pade from a single pa	ack of cards (no Joke	ers) (S)	
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LA MANT	GAMBLER'S HELP L	INE	1800 858 858	3	www.problemgar	nbling.vic.gov.au
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Exercise 2 - Probability cont.

- b) Look again at the data from Exercise 1. Were the number of heads close to 50?
- c) Is it possible for heads and tails to alternate one after the other for 100 throws?
- d) Is it possible for every toss in 100 to be heads?
- e) If two friends bet \$1 each on the toss of a coin for 100 bets and one friend always bet tails and the other always bet heads, would they be guaranteed to get their money back at the end?

Exercise 3 - Roulette

Roulette involves betting on the outcome of a ball spinning on a wheel landing on a particular number (0-36), colour (red or black) or combination of numbers (e.g. any odd number).





Consider the information below from Crown Casino:



Inside Bet*	Reference	Description	Odds
Straight Up	a	Any single number including zero	35 to 1
Split:	b	Any 2 adjacent numbers	17 to 1
Street	С	Any row of 3 numbers	11 to 1
Corner	d	Any one of four adjacent numbers	8 to 1
First Four	d	A chip covering 0,1,2, and 3	8 to 1
Six Lines	е	Covers six adjacent numbers	5 to 1
Outside Bets**	Reference	Description	Odds
Column	f	Any one of 12 numbers in one of the horizontal rows	2 to 1
Dozen	g	Any one of the sections marked 1st 12, 2nd 12 or 3rd 12 and covers 12 numbers	2 to 1
Even Chances	h, l, j, k, l, m	Any section marked 'Even', 'Odd', 'Red',	Even Money

a) Why do the odds vary? For any three odds, calculate the chance of losing:



b) What is the relationship between the amount paid out for a bet and the chance of winning? Use and example to illustrate your answer.

CONTINUED

What are my chances?

- c) What happens to 'outside bets' when the winning number is o?
- d) Why would Crown make this a condition of outside bets rather than inside bets?

Exercise 4 – House edge

Crown Casino adds another house number to roulette wheels

Ian Royall and Michael Warner

April 18, 2008 12:00am

CROWN casino has almost doubled its chances of winning on the roulette wheels by adding an extra house number.

Crown bosses have confirmed that 00 has been added to some wheels, which also retained the single 0. Critics deplored the move, which would pump up the casino's profits at the expense of gamblers. Crown defended the change, saying that many other casinos also operated the same system. The change applies to the casino's \$2.50 wheels only.

"This also allows Crown to continue to provide roulette at the low-end price for patrons, as it is not costeffective to provide roulette without a double zero at a lower denomination," a company statement said. The change does not apply to the casino's high-roller areas, including the Mahogany Room.

A gaming industry expert said the new wheel would increase Crown's edge from 2.7 per cent to 5.6 per cent, effectively doubling roulette profit margins.

Despite the extra number, roulette payouts will remain at 35-1, he said.

"It's ridiculous that they can get away with this," he said.

"They are just taking advantage of innocent people."

Double 0 was common in American casinos, he said.

Mark Zirnsak, head of the Victorian Interchurch Gambling Taskforce, said the change was a further indication of why people should be wary of gambling at Crown.

"Obviously, Crown has increased its chances of winning by inclusion of the double zero," Dr Zirnsak said. "This is a game that's stacked towards the house and if you gamble, expect that you will lose money." The Victorian Commission for Gambling Regulation approved the change.

Source: Herald Sun 18 April, 2008

All casinos build in a house advantage, or house edge, in order to make a profit for themselves. Consider the information in the chart in Exercise 4 as well as this newspaper article.

- a) What are the consequences of introducing 'oo'?
- ndependent

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Explain how the gaming industry expert reached the conclusion that Crown's edge would go from 2.7% to 5.6%.

Exercise 5 – Expected return

The odds given at roulette represent payouts for wins, so for example the payout on a split bet would be \$18 per dollar bet (\$17 plus the original \$1 bet).

There are 37 numbers on a typical roulette wheel (o - 36). So the probability of winning straight up is 1/37. (note, the probability of losing is therefore 36/37 or 97%). However the payout for a straight up win is \$35 not \$37. A winner would receive \$36 per \$1 spent, which includes the original \$1 bet plus \$35.

Expected return (ER) refers to expected money to be paid to the gambler per \$1 spent.

ER = probability x return.

With one 'o' on the wheel, $ER = 1/37 \times 36 = 97.3\%$. That is, for every dollar spent, a gambler would expect to win back 97.3 cents over the long run. Note that the payout odds have been set so this ER holds true for any kind of bet on the roulette wheel.

Even if a gambler won more often than they lost, could they beat the house?

- a. Just like Lotto, roulette is considered to be betting on a random event. In what sense is roulette a random event game?
- b. Crown supplies cards for gamblers to keep a record of where the ball lands.
 Explain how these cards can support the gamblers' fallacy, using an example to illustrate your answer.

c. Josh kept placing bets on numbers one or two off the spin. He thought that he was getting really close to winning. So he raised his bets. Where did Josh go wrong?

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Exercise 6 – Your message Choose one of the following:-

- a) You are working for a responsible gambling organization and want to get rid of the record cards for roulette. Write a letter advocating for their removal. In your letter you will need to consider the arguments of the casino for having them, as well as arguments against.
- b) Create a slogan and graphic to illustrate the notion of 'house edge'. Produce this as a poster, suitable for a billboard, or
 - Create a cartoon suitable for publishing in a newspaper, illustrating the gamblers' fallacy.

Electronic Gaming Machines (EGMS or Pokies)

Exercise 1 – Main Street

Go to - http://www.powerhousemuseum.com/gambling/common/index.html and click on the Pokies tab on Main Street. As you work your way through the slides, complete the following:-

- a) Can a player beat the machine? Why?
- b) The simulation on the site states that the probability is that you will lose 6 out of 7 spins. Does this mean you are guaranteed to win once every 7 spins?
- c) Observe your feelings and thoughts as you complete the simulated game.
- d) Outline two reasons poker machines are associated most strongly with problem gambling. Recall the Catalyst episode from A1 Execise 3. Do you think there is anything in the design of poker machines that could contribute to people playing them longer and more frequently?
- e) What is the maximum average loss rate of poker machines per hour compared to other countries? Why is this the case for Australia? What would you say to someone who says they are going to play a \$10 machine because it offers higher prizes?



f) With a partner, discuss the case of Shantelle. Did she become a problem gambler? Why? What were the consequences of her gambling? What made her decide to stop?

Electronic Gaming Machines (EGMS or Pokies)

Exercise 2 – How Pokies work

Poker machines are random number generators. This means that each number that appears on each reel is entirely random and independent of any other reel and any other spin. The spin of the reels is an illusion, which does not affect the outcome.

In Victoria, pokies must return to players 87% of monies gambled over a specific period of spins. Note that this is over the life of the machine (which could be years) and does not mean a return to each person gambling. An 87% return means 87c returned per \$1 gambled into the machine. The balance (13 cents) goes to the owner. This means that you are guaranteed to lose more than you win the longer you play. It is the owner who wins financially.

Imagine that someone was playing this poker machine.



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Electronic Gaming Machines (EGMS or Pokies)

Assume 4 of a kind of any fruit is the minimum for a win and that the player was playing one credit (that is, the middle line only).

- a) Are any of the screens closer to a win for this player than any of the others?
- b) What might someone susceptible to gamblers' fallacy be thinking as they observe the scatter of symbols across the whole screen?
- c) Pokies often give small rewards relatively regularly. How could this affect the beliefs of someone susceptible to gamblers' fallacy?



Electronic Gaming Machines (EGMS or Pokies)

Extension

Prize Value in Credits	Chance of a Prize in a Single Play Line (including scatters)		
	One Chance in:		
More than 500 credits	10 198		
200 to 499 credits	2 669		
100 to 199 credits	1 458		
50 to 99 credits	450		
20 to 49 credits	246		
10 to 19 credits	106		
5 to 9 credits	53		
1 to 4 credits	10		

Prize Type by Symbol Combination	CHANCE OF COMBINATION OCCURRING IN A SINGLE PLAY LINE
	One Chance In
5 of a kind	4 784
4 of a kind	490
3 of a kind	45
2 of a kind	9

Source: Can you win, Really Win on a poker machine? Pamphlet from Gambler's Help

- 1. Imagine a credit was worth 5c, and the major prize was 600 credits.
 - a) How much is the prize? \$

The table shows the chance of a prize of 600 credits is one chance in 10,198 games. What would it cost to play that many games if each game was worth a 5c credit. \$

- b) How much would it cost to play 10 games?
- c) What is the value of the prize that has a 1 in 10 chance of occurring?
- d) What is the chance of 4 of a kind occurring on a single play line?
- e) What is the chance of 4 of a kind NOT occurring on a single play line?
- f) If a gambler wins a prize on an EGM, the machine will often give the option of double or nothing. Why would this option be offered?

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Scratchies

Exercise 1 – Scratchies' symbols

Despite Scratchies only being legal to sell to people 18 years and older, they are sometimes given as gifts to young people.



\$1 Lucky Charms

The latest \$1 Instant Scratch-Its ticket in store now. Top prize of \$10,000.



\$5 Super Doubler Top prize of \$200,000.

- a) Would any of the cards above appeal to young people? Consider the design in your answer.
- b) Many people would probably say that there is no harm in buying a young person a Scratchie, while others would say there is. Construct one argument for one side and one argument for the other side.

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Responsible Gambling | Section A: What's the big deal? Consumer Affairs Victoria | consumer.vic.gov.au

Scratchies

Exercise 2 – Scratchie scams Read this article and answer the questions that follow:

Scratchie scam

Reporter: Jonathan Creek Broadcast Date: March 27, 2009

The concept of a 'scratchie' used to be simple one - reveal three matching pictures to win a prize. Well it's not the case anymore.

A winning ticket could end up costing you hundreds of dollars and you won't even know until it's too late.

Scratchie cards are being piled into magazines across the country. They promise a chance to win luxury cars, holidays, Plasma TV's and entertainment systems. They say all you have to do is scratch to win -it's not true.

59-year-old Allan Butler is a long time subscriber to Reader's Digest magazine. He's now also a victim of a trend in giveaway competitions that combine scratchies with mobile phone SMS messaging.

Allan admits he failed to read the very fine print - at first. Had he done that, he would have discovered that by sending the message to discover his prize, he was subscribing to a mobile phone premium service - at a cost of \$10.00 every five days, automatically added to his mobile phone bill.

"As it turned out, there was no real prize anyhow because the prize was if you book a holiday you get an extra day free or a free meal or something like that," Allan said.

Tim Merrifield also got lured in with the chance of driving away in a brand new Mercedes.

"All they gave me was a mega mobile game pack, which wasn't too interesting for ten dollars," Tim said.

That game pack was actually access to a website full of outdated video games that can also be found for free.

Tim also discovered the copy of Zoo Magazine he purchased contained eight scratchie cards. When he scratched them all, he couldn't believe his eyes.

"When I scratched them I found out that they all say they win," Tim said.

With eight invites to the same dodgy website at ten dollars a pop, that would have to make Tim the unluckiest winner of all.

"That's pretty dodgy, it doesn't seem right," Tim said.

The man responsible for the scratchies, Ben David Brown, is from Brisbane. He's not breaking the law, but today he's trying to avoid any link with the scratchies and his company, Pixel Multimedia.

"These sorts of promotions at the moment certainly are legal though of course it's not legal for them to mislead or deceive consumers about the bargain that they're entering in to," Catrina Lowe from the Consumer Action Law Centre said.

"That's the sort of concern that we have had with a range of mobile premium service promotions. What we are seeing is disclosure that is not clear, or not always clear, that consumers are in fact subscribing to a subscription service," Catrina added.

The first wave of these types of subscription scams came with ring tones, where the companies providing the tune charged a premium ongoing fee, not a one off payment.

The problem is that the telecommunications industry is self regulated. That leaves phone companies to crack down on their own money making schemes and when there is millions of dollars to be earned each year, it's no surprise the telco's don't want to introduce any changes to the industry code of practice.

Complaints to the Ombudsman doubled last year, 97% of consumers claiming they were misled or didn't know they were subscribing to a service.

And the telecommunications industry's Code of Practice is up for review within the next three weeks. Today Tonight will keep you posted on the outcome.

Source: Today Tonight, 27 March 2009

Scratchies

a) Why do consumers often feel misled with some kind of scratch card games?

- b) What is the concern that the Consumer Action Law Centre has?
- c) Allan Butler admitted that he had failed to read the very fine print. Do you think that it is reasonable to expect the consumer to read fine print or do you think that companies should be required to make information about consumers' financial commitments more obvious? Why?



Lotto

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Exercise 1 – Lotto odds Go to http://www.powerhousemuseum.com/gambling/common/index.html

This site is from NSW but the chances mentioned for Lotto are the same on a standard 6 pick in Victoria. The 2009 price for a Lotto game (minimum 4 panels) was \$2.40 for Saturday Lotto.

Click on the "Lotto" tab off the main street graphic on the home page.

- a) What is the chance of picking six numbers out of 45 in a Lotto game (from **one panel** only)?
 - 1: _____

The chance of winning playing the minimum 4 games at a time is:

Division	One:	1: 2,036,265	
	Two:	1: 169,689	
	Three:	1: 9,713	
	Four:	1: 184	
	Five:	1: 75	
	Any Prize:	1: 53	

Play the Lotto games as you go through this section of the site. As you play the games, challenge your own feelings. For example, try the numbers 1, 2, 3, 4, 5, 6. Did you feel that in some way they would have less chance of winning, even if you know that they have as much chance as any other combination?

- b) After the five games comment on your experience of playing the games:
- c) Did anyone in the class get a winning combination? What was the chance of getting that combination? 1:
- d) What is the chance of winning again? 1: _____
Lotto

Exercise 2 – Lucky's story

The following story appears in the website at the Power House Museum. Read the story and answer the following questions.

Call me 'Lucky'

I've always been lucky. Do you want to know why? Well, the day I was born my Dad bought a Lotto ticket. And guess what? He won almost a hundred bucks! Dad started calling me 'Lucky' and it stuck – everyone calls me Lucky. Since then, 18 years ago, my Dad's bought one Lotto ticket each week for \$1.25. On Wednesday nights the whole family – Dad, Mum, my sister and me – sit around the TV to watch the numbers fall. It's our family ritual. But this year I started to think Dad had it all wrong. He was never going to win 'the big one' unless he spent a bit more than \$1.25 a week.

So for a while now I've been buying my own Lotto tickets. I started with a system 7 – you get more chances and it only costs \$3. Then I went to system 8 for \$30, then system 9 for \$90. Last week I decided to go for the top – system 10 for \$220. Ten numbers and so many more chances to win!

The trouble was I didn't have enough money to buy a system 10 ticket. I've got a part-time job washing cars but that doesn't get me much. All I needed was \$50 more, so I went to the drawer in my parents' bedroom where I knew they keep some cash. I took \$50 but I promised myself that I would pay it back soon.

Last Wednesday we all sat around the TV and I was so nervous I was shaking. When the numbers fell they weren't the right ones and I won absolutely nothing. But that wasn't all. Dad looked over at me and said 'Son, I want a word with you.' He took me to his room, opened the cash drawer and said, 'You took \$50 didn't you?' I nodded. He was furious at first but then he just looked at me with sad eyes.

That night we sat and talked for hours, Dad and me. I told him about how I'd started cheap but kept spending more and more. He said he'd never thought that his weekly Lotto ticket would cause such problems. Now we've got an agreement. Each week we all put \$1.25 in a jar. When we get to \$40 we're going out for a 'lucky' family dinner on a Wednesday night. That'll sure beat sitting around the TV watching the numbers fall!

Source: http://www.powerhousemuseum.com/gambling/common/index.html

a) Why was the boy in the case study nicknamed 'Lucky'? Could growing up with this nickname have influenced his own view of his chances of winning the big one? What other factors in the family may have influenced his desire to play Lotto?



b) Why did his dad look at him with 'sad eyes'? Why do you think they now put the Lotto money towards something else?

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Exercise 2 – Lucky's story cont.

c) Can you think of any other things that may occur in families that may encourage gambling?

Exercise 3 – Lotto system entries

Consider the following information on systems entries from Tattersalls

With a System entry, you can play several combinations of number selections without completing a large number of coupons. The more numbers you play per game panel, the more chances you have to win prizes in multiple prize divisions!

You can choose between seven and twenty numbers from forty-five in a single game panel instead of the usual six numbers. Each System corresponds to the amount of numbers you mark.

For example, you would choose seven numbers for a System 7 entry or nine numbers for a System 9 entry. A System entry generates every six number combination of your selection as a separate game, thereby giving you more chances to win on the one entry.

Here are some sample prices for systems entries for Monday-Wednesday Lotto (which is cheaper than Saturday Lotto). Calculate the probability for each number of games and complete the table. The probability of winning one game is 1: 8,145,060. Divide this by the number of games. For example 8145060/4 games = 2,036, 265.

This means that if a player played just over 2 million games they could expect to win once (but even this is not guaranteed).

The first two lines shows the minimum 4 game panel and a 7 game system as a point of comparison.

Title	Number of games	Cost (\$)	Probability of winning
4 game	4	2.60	1: 2,036,265
7	7	4.60	1: 1,163,580
8	28	18.30	
9	84	54.95	
10	210	137.35	
11	462	302.15	
12	924	604.30	
13	1716	1,122.25	
14	3003	1,963.95	
15	5005	3,273.25	



Lotto

Exercise 3 – Lotto system entries

Imagine that an adult friend announces that he is going to start buying System 9s as he figures it gives him over 20 times the chance of winning than a 4 game panel. You know that he earns \$200 a week in his part-time job and that he is saving up to buy a car.

a) Using your knowledge of probabilities, what would you say to your friend?

- b) How many entries of a single game panel do you have to buy to have 0.01% chance of winning a prize?
- c) Suppose each game cost \$1.25. How much would it cost to get a 0.01% chance of winning in any one game?_____
- d) Assume an average Division 5 prize of \$25. The chance of winning division 5 is 1: 75 on a minimum 4 panel game.

At \$2.60 for a 4 panel game, how much would 75 of these cost?

- e) What would be the difference between the money spent and the money won, assuming that Division 5 was won once in 75 entries?
- f) Tattersall's state "have fun but play it safe". What does this mean with regards to Lotto games? What other types of gambling is this relevant to? Make up your own bumper sticker about these forms of gambling.



SECTION B Gambling as a social activity

Aims and overview

This unit aims to build understanding of responsible gambling strategies in social contexts. It focuses on two major types of gambling, horse racing and poker, as a means of developing these strategies.

Learning outcomes

At the end of this unit, students should be able to:

- identify and explain responsible gambling strategies
- explain why judging a horse's chances of winning is an opinion, rather than an objective mathematical judgment
- explain some of the traps in claims made about betting systems
- critically evaluate strategies that claim to be responsible gambling strategies

OUsing the DVD - Beat the game

Viewing the first clip on the DVD, *Stay in control*, will help to introduce work in this chapter. It is an energetic and engaging music/dance clip that stresses the key responsible gambling messages for young people. The clip, *Murphy's Law*, provides specific visual reinforcement for the exercises on pg 54. The clip, *Get Get Scam Smart*, provides specific visual reinforcement for the exercises on pg 63.

Annotations to exercises in this chapter

Teachers may wish to collect material to assist with the Melbourne Cup collage from print and on-line sources or allow time for students to do this.

B1.

Exercise 1 – The video at http://australianetwork.com/nexus/stories/s1857962.htm has an on-line transcript as well as video and audio.

Exercise 2 – The collage could be done on a larger scale using a classroom wall. Students could be divided into groups to select words and images on different aspects of the Cup, for example the race itself, fashions on the field, watching the race etc.

Exercise 3 – This could be completed as class discussion instead of small group discussion. The full transcript can be found at http://fulltext.ausport.gov.au/fulltext/1997/sportsf/sf971031.htm

Exercise 4 - The poem runs for about 2.5 minutes. A good sound system may be needed if playing it to the whole class.

B2.

Exercise 3 - The source of the Melbourne Cup trivia is **http://www.progroupracing.com.au/ Melbourne_Cup_Trivia.htm** This site is a betting selection service and is not recommended for access by students.

B3

Exercise 1 - The source for the article extract is http://www.horseracingsystems.com.au/horse_racing_betting_systems.html. This site provides access to advertisements for betting systems and is not recommended for access by students.

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SECTION B Gambling as a social activity

Exercise 2 – the answers to the True or False table are as follows

1.	Т
2.	Т

- 3. T (the longer you gamble the more likely you are to lose)
- 4. 5.

Т

Т

- 6. F (the longer you gamble, the more likely you are to lose)
- 7. T
- 8. T 9. F
- 10. F
- 11. F (it is not likely that a win will happen next time just because you leave when ahead, but it is good to leave while ahead)
- 12. T
- 13. T
- 14. T
- 15. T
- 16. T

B4.

The answers to Exercise 2 a) are:

Royal Flush, 4 of a Kind, Full House, Flush, Straight, 3 of a Kind, 2 Pair, 1 Pair, 5 cards

The answers to Exercise 2 b) are:

48 cards, 2, ²/₄₈, ⁴⁶/₄₈, 6, ⁶/₄₈, ⁴²/₄₈, ²/₄₄, ⁶/₄₄

Extension

If a celebration of the Melbourne Cup is organized in the school, include as part of the activity a discussion on how this celebration can model having fun at the Melbourne Cup in a responsible way. This could be reflected in the planning of activities as well as the conduct of the activities.

Assessment strategies

As students work through the table in B3 Exercise 2 and then the answers, they can refine their understanding of responsible gambling strategies.

Support activities from other Consumer Stuff booklets

A1. Wanna bet? Why do people gamble?







Maths – F4

GAMBLER'S HELP LINE

41

Exercise 1 – The race that stops a nation! Watch the video on the Melbourne Cup at http://australianetwork.com/nexus/stories/s1857962.htm

Small group discussion

a) Why is the Melbourne Cup unique?

b) Lillian Frank talks about the spirit of the Cup. What would you say is the spirit of the Cup? Use not only the words of the video but also the images to inspire your thinking.

c) Why do you think the Melbourne Cup is so popular?



- Exercise 2 The place of the Cup
- a) Design a collage to reflect the nature of the Melbourne Cup and its place in Australian culture.

Use the graphic below to assist.





Exercise 3 – Tom's story

Form a small group. Take turns to read aloud the dialogue from the characters.

Read the following extract from a transcript of *The Sports Factor* on ABC's Radio National (31/10/97)

Amanda Smith: And now to the first children's book that's been written about the Melbourne Cup. Nine-year-old Tom Bartholomew was the inspiration for the story, and here he is reading from it.

Tom Bartholomew: My name is Tom, always has been. Not hard to remember, and not hard to say backwards. That mop of hair you see escaping at the bottom of the page is my sister, Vanessa. She just said, 'Quick, hide!' and bolted. I think maybe she heard Dad coming. He calls her 'Noosh'. That's okay with her. She's hiding because there's a fair chance if Dad saw us up this tree, he might take the opportunity to lean against the trunk and tell us a horse story. Actually, a racehorse story. Well really, a horseracing story, about one particular horserace, the Melbourne Cup. Have you ever heard of it? We hadn't until we were born. You see, Dad reckons he's been to every one of them. I believed him until I was five-and-a-quarter. What a goose! Slight problem, Dad, the Melbourne Cup was first run in 1861. It's the world's greatest handicap. After Dad.

Amanda Smith: And 'The World's Greatest Handicap. (After Dad)' is the title of this children's book, written by Tom's father, Mick Bartholomew, and illustrated by his mother, Lindy Allen. But why a kid's book about the Melbourne Cup?

Mick Bartholomew: I think it was a fatherly thing. My son's quite keen on sport, and a couple of years ago I went looking for a book, a children's book on the Melbourne Cup, because it was a big part of my childhood. Couldn't find one, and in conjunction with one of the local teachers, the librarian, I started to look up a few references and whatever, and just started writing a book, which I road tested on Mallacoota children for a while.

Amanda Smith: And it's obviously also come out of your own passion for horseracing. In fact that's really what the story's about, isn't it? Your obsession as seen through the eyes of Tom, your son, and the narrator of the story?

Mick Bartholomew: Yes, a little bit. It's also about - I think the last line of the book probably carries it a fair way - 'I hate serious stuff' - and these days it's all about stakes that horses have won and how much a race is worth. But the beauty of the Melbourne Cup is that it is fun. I mean I think it's the one sporting event that is a whole lot of fun.

Amanda Smith: Lindy, what about accusations that you're inculcating children into the ways of gambling?

Lindy Allen: Well it's been a very interesting process marketing the book. A lot of secondary school teachers have been very pleased to finally have something to engage Year 7, 8, 9 boys, who perhaps haven't been that interested in reading. So my response to that is to say simply that we're not encouraging them to gamble, we're encouraging them to read.

- a) A bit of maths for you! How many Melbourne Cups have been run? ____
- b) According to Mick Bartholomew, what is the main attraction or beauty of the Melbourne Cup? Do you agree?

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Back to our reading

Lindy Allen: Well when I first read the story, it was very hard to think of how do you actually capture a family obsession with horseracing and the magic of the Melbourne Cup on the track. I decided fairly early on that I wanted to anchor it in the backyard. And make the family a family who was obsessed with dressing up in racing garb and kids who were racing round with broomstick horses, having horse races in the backyard, a father who with the hedge clippers shapes a wattle tree into the Melbourne Cup. So it really tries to capture family life, and how a family obsession about horseracing - because most people who listen to the Melbourne Cup don't in fact go to the races, they listen in the backyard and they listen on the radio, and they talk about it for weeks leading up to it. So it's very much something that's anchored in the kitchen and the backyard.

Amanda Smith: Mick, you and the family live in Mallacoota, a little town on the Victorian coast just near the New South Wales border. Is there a difference in the way the Melbourne Cup is regarded or enjoyed outside of the city?

Tom Bartholomew: I don't think there is, no. Well for three years we've been up there, it's been fairly full-on, it's not a public holiday of course, but you wouldn't know that when you go down to the local pub-TAB. And this year the school is really taking it on as well, and they've got a full Cup day, with Fashions on the Field, and the rose bushes, and the whole bit. No, the fever's certainly there, and you can't get much further from Melbourne in Victoria than Mallacoota, we're 500 kilometres away.

Amanda Smith: Tom, I understand that you'll be running the Melbourne Cup sweep at your school this year.

Tom Bartholomew: Yes, for my grade I will be. I'll bring in a sweep and ask the teacher if we can do one, and usually other grades do them too.

Amanda Smith: Mick, what can knowing about horseracing, and this particular race, the Melbourne Cup, teach kids?

Mick Bartholomew: I think that they learn through something which they see happening each year. It makes history very alive to them, and it takes you through all the other subjects, all the racing and the distances and the time and the odds and everything.

Amanda Smith: I sometimes think though, that using a sports metaphor as some sort of life lesson is just all about winning through effort, and luck, and dividing the world into winners and losers. Mick, is that what the book's about?

Mick Bartholomew: Firstly, I don't think the Melbourne Cup is about winning. I remember a few years ago there was a horse called Sunshine Sally and the hoopla that surrounded it. And I think with the Melbourne Cup, it was set up by R.C. Bagot, to enable the battler to have a runner in a handicap race with some prestige. And I think just participating in the Melbourne Cup. And I don't think, having been to the Cup a number of times, and having been in a lot of towns, and a lot of parties, people don't care if they back the winner or the loser or whatever. It really is just fun, it's not like a football Grand Final, it's participating.

c) Why was the book set in the backyard?

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- d) What similarities and differences are there between Tom's and Mick's attitude to the Cup?
- e) What do you like about the Melbourne Cup? Is there anything you don't like? Is the Melbourne Cup more than just about winning money?

- f) Does the Melbourne Cup "stop" your friends and family? Do you celebrate the Cup in any way?
- g) Do you think that celebrating the Melbourne Cup in such a big way in our culture encourages young people to gamble? Why?

Exercise 4 - The race that stuffs the nation! Small group activity

Listen to the poem The Race that Stuffs the Nation at http://www.abc.net.au/local/audio/2008/11/04/2410079.htm?site=perth It goes for about 2½ minutes.

a) Identify the concerns that the poet, Wayne Pantall, has about the Melbourne Cup. Do you agree?



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- b) Is it true that drinking and gambling often go together? What effects could drinking too much have on someone's gambling behavior?
- c) Write a short poem (say ten lines) or a short paragraph about how you view the place of the Melbourne Cup in today's world.

Exercise 5 – Murphy's Law

Betting on the races

The chance of a tossed coin landing heads is 50/50 or 50%. In other words there is an even chance of the coin landing heads or tails, or a just as much chance of losing as winning if you make a bet on which side is going to land.

There are other events where it is possible to calculate the chance of an outcome with some certainty, for example in the throwing of dice. For other events it is not possible to calculate the probability with any certainty. Sometimes a particular outcome may seem a certainty. However, as the saying goes 'There is no such thing as a sure thing!' Murphy's Law illustrates this.

Watch the video clip, Murphy's Law, and consider the following article.

Take a tip from Murphy

by Belinda Levez

Murphy's law states 'If anything can go wrong it will go wrong'. It's creator, U.S. Air Force Captain Ed Murphy, could easily have been talking about horse racing. You spend hours studying the form, sorting out the best jockey and assessing the weights. You pick out the most promising horse. Confident in your selection, you place your bet. Since it can't fail to lose, you bet a pot of money on it. Then you sit back and wait for it to pass the winning post. Suddenly just when you least expect it up pops Murphy's Law.

There's a long list of things that can and do go wrong in horseracing. Horses can be temperamental creatures. Just getting a reluctant horse into the starting stalls can sometimes be a problem. The handlers do their best but are no match for a four legged equivalent of the karate kid. Once safely installed the danger isn't over. The horses can thrash around injuring either themselves or the jockey. On occasion they dig their feet in and simply refuse to race. When I was a betting shop manager in the 80's, Vodkatini was a horse that was notorious for refusing to race. There was always a last minute rush of bets if the horse decided to co-operate and run.

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Source: http://www.horseracingtips.co.uk/articles/Murphy.htm



- a) Which of the examples of Murphy's Law in the video did you find most amusing? Why?
- b) Briefly describe an event in your life when you experienced Murphy's Law.
- c) Murphy's Law, whether you use that name or terms like weird coincidence or just bad luck, does seem to occur. How would the knowledge of Murphy's Law affect planning decisions you may make?
- d) Think of some other sports besides racing that people like to bet on. Choose one of these sports and describe how Murphy's Law can influence the result.
- e) How would the knowledge of Murphy's Law affect gambling decisions a person may make?
- f) How could Murphy's Law influence the outcome of the Melbourne Cup?



Understanding the odds

Horses are judged to have an even (50/50) chance of winning, better than even or less than even chance.

If the horse is perceived to have an even chance of winning then the odds are expressed as evens, for example 1/1. One way of thinking of this is if that horse were to run two races against the same field, it would probably win one and lose one.

If the horse is perceived to have a less than 50/50 chance of winning then it is described as odds against. Odds against are expressed with a higher number on the left than the right, for example 3/1, 6/1, 100/1 etc. Odds of 4/1 express the judgment that over 5 races against the same field of horses, this horse would probably lose 4 and win 1 of them.

If the horse is perceived to have a greater than 50/50 chance of winning, this is described as odds on. Odds on are expressed with a higher number on the right than the left, for example 2/3, 5/7, 3/10 etc. Odds of 1/2 express the judgment that over three races against the same horses, this horse would probably lose 1 and win 2.

Sometimes odds are quoted as a decimal. It shows the winning amount that would be paid out to a punter for a \$1 bet. The amount paid includes the amount wagered. So to convert to a decimal return, the fractional value is taken and then 1 added. So 4/1 would be quoted as 5.00 (4/1 = 4.00 + 1 = 5.00) and 1/4 would be quoted as 1.25 (1/4 = 0.25 + 1 = 1.25). So at 4/1 the net gain would be \$4 (that is, the \$5 payout less the \$1 stake), but at 1/4, the net gain would be \$0.25. The fractional odds express the payout excluding the stake and the decimal odds include the stake in the payout.

Exercise 1 – Types of bets

There are many kinds of bets that can be placed, for example -

Win: picking the runner that you think will come first in the race

Place: Pick a runner in a race and if it comes 1st, 2nd or 3rd, a dividend is paid out

Quinella: Pick the first and second place getters, in any order

Trifecta: Requires you to pick the 1st, 2nd and 3rd place-getters in the correct order

First four: picking the 1st, 2nd, 3rd and 4th place-getters in the correct order

Running Double: picking the winner of any two consecutive races at the one race meeting



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Understanding the odds

a) Imagine that the following was paid out for the New Year's Races, Race 7:

Race 7	Win	Place
Horse 4 – It's a Wonder	18.00	4.00
Horse 8 – Happy Days		1.40
Horse 10 – My Way		1.80
Horse 1 – Just in Time		0.00

Quinella – 4 and 8 paid \$54.00 for a \$1 investment

Trifecta – 4, 8, 10 paid \$250.00 for a \$1 investment

First Four – 4, 8, 10, 1 paid \$3500.00 for a \$1 investment

Does it appear that It's a Wonder was expected to win? Explain your answer.

- b) Why are the payouts more for a win and less for a place?
- c) What is the difference in payout between the Quinella, Trifecta and First Four? Explain this difference in terms of the chance. What kind of bets are the riskier bets?

d) The dividend for Its a Wonder indicates its odds were $\frac{19}{1}$. This means it was only expected to win once (1) and lose 19 times (19) every 20 starts (1+19). How would this influence considering betting on it to win?

e) Was the run by Its a Wonder luck? Explain your answer.

Understanding the odds

Exercise 2 – Bookmakers and the TAB How do bookmakers and totes make their money?

Someone who is licensed to legally take bets on the outcome of a horse race is called a bookmaker. When betting against a bookmaker, you are betting against the bookmaker's opinion. When betting on the Totalizator Agency Board (TAB), your bet becomes part of a pool of total bets.

Bookmakers will adjust the odds so that overall, they should be paying out less money to punters than was put in. So if punters pay in \$100 and the bookmakers wants a percentage take of 15%, then they will adjust odds to aim to pay out \$85 on the worst possible result for them, keeping \$15 as profit.

The TAB uses a system whereby each bet becomes part of a pool of total bets for that race. The TAB takes a commission from the pool, plus taxes etc. before paying out. The example below is a simple illustration of this system that does not take into account different kinds of bets etc.

For example, a particular horse race attracts \$500 worth of bets. Horse 7 has \$150 of the \$500 on it and wins the race. After the TAB take its commission, \$450 is left to pay out. The payout for horse 7 will be 450/150 = 3, that is, \$3 returned for every \$1 bet. This converts to odds of 2/1. Note that the odds will not be final until after no more bets are taken. Sometimes the TAB advertises odds while bets are still being taken and these odds can be read as what would be paid if the race closed now. Typically, odds will change until the race is ready to start.

Some horse racing punters feel that what they have to do is work out what the true odds of a horse winning a race are, and then look for 'value bets', that is, bets where the bookmaker or the TAB has listed the odds as longer than what the punters believe the true odds are.

a) Some more maths for you. After the TAB took its commission, there was a pool of \$10,000 on the win result for a race. What would be the win payout on Horse A that attracted \$4,000 of the pool? What would the win payout be for Horse B in the same race that only attracted \$100 of the pool?.

Horse	Α\$			

Horse B \$_____

b) If both the bookmakers and the TAB are ensuring either a profit for themselves, or a commission on all bets, is there value in betting on horse racing?



Understanding the odds

Exercise 3 – Picking the Cup winner Melbourne Cup trivia

Here is some Melbourne Cup trivia. As of 2008, 148 Melbourne Cups have been run.

MOST WINNING NUMBER: JOCKEYS' WINNING No 4 with 11 wins **COLOURS: BARRIERS**: No 12 with 10 wins No. 1 with 11 wins 17 cup winning Barrier 11 – 6 winners No. 8 with 8 wins Barriers 5, 6 and jockeys have worn No. 11 with 7 wins 19-5 winners black as their main Makybe Diva winning in 2005 *colour. Last being* Since the barrier stalls wearing no.1. The last horse George Podmore on were first used in the Cup carrying no.1 prior to that was Rising Fast in 1954. Evening Peal in 1956. in 1924, no horse has won the race from barrier 18. In The least successful number is 21 which hasn't been worn by a Cup that year (1924), the winner Navy blue and royal winner since Bitalli in 1923. Backwood started from blue with 14 wins TAB numbers 3, 6 and 8 have barrier 7. In the 83 years won nine of the last fifteen Cups. since, no other winner has started from it. TAB numbers to win only two Cups are 7, 16, 18, and 23. AGE OF **ODDS:** WINNERS: 3 year old - 23 10/1 - 14 Times 4 year old - 43 8/1 - 13 Times 5 year old - 4370 Cup favourites have 6 year old - 28finished in the first three placings. 7 year old - 10 8 year old - 2The favourite has won 33 times. The last three-yearold to win the Cup was Skipton in 1941 Some people try to select Melbourne Cup winners by using information such as that shown above.



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Understanding the odds

- a) What other information could be more useful in judging which horse has the best chance of winning?
- b) You overhear the following comments about the Melbourne Cup:



Working in small groups, agree on a response to each comment. Place the response in the space provided in the speech bubble.

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Gambling systems

Exercise 1 – A sure thing?

The article belows examines sports gambling and the potential risks for consumers. Read the article and then answer the questions that follow.

You can bet you'll lose your money

Consumers are being fleeced by sports-gambling scams. If it sounds too good to be true, it probably is.

By Peter Kell

Hundreds of Australians are continuing to be fleeced by phone-based companies offering fast profits by getting different odds on the same sports event.

It is called sports betting, sports trading or sports arbitrage, depending on the day, and about 40 operators have been identified, based mostly on the Gold Coast.

A multi-agency taskforce set up this year has found that these scams have proliferated in recent years. Based purely on complaints received by the Australian Competition and Consumer Commission (ACCC) in the 12 months up until the middle of this year, hundreds of thousands of dollars were conned from each of our states.

Overall, up to \$20 million may have been lost by Australian consumers in such schemes. How?

Aggressive or persistent telemarketers, often using false names and phone lists bought from other companies, know how to hound consumers until a target pays up. They are trained to overcome objections. Their wages are linked to sales.

Marketers offer potential customers plausible-sounding investment propositions, such as gambling on sporting events that have two different teams. It is promoted on the basis that bookmakers will either differ on which team will win or "make a mistake".

The spiel sometimes refers to taking advantage of different time zones.

The operators claim they can spot these "opportunities" and take the best odds on offer by different bookies so that money is won (supposedly) regardless of the outcome. Schemes are littered with words such as "trading", "investment" or "guaranteed returns".

Recently these operators have diversified into other areas such as sports tipping. Some also provide computer prediction software.

Slick websites and brochures are used to verify claims by showing how much can be earned and providing a timeline for those earnings. Usually the timeline shows that earnings are realised in six months to a year.

This time frame allows for the company to collect money from customers, fold and disappear. The companies tend to morph into new companies and use bogus addresses and contact details so that disgruntled customers cannot find them.

The golden rule is to ask yourself: "Why, if you are being asked to 'invest', is the company selling the scheme instead of simply using it to make millions themselves?"

They might tell you they use it themselves just to get you to hand over your money but ACCC officers found out they don't.

The reality is they make their money by taking yours, not by participating in the scheme themselves or sharing in the "profits", which at any rate are unlikely to eventuate.

Also, how much can you really afford to lose? Apart from the large up-front costs, at best these schemes show little or no return and in many cases your money simply disappears.

Don't be fooled by claims the company has a "refund policy" - this is more often than not an illusion.

To avoid being on these phone lists, consumers should read the terms and conditions for any competition or survey that involves providing personal details. Usually there is a check box that offers the choice to not receive marketing information.

PeterKell is the deputy chairman of the Australian Competition and Consumer Commission.

Source: The Age, 2 September, 2009

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Gambling systems

- a) How much may have been lost in these sports betting scams?
- b) How does the sports betting scheme work?
- c) What techniques are used by the operators of the schemes to convince people to invest?

- d) What advice is given by the ACCC to people approached to invest?
- e) You have been recruited to write a section for the Consumer Affairs Victoria web-site on betting scams.

Using the above information to assist you, write the section using the following sub-headings

- What is a betting scam?
- What are some of the typical claims made?
- Things to watch out for

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Gambling systems

Exercise 2 – Gambling tips Work with a partner.

Although gambling is a legal activity if you are over 18, it is important to manage decisions and behaviours so that gambling does not become a problem.

a) Imagine that you discovered this list of tips on a gambling website. The tips were contributed by visitors to the site. You decide to check the list carefully to discover whether they are appropriate tips or not.

Complete the table by ticking the appropriate column, with 'True' indicating that you agree that this is a responsible gambling tip. Tick 'False' if you believe this is not a responsible gambling tip.

	Tips	True	False
1.	Don't try to impress people by betting more than you can afford.		
2.	Don't gamble if you feel tired.		
3.	Don't increase your bets to try to recover losses.		
4.	Don't take your cheque book, ATM card, credit or debit card to the casino.		
5.	Don't gamble more than your set limit.		
6.	Never quit after a win.		
7.	When you win a lot, don't think it's easy. It may feel that way but it never is.		
8.	Just be smart. Let common sense take over, don't think with your money, think with your mind.		
9.	Don't play without a system, any system! Unless you play for fun.		
10.	Don't go betting with a bad feeling, or with a person who believes that they have bad luck! Your attitude can affect your results immensely.		
11.	Leave while ahead. The feeling is great and you are likely to win again next time.		
12.	If you lose your set limit and cannot bear to watch others gamble, leave.		
13.	Never borrow money to gamble and don't lend either. Lending money to a friend who is losing badly is a sure way of losing him - and probably the lent money too.		
14.	Be suspicious of anything that sounds to good too be true. It probably is.		
15.	Learn money management, it is more important than the game itself.		
16.	If you suspect you have a gambling problem, contact Gambler's Help.		

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Gambling systems

b) Choose any three tips and explain why you ticked the column that you did. Do you have any extra responsible gambling tips?

c) Why was it particularly necessary to check this set of tips carefully? How would you approach a series of tips on a Gambler's Help website?

- Exercise 3 Get Scam Smart
- View the video clip ,*Get Scam Smart*, and answer the following questions.a) How much is officially lost to scams in Victoria annually? Why does the representative from
 - Consumer Affairs Victoria describe this figure as 'the tip of the iceberg'?
- b) Name two of the sophisticated scamming techniques that the representative from the Australian Competition and Consumer Commission (ACCC) described.
- c) The Gamblers' Help spokesperson mentioned a number of ways that a scammer can catch a young person. Select one way and then describe how you would avoid that scam method.
 - d) What types of support is available for young people to avoid being scammed?

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Gambling systems

Gambling 'scam' websites targeting Victorians

Richard Baker and Nick McKenzie, 22 October 2011 -Published with permission by Fairfax Media

VICTORIANS are being targeted by gambling schemes that promise huge returns by using computer software to predict the outcome of horse races.

The Australian Competition and Consumer Commission has received 500 complaints in the past year about sports betting schemes. Those complainants have lost \$2.7 million, with the average amount lost by individual investors being \$12,000.

The Saturday Age has found a series of links between three Melbourne-based gambling schemes that on the surface appear to be separate operations.

The schemes operate under the names of Pro-Trader Technologies, Advanced Trading Strategies and Queenbury Investments. The business people behind them appear to be linked to a company called United Australian Investments.

The schemes cold call people and offer 'membership" or 'investment" packages that cost up to \$15,000.

Potential investors are told specialised computer software is used to turn their investment into profits of up to 70 per cent by doing what many others cannot consistently predicting the winners of horse races and other sports events.

However, some investors have found their promised returns did not eventuate and attempts to recover their money have been difficult. At least one of the Melbourne schemes pools its investors' money with a Vanuatu company.

The operators of the schemes appear to be making big money, with job advertisements for staff claiming earnings of up to \$200,000 a year. A former sales manager from one scheme told The Saturday Age it was possible to earn more than \$12,000 a month.

Consumer Affairs Victoria has received 78 complaints this year about horse and sports betting schemes. Consumer Affairs Minister Michael O'Brien has warned Victorians to be wary of investing in such schemes. 'The prospect of high returns with little or no risk is as likely as Phar Lap running in this year's Melbourne Cup. It is impossible for a computer program to predict the outcome of a sporting event, such as a horse race. Any software which is promoted as such may well be a scam, "he said.

The Gold Coast has been the traditional home of thoroughbred betting schemes, but Melbourne is

emerging as a lucrative market for operators.

Pro-Trader, Queenbury Investments and Advanced Trading Strategies have set up virtual offices in desirable Melbourne CBD locations. But staff do not usually work from these offices and instead operate from Knoxfield and other suburbs.

The Saturday Age is not suggesting any of the schemes or the corporate entities behind them are acting illegally. But it has been contacted by people who have concerns about their operations. Online forums also show hundreds of dissatisfied Australians who lost money by investing in horse betting schemes.

Queenbury Investments,

Pro-Trader Technologies and Advanced Trading Strategies have similar sales pitches, alerting potential clients to the billions of dollars in tax-free money paid out each year through betting on Australian horse races.

They also promote their computer programs used to predict horse races. Advanced Trading Strategies spruiks its 'Automated Betting Platform' which 'collects and processes live race data'' to ensure 'well educated decisions''.

Pro-Trader highlights its 'state of the art software" and Queenbury claims its program 'systematically evaluates each possible trade ... to ensure members consistently high returns".

But the strongest link between them is the United Australian Investments company. United Australian Investments is responsible for marketing Pro-Trader's betting technology, according to Pro-Trader's website.

The sole director and shareholder of United Australian Investments is Kelly Ross, who is Pro-Trader's marketing chief. The company was registered with the Australian Securities and Investment Commission in December.

Corporate records show controversial Australian former snooker champion, Quinten Hann, was, until last year, a director of Queenbury Pty Ltd, the company behind Queenbury Investments. His mother, Amanda Hann of Knoxfield, was also a former director.

Asked to explain the links between the Melbourne gambling schemes, Ms Ross said: 'There are many companies in the market that sell similar type products.' She said more than 75 per cent of Pro-Trader's clients were making money. Queenbury and Advanced Trading Strategies did not respond to inquiries from The Saturday Age.

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Gambling systems

- 1. Carefully read the article 'Gambling 'scam' websites targeting Victorians' on the previous page. Then answer the following questions.
 - a) What does the term 'cold call' mean?
 - b) What outcome for investors do the promoters of the specialised computer software claim?
 - c) What is the warning given by the Consumer Affairs Minister?
 - d) All three companies referred to have set up 'virtual offices'. What is a virtual office?
 - e) Using the Internet, have a close look at any one of the three companies listed. What are your feelings about the look and tone of the websites, and the promised returns they mention?
- 2. Go to the Consumer Affairs Victoria website and test how 'scam savvy' you are by playing Scams Quiz. (consumer.vic.gov.au>Resources and education>Scams>Scam quiz)
- 3. Go to the Consumer Affairs Victoria website and watch Stevie's Scam School (consumer.vic.gov.au/scamschool)
- Go to the Consumer Affairs Victoria website and view the video clip, *Cyberscam* (consumer.vic.gov.au>Resources and education>Teacher resources> Videos for schools>Consuming Clips>Cyberscam).

Poker

Poker has been a popular game for many years but in recent years there has been a surge in its popularity sustained by it featuring in films, television shows, publicized tournaments and celebrity involvement.

Texas Hold 'Em is the most common form of poker found in casinos.

This version of poker involves each player trying to find the best possible combination of five cards using the two cards (hole cards) in their hand that no-one else can see and the community cards face up that everyone can see. These face up cards are revealed first in a group of three (the flop), then a fourth (the turn) and then a fifth (river).

Betting takes place at various stages – after the deal of the hole cards and then after the flop, the turn and the river. Players bet that they have a better hand than their opponents do. When it is their turn to bet, a player can fold (get out of that game), check (make no bet for that round), call (match a bet already placed) or raise (go higher on a previous bet). The betting round finishes when all remaining players have put in the same amount of money. After the river bet, players reveal their hands and the strongest hand wins.

Betting Limits

There may be a 'buy-in', that is, an amount which all players must have to bet with at the start.

In Texas Hold 'Em betting is usually started with a forced bet, called a blind. This occurs before the deal and is made by the two players to the dealer's left. Before the game begins the blind amount is determined and the first to the left usually puts in a 'small blind' of ½ of the blind amount and a 'big blind' of the minimum bet amount is put in by the next player. Another way of starting the pot is by an ante, where all the players put the same amount into the pot.

Games may be organized with a 'spread limit' that is any amount can be bet within an agreed range, say \$1 - \$5. A fixed limit is common in casinos and involves raising by a fixed amount, say \$2 for a few rounds, with an increase, to say \$4, allowed in the last two rounds. Pot limit means that the largest raise can only match what is in the pot at the time. No limit means any amount can be bet at any round.

The casino makes its money by taking some of the pot at the end of each game.

Exercise 1 – No limit

- a) No limit is generally what is seen on television, in films and in some tournaments. Why do you think this kind of limit is chosen for these contexts?
- b) Is this the best kind of limit for amateur players? What kind of limit arrangement would support players to play for fun, without financial strain?

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Poker

Exercise 2 – The strongest hand

a) Look at the types of possible hands in poker. By discussing with other class members, rearrange the list in order of the strongest hand first, second strongest second, and so on. Show the list in the table below.

Full house



Flush



3 of a kind



Straight



1 pair

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Royal flush



Poker

5 cards



2 pair



4 of a kind

Order of strength	Type of hand
1	
2	
3	
4	
5	
6	
7	
8	
9	

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GAMBLER'S HELP LINE 62

Poker

b) Two players are playing a game of Texas Hold 'Em poker. Player A is dealt a pair of 9's, Player B an Ace and a King.

Player A

Player B





If they are the only players, how many cards are left in the pack?

How many 9's are left in the pack? _____

What is the probability of Player A getting another 9 to give him/her 3 of a kind? (express as a fraction) _____/

What is the probability that he/she will NOT get another 9? (express as a fraction) __/___

How many Aces and Kings are left in the pack? _____

What is the probability that Player B will get either an Ace or a King? (express as a fraction)

What is the probability that he/she will NOT get another Ace or a King? (express as a fraction)

If the flop (first three community cards) and the turn (fourth community card) reveal no 9's, Aces or Kings, what is the probability now for Player A getting three 9's, and Player B getting either a pair of Aces or a pair of Kings. (express as a fractions) ___/___, ___/___.



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Responsible Gambling | Section B: Gambling as a social activity Consumer Affairs Victoria | consumer.vic.gov.au

Staying in control

Strategies for staying in control

While there is quite a lot of chance involved in poker, a player can stay in control of some things. Most importantly, a player decides whether to bet or not, and how much to bet.

OUsing the DVD, Beat the game.

Viewing the first clip, *Stay in control*, will help to introduce work in this chapter. The key responsible gambling messages for young people are clearly identified in this energetic and engaging music/dance clip. It's an effective way to introduce the work in this section.

Exercise 1 - Image and Media

A Bonanza For The Stars!

Brad Clooney showed up on Saturday night at the Gumnut Room to take part in the <u>exclusive</u> Super Dooper <u>Stars</u> Poker <u>Charity</u> Bonanza. The <u>A-List</u> charity event has become an <u>annual institution</u>, and is televised across the <u>globe</u> to an estimated viewing audience of <u>50 million</u>.

Wearing <u>Armani</u> and accompanied by <u>Hollywood starlet</u> Jessica Johansson, Clooney smiled for the crowd as he took his seat at the poker table. Sitting alongside his good buddy was Matt Affleck, the <u>highest-paid actor</u> in the US, according to the Forbes <u>Rich List</u>. Affleck took out the <u>championship</u> honours in last year's tournament and had returned from his villa at <u>Lake Como</u>, especially to attend the Charity Bonanza.

In all, twenty of the world's most <u>glamorous</u> and <u>successful movie stars</u> attended the Charity Bonanza. This year the event was won by George Pitt who is tipped to win an <u>Oscar</u> for his <u>heroic performance</u> in this summer's <u>blockbuster</u>. The Real Red Baron.

Poker is often mentioned in the media, and a Google search for poker will, astonishingly, bring up more than one million results. Mentions in the print media and television often portray poker in a glamorous way, with images of well-known personalities, sporting heroes and celebrities.

Reflecting on what you have learned so far about responsible gambling strategies, undertake the following exercises.

- a) Have you seen or heard of poker on TV, the Internet, radio or in newspapers and magazines? Working in pairs, make a list of all the different places you have seen poker mentioned.
- b) How is poker portrayed in the media? Create a mind map to illustrate the images and messages that are associated with poker in the media.
- c) What kind of language is used in media representations of poker? Make a list of the most commonly used words.
- d) What kind of messages do the choice of words create?
- e) What could be the effect of such a media style on young people?
 - Does the fact that many celebrities play poker successfully mean that you also will be as successful?
- g) Looking at the article above, substitute the underlined words with words of your choosing. How does the message change?

GAMBLER'S HELP LINE

f)

APPRO

SECTION C The nature of gambling

Aims and overview

The aim of this chapter is to raise awareness in students of:

- what constitutes gambling
- who gambles
- the distinction between responsible and problem gambling

Students consider definitions of responsible and problem gambling, and compare statistical profiles of different gamblers.

Learning outcomes

At the end of this chapter, students should be able to:

- identify gambling activities
- distinguish between responsible gambling and problem gambling
- describe patterns of gambling activity and profiles of gamblers in Victoria

OUsing the DVD - Beat the game

Viewing the first clip on the DVD, *Stay in control*, will help to introduce work in this chapter. It is an energetic and engaging music/dance clip that stresses the key responsible gambling messages for young people.

Annotations to exercises in this chapter

- Refine the mind map in A1 Exercise 1 further into categories of gambling wagering, gaming and speculation.
- With the class working in groups, develop a definition of gambling. See background information below.
- Before completing the exercises on gambling participation in C₃ Exercise 1, ask students to predict what they think would be the most popular gambling activities and why.
- Exercise 2 in C3 involves conducting a survey of teenagers and exposure to gambling. Individual results can be collated with results from a small group and then the rest of the class. In the discussion on costs and benefits of gambling consider whether benefits were overstated (research shows that youth often do overstate the benefits). Discuss with students the limits of the survey and in particular the small sample size.

SECTION C The nature of gambling

Assessment strategies

The first extension activity in C2 could be used as an assessment task. A broader assessment of this chapter could be incorporated into this activity by requiring that a definition of gambling be included in the report as well as an introductory paragraph on gambling activity in Victoria.

Background information

Gambling is any activity where money (or anything of value) is put at risk on an event of uncertain outcome that relies, in part or entirely, on chance. Gambling includes:

Gaming – where the outcome is decided largely by chance. Examples include lotteries, pokies, bingo, Scratchies, casino and card games.

Betting or wagering – on the outcome of a future event. Examples include horse racing, sports betting, Internet betting and TAB betting.

Appropriate definitions for teachers to use and refer to are:

Responsible gambling – responsible gambling is about minimizing harm caused by problem gambling while accommodating those who gamble without harming themselves or others.

Problem gambling – problem gambling is defined as behavior characterized by difficulties in limiting money and/or time spent on gambling, which leads to adverse consequences for the gambler, for others or for the community.

Support activities from other Consumer Stuff resources

These could be used to support teaching and learning or for extension activities.

A1. Wanna bet? Why do people gamble?





Commerce – G5 Exercises 1 and 2

What is gambling?

Exercise 1 - Types of gambling

a) Complete the following mind map to show as many types of gambling that you can think of, adding extra circles and lines if needed.

You could annotate the mind map with memory aids such as pictures or symbols. You could also extend the map to show examples for each type, such as horse racing as an example of racing.



- b) Compare your mind map with a partner's. Discuss together what each of the gambling types have in common. Why do they qualify as gambling?
- c) Write the things in common on each of the teeth of the key below. Add extra teeth if needed. You have now developed criteria for something to be counted as gambling.



What is gambling?

d) Use the criteria from Exercise 1 c) to develop a definition of gambling.

Compare your definition with that of the rest of the class and refine your definition.

e) Which of the following could be counted as gambling and why? Use your definition of gambling to assist you. The table below has room to write comments about why you made the choice you did.



for es AR Holdings has begun searching for gold in Western Australia They want you to share in the riches Invest with AR Holdings. Ask for a prospectus now.

~~~~~~

## **Community Fundraiser**

All proceeds to building a new hall. Raffle tickets only \$2 each or 5 for \$5 Great prizes!

TEXT WINNER NOW TO SECURE YOUR CHANCE TO WIN AN MP3 PLAYER HURRY! COMPETITION CLOSES SOON. ALL YOU HAVE TO DO IS REPLY TO THIS MESSAGE AND THE MP3 PLAYER COULD BE YOURS

## Win a Gold Coast Escape!

It costs nothing to enter! Just join our mailing list for a monthly newsletter with great escape ideas from Go For It Travel

Buy the new Trendsetter Notebook and receive games software

## WORTH \$50, FREE!

Trendsetter – the rest just follows



| 9 | Announcement               | Gambling | Not Gambling |
|---|----------------------------|----------|--------------|
|   | AR Holdings Investment     |          |              |
| l | Community Fundraiser       |          |              |
|   | SMS competition            |          |              |
|   | Travel agency promotion    |          |              |
|   | Trendsetter Notebook offer |          |              |

Does your definition of gambling need further refining?

# 2 WORKSheet

# **Building awareness – Who gambles?**

The statistics in C2 and C3 relate to findings from a 2003 longitudinal study into Victorian gambling and attitudes to gambling – 2003 Victorian Longitudinal Community Attitudes Survey (The Centre for Gambling Research, ANU). The study showed that 77.4% of resident Victorian adults participated in at least one of the gambling activities surveyed in the previous 12 months.

Table 7: Comparison of socio-demographic characteristics of gamblers and non-gamblers, 1999 and 2003

|                             | Non-ga              | amblers    | Non-regular gamblers |                    | Regular gamblers   |              |
|-----------------------------|---------------------|------------|----------------------|--------------------|--------------------|--------------|
|                             | 1999                | 2003       | 1999                 | 2003               | 1999               | 2003         |
| Male                        | 45.0                | 46.7       | 48.6                 | 47.6               | 60.4               | 65.9         |
| Female                      | 55.0                | 53.3       | 51.4                 | 52.4               | 39.6               | 34.1         |
| Age                         |                     |            |                      |                    |                    |              |
| 18–24                       | 11.2                | 12.7       | 13.2                 | 12.8               | 17.8               | 12.1         |
| 25-34                       | 17.4                | 19.4       | 21.4                 | 19.1               | 18.2               | 13.6         |
| 35-49                       | 30.0                | 26.9       | 31.0                 | 30.0               | 24.0               | 23.0         |
| 50-64                       | 22.7                | 22.4       | 23.2                 | 25.0               | 25.4               | 29.2         |
| 65+                         | 18.7                | 18.6       | 11.3                 | 13.0               | 14.7               | 22.1         |
| Birthplace                  |                     |            |                      |                    |                    |              |
| Australia                   | 70.1                | 70.4       | 77.4                 | 74.5               | 80.2               | 78.5         |
| Overseas                    | 29.9                | 29.6       | 22.6                 | 25.5               | 19.8               | 21.5         |
| Marital status              |                     |            |                      |                    |                    |              |
| Married/living with partner | 66.3                | 63.8       | 66.9                 | 65.7               | 60.2               | 58.3         |
| Separated or divorced       | 4.6                 | 4.6        | 5.7                  | 7.1                | 7.5                | 8.8          |
| Widowed                     | 6.5                 | 4.8        | 3.3                  | 3.7                | 5.7                | 7.2          |
| Single                      | 21.9                | 26.8       | 23.9                 | 23.5               | 26.7               | 25.6         |
| Household type              |                     | •          |                      |                    |                    |              |
| Single person               | 10.8                | 9.6        | 7.7                  | 9.1                | 11.5               | 11.0         |
| Group household             | 9.8                 | 12.6       | 11.1                 | 13.0               | 12.2               | 19,1         |
| Couple, no children         | 23.7                | 24.2       | 22.1                 | 27.3               | 22.7               | 30.4         |
| One parent family           | 4.0                 | 4.3        | 5.0                  | 5.6                | 5.1                | 5.8          |
| Two parent family           | 48.5                | 46.1       | 51.2                 | 42.4               | 43.9               | 29.1         |
| Other                       | 2.9                 | 3.1        | 2.8                  | 2.6                | 4.6                | 4.7          |
| Employment status           |                     |            |                      |                    | 1 7                | т: <i>і</i>  |
| Working full-time           | /1.0                | /10        | 48.2                 | 50.1               | /0.7               | /3.7         |
| Working part-time           | 15.2                | 16.0       | 16.2                 | 17.6               | 12 /               | 17 /         |
| Home duties                 | 9.2                 | 8.7        | 10.7                 | 8.7                | 6.4                | 4.1          |
| Student                     | 6.6                 | 12.0       | 5.4                  | 4.3                | 5.1                | 3.3          |
| Retired (self supporting)   | 12.8                | 10.1       | 85                   | 10.2               | 11.8               | 14.0         |
| Pensioner                   | 9.3                 | 8.3        | 6.6                  | 5.9                | 10.8               | 14.4         |
| Unemployed                  | 2.4                 | 2.5        | 2.0                  | 22                 | 2.6                | 28           |
| Other                       | 2.4                 | 0.8        | 11                   | 10                 | 0.3                | 0.4          |
| Education                   | 2.0                 | 0.0        |                      |                    |                    | 0.4          |
| Up to Year 10/fourth from   | 24.6                | 17.8       | 28.1                 | 10.0               | 20.2               | 22.7         |
| Finished high school        | 24.0                | 24.2       | 28.2                 | 20.7               | 30.3               | 22.2         |
| TAFE/technical education    | 7.8                 | 8.0        | 11.2                 | <u>29.7</u><br>8.1 | 10 5               | 10.0         |
|                             | /27                 | 50.1       | 22.2                 | /2.2               | 10.5               | 22.1         |
| Main source of income       | 43.7                | J0.1       | رر                   | 45.2               | 19.0               | 22.1         |
| Wage/salary                 | 528                 | 50.2       | 64.0                 | 67.2               | 60.8               | 55.2         |
| Own husiness                | 18.2                | 17.0       | 14.2                 | 12 0               | 10.7               | 12 7         |
| Other private income        | 10.2                | 1.8        | 3.0                  | 12.0               | 28                 | 17           |
| Unemployment benefit        | 2.0                 | 1.0        | j.e                  | 12                 | 1.0                | 21           |
| Retirement henefit          | 2.0<br>F 1          | 7.2        | 2.4                  | 7.5                | г. <u>9</u><br>г 1 | 7.6          |
| Sickness henefit            | 0.2                 | 0.1        | 5.0                  | 7.2                | 0.1                | 7.0          |
| Supporting parent benefit   | 0.5                 | 0.1        | 1.5                  | 0.2                | 1 5                | 0.4          |
| Aged/invalid pension        | 12 5                | 0.0        | 7.8                  | 7.0                | 1.5                | 17.8         |
| Other                       | ·2· <u>5</u>        | 9.2<br>2 F | 7.0<br>2 F           | 1.9                | <u>c·c·</u><br>ד ר | 17           |
|                             | 2.1                 | 5.5        | 2.5                  | 1.9                | 2./                | 1./          |
| Less than \$10,000          | 21 Г                | 21 /       | 10.7                 | 15.4               | 177                | 15.0         |
| \$10,000                    | 21.5                | 21.4       | 19.7                 | 15.4               | 1/./               | 20.6         |
| \$10,000-\$24,999           | <u>27.9</u><br>16.1 | <u> </u>   | 18.0                 | 22.5               | 23.9               | 29.0<br>16 r |
| \$25,000-\$34,999           | 10.1                | 14.4       | 10.9                 | 17.0               | 19.6               | 10.5         |
| 255,000-249,999             | 18 5                | 15.0       | 19.0                 | 19.4               | 10.0               | 19.0         |
|                             | 1 10.5              |            | 10.5                 | <u>-2.1</u>        | כיצי ו             | 10.5         |



Source: Total respondents. Weighted n = 8,479.

GAMBLER'S HELP LINE

# **Building awareness – Who gambles?**

Table 8: Gender and age distribution, by different gambling activities

|        | survey | All<br>gamblers | EGMs | Race<br>betting | Scratch<br>tickets | Lotto etc | Keno | Casino<br>table<br>games | Sports<br>betting |
|--------|--------|-----------------|------|-----------------|--------------------|-----------|------|--------------------------|-------------------|
| Gender |        |                 |      |                 |                    |           |      |                          |                   |
| Male   | 48.5   | 49.1            | 46.7 | 53.7            | 40.9               | 48.7      | 56.0 | 73.2                     | 77.8              |
| Female | 51.5   | 50.9            | 53.3 | 46.3            | 59.1               | 51.3      | 44.0 | 26.8                     | 22.2              |
| Age    |        |                 |      |                 |                    |           |      |                          |                   |
| 18–24  | 12.7   | 12.7            | 17.7 | 15.2            | 13.9               | 7.8       | 19.6 | 37.9                     | 28.9              |
| 25-34  | 18.9   | 18.7            | 16.9 | 22.3            | 17.9               | 18.4      | 20.8 | 27.9                     | 27.0              |
| 35-49  | 28.8   | 29.5            | 24.0 | 29.7            | 28.8               | 31.8      | 27.6 | 24.0                     | 26.3              |
| 50-64  | 24.6   | 25.4            | 26.4 | 23.7            | 25.5               | 27.4      | 21.0 | 7.3                      | 13.2              |
| 65+    | 15.0   | 13.8            | 15.1 | 9.0             | 13.8               | 14.6      | 11.0 | 2.9                      | 4.7               |

Internet casino games are omitted because of the small number of cases involved in this form of gambling

#### Exercise 1 – Gambler profiles

a) Consider the data in the tables above. Construct a profile of the typical non-gambler, non-regular gambler and regular gambler in the table below.

| Annotations       | non-gambler | non-regular gambler | regular gambler |
|-------------------|-------------|---------------------|-----------------|
| Gender            |             |                     |                 |
| Age               |             |                     |                 |
| Birthplace        |             |                     |                 |
| Marital status    |             |                     |                 |
| Household type    |             |                     |                 |
| Employment status |             |                     |                 |
| Education         |             |                     |                 |
| Source of Income  |             |                     |                 |
| Income level      |             |                     |                 |



## **Building awareness – Who gambles?**

- b) Looking at the data for regular gamblers only, comment on how the profile of a regular gambler in 2003 is different to the one from 1999.
- c) Regular gamblers were defined in this study as those who gambled weekly on a form of gambling other than lotteries or instant scratch tickets.

Why do you think that lotteries and Scratchies were left out?

Lotteries can now be played over the internet 24 hours a day. If you were conducting this research in 2009, would you consider including lotteries? Explain.

d) Problem gamblers were found to be around 15% of regular gamblers, which translated to 1.12% of the total Victorian population, with a further 15% of regular gamblers borderline. The survey found that they were likely to be Male, aged 30 -60, born overseas, divorced or separated, unemployed or home duties, on social security payments, with education below tertiary level.

Do any of the characteristics of a problem gambler surprise you? Why?

e) Look at Table 8. Which two forms of gambling are more male oriented?



Which two forms of gambling are more female oriented?

g) Did these result surprise you? Explain.

## **Building awareness – Who gambles?**

h) The definition used for problem gambling in Problem gambling: a guide for Victorian schools is

"...a chronic failure to resist gambling impulses that results in disruption or damage to several areas of a person's social, vocational, familial or financial functioning... Excessive gambling is used to describe a level of gambling expenditure that is considered to be higher than can reasonably be afforded relative to the individual's available disposable income and as a result produces financial strain."

Which aspects of the definition draw attention to:

The underlying condition:

The signs of a problem:

The consequences:

 i) The study includes the following information: 'the survey's measurements are based on gamblers' self assessments, which tend to underestimate the extent of problem gambling.' As noted by the Chairman of the Productivity Commission: 'all survey gambling screens are likely to underestimate the extent of problem gambling – however they may choose to define it – simply because people have a natural reluctance to reveal the facts about such matters' (page 15).

What is the main reason given for underestimating problem gambling using this method?

What other kind of data could be collected to indicate the extent of problem gambling?


# CONTINUED Tension/tevisio

## **Building awareness – Who gambles?**

- 1. Imagine that you are reporting to a government taskforce on problem gambling. You can find the 2003 Victorian Longitudinal Community Attitudes Survey. Research the 'problem gambling continuum' (see page 97 of the report).
  - a) What is problem gambling?
  - b) Why should problem gambling be thought of as a continuum?
  - c) Distinguish between low risk, moderate risk and problem gamblers.
  - d) The taskforce is interested in developing more support for those at risk. What advice can you give to them based on your research?

Present your findings as a speech to the taskforce, using powerpoint to aid your speech.

2. Reflecting on thinking:

On 5th April 2009, ABC TV's *Media Watch* reported on poor reporting of gambling statistics. Go to **http://www.abc.net.au/mediawatch/transcripts/s2536433.htm** and read the transcript of the segment.

- a) What mistakes did the journalist make?
- b) Why can it be useful to distinguish between the median and the average? Use an example to illustrate your answer.
- c) What have you learnt from the Media Watch episode?



Exercise 1 – Forms of gambling

a) Construct a pie chart from the following information on gambling participation in Victoria in 2003:

|                                          | %    |   |    |    |    |    |    |    |    |
|------------------------------------------|------|---|----|----|----|----|----|----|----|
| EGMS, poker machines                     | 33.5 |   |    |    |    |    |    |    |    |
| Bet on horse or greyhound racing         | 28.2 |   |    |    |    |    |    |    |    |
| Played lotto/lottery game                | 60.5 |   |    |    |    |    |    |    |    |
| Bought instant scratch tickets           | 33.9 |   |    |    |    |    |    |    |    |
| Table games at Crown Casino              | 7.3  |   |    |    |    |    |    |    |    |
| Club Keno                                | 5.1  |   |    |    |    |    |    |    |    |
| Bet on a sporting event                  | 5.6  |   | ]  |    |    |    |    |    |    |
| Played an internet casino game           | 0.2  |   |    |    |    |    |    |    |    |
| Other (e.g. raffles, sweepstakes, bingo) | 1.4  |   |    |    |    |    |    |    |    |
| Participated in any gambling activity    | 77.4 |   |    |    |    |    |    |    |    |
|                                          |      | 0 | 10 | 20 | 30 | 40 | 50 | 60 | 70 |

b) The statistics shown add up to more than the 77.4% shown for any gambling activity. Why?

c) Does the spread of participation in gambling activities match your expectations? Explain.





a) Consider the information given on the pie chart on gambling expenditure above.

Is this a better way of measuring popularity of gambling compared to simply participating, as the first set of statistics measures? Why? How else could popularity of gambling activities be measured?

b) Further research claims that between 60-69 per cent of people between the ages of 12 to 20 participated in gambling activities. (Australian Gaming Council Discussion Paper, June 2007).

Recent data on teenage gambling preferences is not available. A study done in 2000 found that

'for year 8 boys, gambling preferences were races and sports (29 per cent), lottery tickets (23 per cent), poker machines or video games (19 per cent) and cards (17 per cent).

For Year 8 girls, the preferred forms of gambling were lottery tickets (22 per cent), races and sports(20 per cent), poker machines or video games (7 per cent) and cards (6 per cent).'

*Source: Problem Gambling: A guide for Victorian Schools, Victorian Government Department of Justice, 2006* 

This research is around ten years old. Would you expect any of these percentages to be different now? Why?



75

Conduct a survey of teenagers and their gambling preferences. Use the following survey and interview six people.

#### **Gambling Survey**

| De                                   | Demographics                                                                                                                                                                                                                                         |  |  |  |  |  |  |
|--------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|
| 1.                                   | Are you 🛛 female or 🗆 male                                                                                                                                                                                                                           |  |  |  |  |  |  |
| 2.                                   | What is your age? 12 – 14 15 - 16 17 – 18                                                                                                                                                                                                            |  |  |  |  |  |  |
| 3.                                   | What do you think gambling is?                                                                                                                                                                                                                       |  |  |  |  |  |  |
| 4.                                   | Have you ever gambled? 🗆 Yes 🛛 No                                                                                                                                                                                                                    |  |  |  |  |  |  |
| 5.                                   | If yes                                                                                                                                                                                                                                               |  |  |  |  |  |  |
|                                      | What types of gambling have you participated in?                                                                                                                                                                                                     |  |  |  |  |  |  |
|                                      | <ul> <li>□ bingo □ raffles □ lotto □ Scratchies □ betting on races, including sweepstakes</li> <li>□ betting on sports □ Keno □ gaming machines (pokies) or video games</li> <li>□ casino games □ cards</li> <li>□ Other (please specify)</li> </ul> |  |  |  |  |  |  |
| 6.                                   | How often do you gamble?                                                                                                                                                                                                                             |  |  |  |  |  |  |
|                                      | □ less than once a year □ once a year □ every few months<br>□ monthly □ weekly □ daily                                                                                                                                                               |  |  |  |  |  |  |
| 7.                                   | . What are some of the benefits of gambling?                                                                                                                                                                                                         |  |  |  |  |  |  |
| 8.                                   | What are some of the costs of gambling?                                                                                                                                                                                                              |  |  |  |  |  |  |
| 9.                                   | How much of your income is too much to spend on gambling? Express as a percentage (%)                                                                                                                                                                |  |  |  |  |  |  |
| Thanks for completing this survey.   |                                                                                                                                                                                                                                                      |  |  |  |  |  |  |
| After you have collated the results: |                                                                                                                                                                                                                                                      |  |  |  |  |  |  |
| We                                   | Were the results in line with your expectations?                                                                                                                                                                                                     |  |  |  |  |  |  |



CREDIT RVC

SALE

d) Compare the survey results with the results of the study done in 2000 [see Exercise 2b) p.81]. For the purposes of comparison, assume lottery tickets includes Lotto, Scratchies and Keno.

Use the following table to help you.

| Boys  |                   | 2000 Study % | My Survey Results % |
|-------|-------------------|--------------|---------------------|
|       | Races and sports  |              |                     |
|       | Lottery tickets   |              |                     |
|       | Poker machines or |              |                     |
|       | video games       |              |                     |
|       | Cards             |              |                     |
|       | Bingo             |              |                     |
|       | Raffles           |              |                     |
|       | Casino Games      |              |                     |
| Girls |                   |              |                     |
|       | Races and sports  |              |                     |
|       | Lottery tickets   |              |                     |
|       | Poker machines or |              |                     |
|       | video games       |              |                     |
|       | Cards             |              |                     |
|       | Bingo             |              |                     |
|       | Raffles           |              |                     |
|       | Casino Games      |              |                     |

Comment:



e) What were the main stated benefits and costs of gambling? Were there any further interesting comments made?

Benefits

Costs

Interesting comments

f) Which groups in the community might be interested in statistical information on gambling? Why?



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## SECTION D What are you gambling with?

#### Problem gambling – causes and effects

#### Aims and Overview

This unit aims to raise student awareness on why gambling can become problem gambling and what the consequences of this typically are for the gambler and others. Students are also encouraged to extrapolate some of the factors to other problems in our society, such as excessive alcohol consumption.

#### Learning Outcomes

At the end of this unit, students should be able to:

- identify the potential impact of problem gambling on the health of the individual and the wider community
- identify a range of factors that can lead to problem gambling
- explain the interplay between factors that can lead to problem gambling
- explain a range of alternatives to gambling that may satisfy a particular need, such as social interaction
- recognise that someone's surface problems may have links to underlying deeper problems

#### **OUsing the DVD** - Beat the game

Viewing the first clip on the DVD, *Stay in control*, will help to introduce work in this chapter. It is an energetic and engaging music/dance clip that stresses the key responsible gambling messages for young people.

The clip, That's a wrap!, provides specific visual reinforcement for the exercises on pg 99.

#### Annotations to exercises in this unit

D3 – Exercise 1. The 'Ripple' cards will need to be photocopied before this exercise is commenced.

#### Assessment strategies

Exercise 4 in D3 draws together each of the elements of this unit. This exercise could be conducted as a small group, in pairs or individually. Students could be asked to read out their stories to class.

#### **Background information**

Students will have a better chance of providing richer answers to some of the exercises if they have an understanding of why winning at gambling is very unlikely – see Exercise 5 in SECTION A2 for example. Completion of an earlier relevant unit or aspects of the unit in this resource may be good preparation, although should not be seen as a pre-requisite to doing this unit.

The source for factors and explanations in Section D2 Exercise 1 is gPack fact sheet – Why do people develop problems with gambling? See resource list section in this resource for details on how to access gpack.

A very useful resource is 'Problem gambling: a guide for Victorian Schools'. Each Victorian secondary school should have a copy. Further copies can be ordered via Consumer Affairs Victoria (consumerstuff@justice.vic.gov.au).

#### Support activities from other Consumer Stuff resources



Health & Wellbeing E2 – E4

## **Consequences for the gambler**

The continuum below shows the stages that the gambler may go through from gambling as recreational activity to severe problem gambling.

Problem Gambling Continuum

| No problems           | Moderate Problems | Severe Problems      |  |  |
|-----------------------|-------------------|----------------------|--|--|
| Gambling viewed as    | Gambling seen as  | Gambling presents as |  |  |
| Entertainment         | Guilt             | Depression           |  |  |
| Hobby                 | Arguments         | Divorce              |  |  |
| Social Activity       | Secrecy           | Debt and poverty     |  |  |
| Pleasant Surroundings | Some Depression   | Crime (theft)        |  |  |
|                       | High expenditures | Chasing big losses   |  |  |
|                       | Anxiety           |                      |  |  |
|                       | Win back losses   |                      |  |  |

Source: problemgambling.vic.gov.au

#### Exercise 1 – Effects of gambling

a) For any one of the three stages in the continuum shown above, what could be the effects on the physical, emotional and social health of the individual?

Physical

Emotional

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Social

## **Consequences for the gambler**



- a) In the diagram above, place TWO examples from the continuum table into the three outer shapes. One has been done for you.
- b) What if someone was anxious or lonely but didn't have a gambling problem? Could the effects on their health be similar? Explain.

Exercise 2 – Gambling problems Consider the following definition of problem gambling:

Problem gambling is characterised by difficulties in limiting money and/or time spent on gambling which leads to adverse consequences for the gambler, others, or for the community. (Definition accepted by Victorian Government)

a) Why would difficulties in setting a limit to the money spent on gambling and/or the time spent gambling lead to problems such as those shown in the continuum?



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## **Consequences for the gambler**

b) Why do you think moderate problems for some people develop into more severe problems?

#### Exercise 3 – Ric's story

Read Ric's story and answer the questions that follow:

#### Betting on the Melbourne Cup

It was Melbourne Cup time and we were looking at probability in our maths class. Jed, who is always full of stories, was bragging about his brother who knows someone who was 19 and had paid off a new car from betting wins. He had a new car, a bookie and no shortage of girlfriends.

*Mr. Kim said the odds of having that sort of success on the horses was most unlikely but I thought it sounded cool. I wanted some quick money.* 

*I could put the lotto in and win a million. A million bucks would sure make a difference. And the casino looked like the place everyone wanted to be: lots of action and the chance to win big bucks!* 

Then I ran into Jed's brother and couldn't resist asking him about his bookie. He told me his bookie wouldn't take a bet smaller than \$100.

I placed a bet using some money I'd been saving from my part-time job at a garage. It was a lot of money but it felt good – better than buying a ticket in a dorky sweep run by the teachers or the student council.

I tripled my money and started dealing directly with the bookie. I was in control. I bought a mobile phone and studied the form guide religiously, placing bets with Tommo.

I was ahead for a while and when I had a couple of heavy losses, Tommo gave me credit so I could win back what I owed. But the IOUs got bigger:

Then he called them in. I was in deep. I stole money from home, school and work to pay him back. I lost my job at the garage after money went missing from the till during my shift on more than one occasion.

But I still owed money. It was out of control! I was lucky to sleep a couple of hours a night. The only thing that would take my mind off all the money I owed was a drink.

Pretty soon I was drinking every night in places where I thought Tommo wouldn't be. He threatened me more than once that, if I didn't pay him back, he would send around some of his mates.

I was in real deep and I didn't know how to get out!

Ric, 17 years old

Source: Gambling: Minimising Health Risks (Queensland School Curriculum Council)

## **Consequences for the gambler**

- a) Why did Ric begin gambling?
- b) What problems did Ric's gambling lead to? Also, describe how his feelings changed from the start of the story to the end of the story.
- c) What further problems could arise for Ric from the those you identified in Exercise 1? For example, what further problems could stealing lead to?

Small group activity

d) Research suggests that problem gambling among young people ranges from 4–8%, which represents approximately two to four times the rate in the adult population. (Source: Problem Gambling: a guide for Victorian Schools)

What do you think of Ric's actions? Why?

e) What could he have done differently?

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f) Ric says that he was in real deep and didn't know how to get out. What would you advise him to do? You could do some research on this at http://www.gspot.org.au, the youth site of Gambler's Help.

When you have finished this exercise, compare your answers with another group. Report back to the rest of the class on your discussion.

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# **Consequences for the gambler**

Using the problems in the continuum as a guide (Exercise 1 in D1), write your own story, poem or newspaper article about someone who becomes a problem gambler. Build in a constructive resolution, that will help to educate your audience on what can be done to help problem gamblers.

GAMBLER'S HELP LINE

**Exercise 1 – Protecting against problem gambling** Look at the following diagram.



a) Why has this diagram got arrows going either way? Use an example to illustrate your answer.



b) Explain the relationship between poor coping skills, gambling problems and limited work skills, using an example to illustrate your answer.



- d) Research has shown that one protective factor for adolescents in such a cycle is attendance at and involvement in school and clubs. What is a protective factor? What kind of problems could involvement in school or clubs help to prevent?
- e) With a partner, discuss what you think a school or club should ideally be like to act as a good protective factor. Then, discuss whether you think your school or a club that you are both familiar with is like that. Use the PMI model. Report back to the class.

Name of school or club

| Positives | Minuses | Interesting |
|-----------|---------|-------------|
|           |         |             |
|           |         |             |
|           |         |             |
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Possible extra activities

Take both your PMI to the student representative council within your school or the school council, or, if you discussed a club, the committee for that club. Make a presentation designed to start discussion about ways to improve the school or club.

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ormed Mcontro Plan a new club for teenagers. Describe its aims, how it will be organized and run and what its activities will be. Write a letter to the local council putting forward a case for funding your club.

#### Exercise 2 – Gambling factors

Various factors can lead to moderate recreational gambling becoming problem gambling. Some of these factors are shown below.

Match the corresponding numbers in column 1 (Factor) with the matching statement in column 2 (Explanation) and the matching statement in column 3 (Expression). Number 1 (Boredom) has been done for you.

| Factor |                                           | Explanation |                                                                                                                                                                                                                                                                                                   |  | Expression |                                                                                                       |  |
|--------|-------------------------------------------|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|------------|-------------------------------------------------------------------------------------------------------|--|
| 1      | Boredom                                   |             | Alcohol affects your judgment. Mixing<br>gambling and drinking puts you at<br>risk of making bad decisions and<br>spending more than you want to.                                                                                                                                                 |  |            | "I walk past the pokies<br>everyday to and from<br>home."                                             |  |
| 2      | Gambling<br>affects the<br>way you think. |             | The feeling that a person gets from gambling can be alike a "high" and make you want to gamble more.                                                                                                                                                                                              |  |            | "You can definitely win<br>consistently. You just<br>need the right system."                          |  |
| 3      | The<br>opportunity<br>to gamble           |             | A lot of people feel that even if they<br>don't talk to anyone while they<br>gamble, they feel less lonely because<br>there are other people around.                                                                                                                                              |  |            | "I've just moved<br>interstate and I don't<br>know anyone."                                           |  |
| 4      | Loneliness                                |             | Loss and grief can create a feeling of<br>emptiness, and as with feelings of<br>depression and anxiety, people may<br>use gambling to fill the void.                                                                                                                                              |  |            | "I couldn't believe it<br>when I won! It was<br>such a rush!"                                         |  |
| 5      | For a reward                              |             | If you live in an area where there is a<br>lot of gambling available, it is likely<br>that there will be more people in<br>your area with gambling problems.                                                                                                                                      |  | 1          | "I've left school, but I<br>can't get a job. I just<br>don't know what to do<br>with myself all day." |  |
| 6      | Chasing losses                            | 1           | People sometimes gamble because<br>they don't have any interests, sports<br>or hobbies. It can then be difficult to<br>stop as gambling helps to pass the<br>time and is something to do.                                                                                                         |  |            | "My boyfriend dumped<br>me and I am failing my<br>course."                                            |  |
| 7      | Peer group<br>pressure                    |             | Some people use gambling as a way<br>of avoiding or coping with feelings of<br>depression or anxiety, as gambling<br>can make you feel "numb". However,<br>this doesn't fix the problem and<br>the extra time and money spent<br>gambling just ends up making the<br>depression or anxiety worse. |  |            | "I miss Dad since he<br>moved away. He's got a<br>new family now and he<br>just ignores us now."      |  |



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| Factor |                                            | <br>Explanation                                                                                                                                                                                                                                                                                                                                                            | <br>Ехр | ression                                                                                                                                      |
|--------|--------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|----------------------------------------------------------------------------------------------------------------------------------------------|
| 8      | Gambling can<br>feel good.                 | If you have a win, especially when<br>you first begin to play, you might<br>start to think of gambling as a<br>way to make money. Some people<br>think that they can control the<br>results (they can't), or they develop<br>superstitions that they think will help<br>them win (they don't). Some people<br>simply don't do the maths about<br>their chances of winning. |         | "I'm going to play the<br>pokies for a bit first and<br>I'll catch up with you<br>later."                                                    |
| 9      | Drinking<br>alcohol                        | Some people who gamble fall into a<br>habit where gambling becomes the<br>first thing they think of doing. When<br>a person gambles a lot, they can lose<br>sight of the things they used to do or<br>other ways to have fun.                                                                                                                                              |         | "I had the most<br>amazing night! I kept<br>winning and winning!<br>It was such a buzz.<br>I'm going back there<br>tonight."                 |
| 10     | Depression or<br>anxiety                   | If your friends spend a lot of time<br>gambling, you might feel pressured<br>into gambling more than you'd like.                                                                                                                                                                                                                                                           |         | "Well, I can't stop now.<br>I've lost too much<br>money."                                                                                    |
| 11     | Remembering<br>big wins.                   | When someone starts to lose, they<br>might try to win the money back by<br>gambling more. Of course, the odds<br>work against them and they lose<br>even more.                                                                                                                                                                                                             |         | "I hate my job.<br>Dropping into the TAB<br>every day at least helps<br>me get through the<br>day."                                          |
| 12     | Gambling for<br>fun turns into<br>a habit. | Some people use gambling as a<br>reward or treat for themselves. This<br>might be okay occasionally, but it can<br>develop into a habit if you don't have<br>other ways to reward yourself.                                                                                                                                                                                |         | "If I didn't play poker<br>I wouldn't have any<br>friends. They say they<br>need me to make up<br>a table and hang it on<br>me if I say no." |
| 13     | Loss or grief.                             | Some people with gambling<br>problems have won a big amount<br>in the past, and the experience of<br>winning was so powerful that they<br>keep trying to win again.                                                                                                                                                                                                        |         | "I know I shouldn't<br>gamble. But I only do it<br>after a few drinks."                                                                      |



**Exercise 3 – Loneliness** Work with a partner for this exercise



Some problem gamblers, particularly female ones, report loneliness as a factor leading to gambling on the pokies. Someone entering a pokies venue would be confronted with bright images, lights, sounds and people sitting in rows playing the machines, usually not talking to each other.

- a) Would sitting at a pokies machine really help loneliness? Why?
- b) Imagine that your friend moved away and some time later you received a call where they confessed to feeling lonely in their new town. What are some positive suggestions you could make to help them combat their loneliness? Consider presenting your ideas as a script for a telephone conversation.

- c) Choose any other three factors from the table in Exercise 2 and discuss why gambling would be chosen by someone in those circumstances. What are some other alternatives for someone in these circumstances?
- d) Following on from your answers to b), to what extent is gambling likely to provide what the person is seeking?



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e) Consider the factors of loneliness, boredom, depression, loss, peer group pressure, reward and habit. Gambling is not the only problem that these things may lead to for some people. What other problems could arise from these? Why?

#### Exercise 4 - The 5 Whys approach

Sometimes people conceal their problems and you have to pick up on clues.

Use the following structure to help you imagine what may be at the heart of someone's problem. Add the answer to Why? in each of the five connected boxes. Role play this with a partner. Ask 'Why' to each answer.

#### Jay is arguing with you all the time about the smallest things





#### Exercise 5 – Gambling as an escape

Many problem gamblers gamble to try to escape a problem in their life. Would the problem go away just by gambling? How could the problems in their life be made worse through problem gambling?

#### 🖸 Exercise 1 – Jeffrey's case study

Read the following case study, and then watch the video clip, *That's a wrap!*. The clip not only brings the case study to life but also shows the production of the clip by a group of secondary students.

#### Jeffery (J) talks to a counsellor (C)

- C: How old were you when you realised that your mother had a gambling problem?
- *J: When I was about 12...11, 12.*
- C: What were the worst things about your mother's gambling...as far as how it affected you?
- *J: ...the family problems and the fights between Mum and Dad...and I just didn't like to see that happen.*
- C: What effect did it have on you and the rest of your family?
- *J:* Financially...like sometimes Mum would have to pay some bills and she couldn't because she'd spent her money on the pokies or whatever.
- *C*: *What were you doing to try to cope with that?*
- *J:* Well, as soon as I turned 15, I went and got a job...that kind of helped me out a bit. It didn't really help my family but it helped me out...
- C: What made you want to come to see a counsellor when you did?
- *J:* I was feeling a bit down myself with other stuff, so I came here because of that...but I did have a problem with my Mum's gambling ...affected me.
- *C:* What's your earliest memory of your Mum's gambling...what happened that sort of sticks in your mind?
- J: Probably just all the fights that my parents had. Like, Mum got home late one night and the next morning Dad would ask her had she paid the bills and stuff and she'd say she doesn't have any money, even though she got paid...
- C: What impact has your Mum's gambling had one your life?
- J: Well, with me, she couldn't really support me that much...like sometimes she'd have to get a loan or something to pay off my school fees and that would kind of piss me off...she can't work and support me..and when I ask for money, like I really need it and she doesn't have it...
- C: Have you ever thought why the gambling turned into a problem for your Mum?
- J: Well, she just kept doing it...she said she would stop, but like, every Friday night, or whatever, after work she'd just go there and...she kind of got addicted to it...and I saw that as a problem because it was...lose money and stuff...and she's not going to be able to do what she wants to and she's going to be like a wreck in a few years time...

Source: Problem gambling: a guide for Victorian schools (Victorian Department of Justice, 2006)

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a) What were the main effects on Jeffrey of his mother's issues with gambling behaviour?

b) What is Jeffery's main worry about his mother's future?

- c) What advice would you give to Jeffery?
- d) Did you find the style of the clip, *That's a wrap!*, interesting? Why?
- e) With a small group of class members, outline an effective way of visually showing to a youth audience the problems associated with gambling.

f) With a small group of class members, write a short script of a young person seeking help from a counsellor for a problem they or a friend or family member are facing.



g) Consider filming the script you wrote for f). If the problem concerns a consumer issue, Consumer Affairs Victoria may be able to broadcast it on its own Youtube channel.



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# **Consequences for others**



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Exercise 2 – Ripple cards

- a) In small groups or as a class, write Jeffery's name on a large piece of paper. Select 'Ripples' cards that you think best reflect the effect on Jeffery of his Mum's gambling, cut them out and place them around his name.
- b) Now consider what further impacts there may be on Jeffery as a result of these effects. For example, one impact may be 'lack of money'. Write down this impact on a large piece of paper. Select 'Ripples' cards that you think best reflect the impact on Jeffery of his lack of money?,

Go to Gambler's Help youth site (gspot.org.au) at **www.gspot.org.au/docs/home\_issues.htm** and use the information there to help you with the following.

c) Jeffery may not have wanted to admit at first to his teachers or friends that he had problems. What are some signs that someone may be going through a hard time?

d) When someone is having problems, what are some of the possible impacts on their friends? How can friends manage their own needs and yet still be there for the person in trouble?

e) How did Jeffery help himself?



**Exercise 3 – High rollers** Read the following extract.

#### High-stakes gamblers and the luck delusion



#### When high rollers fall, they usually take others with them. Anson Cameron recounts the tale of a woman who brought down a company.

SHE comes to the Mahogany Room to be someone. In here, when she is on a roll and her machine begins to trill rock riffs, veterans wander over and gather behind her to see how good it might get. But there is no tumult from these coolsters. They barrack in whispers as venerable as prayer. Yeah, yeah. Go girl. Go. Yeah. Whoa, yeah. And the urgent murmur from these other high rollers is deeper validation of her efforts than the roar from the mugs in the big room ever was.

In here, staff dressed in tuxedos hustle free drinks to gamblers dressed in tracksuits made of parachute silk. They kowtow to these high rollers with corporate-strength reverence, their faces showing dumb awe at the skill and courage on display. The gamblers don't even know they're being played; that the Mahogany Room is a stage where the staff act as smitten fans.

I suppose backstage where they track her onscreen, watching her debt pile up, they must be laughing at her out here in the spotlight hunched over her favourite machine, finger-tapping it at 18 bucks a pop and believing she is lucky. Trapped in the crazy vision of herself as a star of Luck and losing millions to prove it true. But then, I suppose backstage they laugh at all their patrons. This must be, after all, a comedy.

I worked alongside Claire as she stole \$2 million from us and put it in her favourite poker machine at Crown Casino. She didn't tell us she was a high roller. It was her secret delight. Like being a spy. She had a status and a rendezvous and a cause. She probably snuck delicious glances over her shoulder as she walked along Southbank Boulevard heading for the Mahogany Room, hearing whispers in her wake.

We bought and sold cars and she ran our administration department. She was a hostile woman and we treasured her hostility because she chased money for us and chased it hard and took it personally when someone paid late. We joked she protected our money like it was her own, and we were happy to have her on our side.

Originally from Hong Kong, Crown gave her tickets to opening nights of Hong Kong crooners on casino tours. Sometimes she played their CDs in the car as I drove her to the bank. Even more alarming than the singers' spurious heartbreak was the disquieting knowledge that Crown was giving her front-row tickets.

Then she won a BMW from the casino and explained it away as luck. She was burdened with a terrible belief in luck. Countless times she told me she was lucky. I'd smile back at her and tell her she was lucky to be so lucky, feeling uneasy.

It's a truth known even by state premiers that whatever you win at a casino costs you more to win than you won. Otherwise the casino wouldn't exist. And the casino exists, illuminated splendidly there on the river. So whenever she let slip that she'd won at the casino, I'd tell Joe, the majority owner of Alias Motor House.

He'd wince and grimace and seek reassurance from our accountant that she couldn't be using our money. The accountant settled our nerves. There was no way she could get money out of the business.

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## **Consequences for others**

She told us of her boyfriend's exciting business ventures. He'd gained access to China for a Disneyland to be built outside Beijing. And this wasn't even the best of his deals. He had a lot of stuff in the pipeline. She let it be known he was a rampant corporate bull. This was clever of her, because it allowed us to assume she was milking him for the money she needed to win the money she loved. I met him once. A tubby individual with a wheedling presence.

But keeping that machine running is hard. If you aren't rich, you have to steal money. To steal the money, you have to live a lie. And a lived lie is like an aged parent; it has 100 potentially fatal ailments. You have to immerse yourself in long days of care to keep it alive.

Claire began to waste away. She stooped with fatigue and her clothes hung on her. The silky hair, of which she was so proud, became greasy and lank. Black rings appeared under her eyes. The spring went from her step. Smiles would flare inappropriately, idiotically, on her face when we were talking to her, as if she had lost contact with us and was holding some more immediate internal dialogue. Bad news might set her off laughing and good news swearing.

Not only was living a lie killing her, despite her best efforts to keep it alive, she must have known the lie itself was dying. She was stealing way more money than we could support. Our mutual destruction must have been as clear to her as it was to us in hindsight. She was running at a cliff.

The business began to go bad. We couldn't pay people. Creditors began to call. Not women any more. Those sweet reminders to pop a cheque in the mail were over. Men now, with the debts getting old. Where's my damned money? We knew we had an illness but our accountant couldn't diagnose it.

Eventually, Joe found evidence a car had been paid for twice. Claire had hidden the first, legitimate, payment in our system and then paid herself as if she were the creditor. The cheque was made out to a bank, but went into her account at that bank. An almost impossible negligence for a bank to commit 90-odd times, you'd think.

From thereon in it was grim work. We searched the chasm of her skullduggery, opening it up beneath us, deeper and wider, so big we began to fear it would swallow us all. She had stayed up many nights and worked \$19 million dollars in and out of those poker machines. We were astonished, angry, sickened. We worked alongside her for a month, biting our tongues, laughing at her jokes, while the police investigated.

To the police, arrest is a sacrament. A ritual for which they have studied and rehearsed. The payoff for long days of investigation. It is not to be sullied. The ceremony begins with the asking of the suspect's name: "Are you Claire Wong?" Then the laying of the charges. Her face does not change one whit. Then the reading of the rights: "At this time it is my duty to inform you ..." The detective, frustrated by her passivity, breaks free of the ritual for a moment and asks, "Do you have anything to say to your workmates, Claire? Your mates here?" In this less formal moment, Joe finds strength to ask, "Why, Claire?"

"Sorry, Joe." The only two words she speaks.

I saw her in court. A barrister professed a perfunctory remorse on her behalf, but I couldn't tell if it was true, though I studied her long and hard. Did she realise the years of grotesque money-grubbing to which she'd sentenced us? Did she care? Maybe she hated us and was pleased. Did she feel stupid, spending that much money on a remorseless machine with a one-note soundtrack? Did she feel relieved that the lie was finally dead, no longer dictating her every waking hour? Or did she still believe she was lucky? Was she cured? I looked into her face. I couldn't tell.

She went to Deer Park Prison for six years with a four minimum. She'd be out by now. We lost the war she started. The banks and creditors ranged against us, beat us, though we fought an ugly rearguard action; five filthy, demeaning years during which lies were told and houses sold and friendships lost.

\* Company and individuals' names have been changed.

Source: Anson Cameron, The Age 7 June, 2009

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- a) What was the crime that Claire committed?
- b) Claire's gambling had a range of consequences. In the space below, create a mind map to express the consequences. Include in your map the broader effects beyond financial, as well as the different groups or people impacted and how they were impacted.



c) In the author's opinion, why did Claire find it so difficult to give up?

Small group discussion:

e) What was Claire's punishment? Do you think it was a reasonabe or an unreasonable sentence? Why?



f) Imagine you were either the defence barrister or the prosecution barrister in Claire's trial. In point form, list the major arguments that you would have made when the judge was determining an appropriate sentence.

**Exercise 4 – The effects of gambling** Choose one of the occupations below and explain how problem gambling could affect the daily activities of that person in his/her job.

TeacherBank TellerLawyerDoctorPoliticianAccountantCounsellorPolice Officer

#### Exercise 5 – Story time

Write a short story about how problem gambling affected one day's life in the world of one of the groups in Exercise 3. Include ALL of the words below in your short story.

| study    | races      | losing     | problem    |
|----------|------------|------------|------------|
| family   | concealing | strategies | guilt      |
| Fighting | friends    | job        | excitement |
| anxiety  | help       | money      | winning    |

Share your story with the rest of the class.

#### Exercise 6 – Get help

View the video clip, Get help, then answer the following questions.

- a) How many people are employed in Victoria by the gambling industry?
- b) How much tax revenue is generated to the Victorian government by the gambling industry?
- c) Four gamblers, Lany, Sharon, John and Connie are highlighted. Select one of them, and briefly describe how their gambling behaviour was affecting them.
  - What is the Gamblers Help phone number, and what services do they provide to gamblers and their families?

d)

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## SECTION E Taking the problem out of problem gambling

#### Aims and Overview

This unit aims to raise awareness in students of broad responsible gambling strategies. It does this largely through a civics approach, including a consideration of rights and responsibilities, stakeholder interests and community debate.

#### Learning Outcomes

At the end of this unit, students should be able to:

- identify a range of responsible gambling strategies put in place by the government
- identify a range of stakeholders involved in gambling issues, and explain their interests
- identify how points of view can be heard in Victorian democracy and why considering diverse points
  of view is important in a democracy
- explain the relationship between rights and responsibilities
- analyse some issues in gambling from the point of view of a range of stakeholders

#### **OUsing the DVD** - Beat the game

Viewing the first clip on the DVD, *Stay in control*, will help to introduce work in this chapter. It is an energetic and engaging music/dance clip that reinforces the key responsible gambling messages for young people.

#### Annotations to exercises in this unit

Exercises in E1, 2 and 4 require Internet access. You may want to ensure this access is not a problem before attempting work in these three areas.

#### Assessment strategies

Exercise 4 in E4 could be used at the end of the unit as a culminating activity to tie together elements of each section of the unit.

Teachers can observe students during role plays and use the debrief to help students assess their own learning before moving on to the next activity.

#### Background information

Further information on:

- the Responsible Gambling Ministerial Advisory Council can be found at http://www.justice.vic.gov.au > Gambling and Racing > Responsible Gambling > Related pages
- the Victorian Charter of Rights and Responsibilities at http://www.justice.vic.gov.au > your rights > human rights > Human Rights Charter

A good general source on rights is at the Stanford Encyclopaedia of Philosophy, on-line at http://plato.stanford.edu/search/searcher.py?query=rights

#### Consumer Stuff resources – consumer.vic.gov.au/consumerstuff



Economics G1 – G5

GAMBLER'S HELP LINE
# Getting the message out there

The Victorian government has a range of strategies aimed at minimizing the harm caused by problem gamblers to themselves and others, whilst accommodating those who gamble without harming themselves or others.

# Exercise 1 – Government strategies

One strategy that began in October 2008, is the *Take the Problem out of Gambling* advertising campaign.

### Go to http://www.problemgambling.vic.gov.au/video-archive.

Watch the advertisements and answer the following questions.

a) Explain the key message in any three of the advertisements that you enjoyed.

| Ad 1:                                                                                             |
|---------------------------------------------------------------------------------------------------|
| Ad 2:                                                                                             |
| Ad 3:                                                                                             |
| Despair and hone. Explain how these are conveyed in each of the three advertisements you selected |

b) Despair and hope. Explain how these are conveyed in each of the three advertisements you selected

- c) Imagine you are going to produce a television advertisement focusing on the dangers to young
  - people of gambling. Briefly describe how you would make your advertisement 'look' and feel'. To help you with this task, view the video clips, *Stay in control* and *Facing tomorrow*, on the DVD, *Beat the game*



1.

2.

3.

# Getting the message out there

# Exercise 2 – A Study of Gambling in Victoria

The table in this exercise comes from the largest ever study on gambling undertaken in Victoria. The 2009 research investigated the prevalence and distribution of problem gambling in Victoria, along with the various factors associated with increased risk for problem gambling.





1.

2.

3.

# Getting the message out there

a) List three forms of gambling in which females are clearly more represented than males.

- b) Select one of the forms of gambling that show a clear over representation by females. Can you explain why this might be so?
- c) List three forms of gambling in which males are clearly more represented than females.
  - 1.

     2.

     3.
- d) Select one of the forms of gambling that show a clear over representation by males. Can you explain why this is might be so?
- e) Lotto, Powerball, or the Pools are equally popular with females and males. Why do you think this is so?



# Getting the message out there



f) What gender is clearly more likely to be a problem gambler? Why do you think this is so?

g) What type of advertising campaign could be developed to try and alter this trend?



# Getting the message out there

# Exercise 3 – Gambling behaviour

The 2011 follow up research to the study referred to in Exercise 2 indicates a number of gambling behaviours.



- a) What percentage of time is spent by low risk gamblers with one other or a group? How does this compare with the time spent by problem gamblers with one other or a group?
- b) What clear feature about the social behaviour of problem gamblers is shown in the table?
- c) Explain why this behaviour can be dangerous for a gambler?
- d) What type of advertising campaign could be developed to change this behaviour shown by problem gamblers?



# **Democracy in action**

# Exercise 1 – Making comments

The Victorian Government's Problem Gambling website has interactive areas where comments can be added by people wanting to share their personal story about problem gambling.



a) What benefits could a comments section provide for:

The comment writer:



People who may have a gambling problem or know someone with a problem and who visit the site:

People interested in strategies to prevent problem gambling.

GAMBLER'S HELP LINE

# **Democracy in action**

b) The comments sections on the problem gambling site come with the following disclaimer:

You're now in the public comments section of this page. Please do NOT post personal questions for Gambler's Help service professionals as they do not moderate or reply to questions here. This content comes from other people visiting the site and cannot be vouched for. Also please do NOT give feedback on the site here. A reminder: By using this Web site you are accepting the terms of the Department of Justice Privacy statement.

What is the note of caution in this disclaimer?

c) Go to http://www.problemgambling.vic.gov.au/main/family-friends.

Scroll down the page to where people have posted comments about gambling problems they are facing. Read the comments by Anonymous on 28 January 2012. What advice would you give this person about the parents' gambling behaviours?

d) Scroll through the postings on this site, and select two that interests you. With a partner, compile a number of suggestions to help this person with the gambling problem they are facing.



1.

# Working it out

Exercise 1 – Public outrage! Small group activity

Imagine that the following article appeared in the newspaper:

# **Club Members Outraged**

Members of the Edgebank Community Club are up in arms that their committee is considering cutting the number of poker machines at the club.

"We need the money from those machines," one member said. "We run a soccer club for the kids, have lawn bowls and provide cheap meals, which pensioners and families love. The money from those pokies means that we can run these things really cheaply, which means that everyone can afford to be a part of it. We would be forced to put up our prices. This is not a rich area. Most families are struggling just to put food on the table."

However, anti-gambling groups would welcome the move. "There are still far too many poker machines. This move would be in the right direction. It would be a win for gambling victims and their families," a spokesperson said. "Hopefully this is the beginning of compassion winning out over greed."

The president of the club is prepared to listen. "We haven't made any decision yet. The committee is concerned that too much harm is being caused by these machines, but we understand the concerns of all the members of the club. We are prepared to listen to all sides before making up our mind."

- a) What is the committee of the club considering?
- b) Who are the stakeholders involved in this case?
- c) For each stakeholder, prepare a card that can be placed on the floor with the name of the stakeholder on it. These cards should be placed on the floor in a circle, with a blank card in the middle.

Each member of the group should stand by one card. The group should appoint one person to keep time.

The class could appoint one or two roving reporters who take down notes from each group and then prepare a TV news style story for the rest of the class.

Each group should debate the issue from the point of view of their stakeholder card. The blank card in the middle is for one group member to argue from their personal point of view.

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After a short time designated by the group or the teacher, each person must move to the next card and the debate begins again.

After everyone has had a turn experiencing the different points of view, debrief with the group on this experience. What was it like to argue different viewpoints? Was your personal opinion influenced in any way? Was consensus reached? Why?

# Exercise 2 – Poker machines

Some people think that gambling, or some forms of gambling, such as poker machines, should be banned altogether, while others believe that a better approach is to allow it as a form of entertainment for adults, but to put in place strategies to minimize any harm that may result.

a) What is your position?

b) What would the position be of someone whom opposed your view?

c) What is your response to their position?



Exercise 1 – The legal age a) Gambling is illegal for people under 18? Why do you think this is?

b) What else in society is restricted to adults (those 18 and over)?

c) What are the pros and cons for restricting some activities to those over 18? Work together in pairs to create a list; then as part of a larger group compare and discuss what you have listed.



**Exercise 2 – Risks of gambling** Read the following article and answer the questions that follow:

# Teen gamers at risk of gambling addiction

August 21, 2009

*TEENAGERS* who play video games regularly are more likely to develop the obsessive and anti-social tendencies that lead to problem gambling.

Researchers at the University of Adelaide surveyed 2669 teenagers aged between 13 and 17, and found that 56 per cent had gambled in the past year and 2.4 per cent had already become pathological gamblers, even before they turned 18.

That is higher than the 2.1 per cent of adults found to be problem gamblers by the Productivity Commission in 1999, although the level of harm, such as losing a house or a relationship, is much lower for adolescents.

The paper, due to be published in the Journal of Gambling Studies next month, found that teenage problem gamblers played arcade games three times more often than non-gamblers, and on average played hand-held games and internet games more than twice as often.

One of its authors, Associate Professor Paul Delfabbro, said teenage boys were more likely to play video games and gamble regularly, which is one reason for the correlation.

"The other reason is that the sorts of kids who are playing video games probably do so because they've got less parental supervision, they're probably bored, they probably don't have a lot of structured activity in their life, "he said. "So the physical act of playing video games doesn't increase the risk of gambling but it is indicative of a pattern of leisure activity."

Professor Delfabbro said the levels of internet gambling and access to pokies among adolescents in Australia had stayed relatively low in Australia.

Source: Jonathan Dart and Peter Hawkins, The Age, 21 August 2009

a) Describe the research that was undertaken.

b) What was the correlation between teenage problem gamblers and arcade game players?

c) What were some of the reasons given for the correlation?

To what extent do you think that the headline is accurate?

GAMBLER'S HELP LINE

# Exercise 3 – Modern games

Some games do not involve gambling but may involve chance. Some of these games have rewards in the form of points or game dollars that can be spent within the game, such as decorating the game environment with objects, or getting access to a wider range of game characters.



Work in pairs to answer the following questions

- a) Why do you think game designers build in rewards?
- b) Does winning rewards in these kind of games necessarily mean that a player would be lucky in other games of chance?
- c) Do you think that these reward systems should be restricted in games aimed at young people?



Exercise 4 – Restricting gambling Small group activity

Responsible gambling measures are listed at http://www.justice.vic.gov.au >Gambling and Racing > Responsible Gambling. Some of these measures include:

- 1. The *Gambling Regulation Act 2003* requires that all permanent gaming venue staff complete an accredited training course on responsible gambling within six months of commencing their employment.
- 2. All gaming machines must display the time of the day, either on the machine screen, or on a clock attached to the machine.
- 3. Underage gambling is banned. Children are not allowed to play gaming machines under any circumstance or to be in areas where gaming machines are present.
- 4. The removal of all ATM machines from gaming venues from July 2012
- 5. The number of machines in each gaming venue, except the Melbourne casino, is limited to 105.
- 6. 24-hour venues are not allowed in regional and rural areas
- 7. 24-hour trading is prohibited for all venues, other than the Melbourne casino.
- 8. A maximum bet limit of \$5.
- a) From the measures listed above, select three of them. Complete the two tables below. Table 1 will contain the views of a key stakeholder, a gaming venue owner. Table 2 will contain the views of another key stakeholder, a concerned local resident. Both tables will refer to their views on the social/economic benefits and the social/economic costs of the measures selected.



Table 1 – A gaming venue owner

| Measure | Social and/or Economic<br>Benefit | Social and/or Economic Cost |
|---------|-----------------------------------|-----------------------------|
| 1.      |                                   |                             |
|         |                                   |                             |
| 2.      |                                   |                             |
|         |                                   |                             |
|         |                                   |                             |
| 3.      |                                   |                             |
|         |                                   |                             |
|         |                                   |                             |

Table 2 – A concerned local resident

| Measure | Social and/or Economic<br>Benefit | Social and/or Economic Cost |
|---------|-----------------------------------|-----------------------------|
| 1.      |                                   |                             |
|         |                                   |                             |
|         |                                   |                             |
| 2.      |                                   |                             |
|         |                                   |                             |
|         |                                   |                             |
| 3.      |                                   |                             |
|         |                                   |                             |
|         |                                   |                             |



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# How far should it go?

b) Do you think these measures are enough? What other measures can you think of?.

# Exercise 5 - Dealing with problem gambling

Major problem gambling initiatives can be found at: **justice.vic.gov.au** > Gambling and Racing > Problem Gambling

a) Working in small groups, come to a consensus on the effectiveness order of the seven initiatives in dealing with problem gambling behaviours. Rank 1 is the most effective to Rank 7 the least effective. Compare your results with the other groups.

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# SECTION F All about you

# Aims and Overview

This unit aims to introduce students to a range of strategies for coping with stressful situations. It considers relaxation techniques, positive thinking, ways of feeling connected and problem solving strategies.

# Learning Outcomes

At the end of this unit, students should be able to:

- self assess their strengths
- identify strategies to assist in relaxation
- reflect on the role of gratitude and giving in well being
- explain a range of different methods to solve problems

# **OUsing the DVD** - Beat the game

Viewing the first clip on the DVD, *Stay in control*, will help to introduce work in this chapter. It is an energetic and engaging music/dance clip that stresses the key responsible gambling messages for young people.

The clip, *A two way street*, provides specific visual reinforcement for the exercises on pg 142. It refers to the importance of young people being more connected with their local community. Becoming a volunteer is an effective way to be more community conscious. It helps to develop self esteem and self worth, while helping less fortunate people at the same time. It's a two way street!

Research indicates people who have low self esteem and who do not value themselves highly can develop problem gambling behaviours.

# Annotations to exercises in this unit

F1. Exercise 1 – the strength cards will need to be photocopied before this exercise is commenced.

F2. The guided imagery in this exercise will take about 20 minutes if read slowly. Peaceful background music could be played during this exercise.

# Assessment strategies

Many of the exercises in this unit are personal in nature and students could be invited to self assess these, that is, to reflect on how well they completed the exercise.

Assessment could also be conducted using the following:

F1 – Exercise 3 F3 – Exercises 5 and 6 F4 – Exercise 2

# - transferrs

# SECTION F All about you

# **Background information**

The wording of the strength cards in Section F1 Exercise 1 is from Dr. Martin Seligman's work at the University of Pennsylvania. It is possible for students to take an on-line signature strengths test at http://www.authentichappiness.sas.upenn.edu/default.aspx . This test identifies the top five strengths of the respondent based on how they rate themselves according to their response to a set of questions. The test is free and the results are used anonymously in Dr. Seligman's research. The test should only be undertaken with parent permission. For example students complete the test at home (with the parent registering and then signing in the child. The parent has the option of viewing the test before registering their child).

The headings and some of the categories from the pastimes table are taken from the self help workbook at **www.responsiblegambling.org** 

The material in F2 is based on Students steps to success by Sandy McGregor, CALM Pty. Ltd., 1994

# Support activities from other Consumer Stuff resources



Health and Wellbeing E2 – E4

# Getting to know you

Your strengths

Exercise 1 – Strength cards

# Industry, diligence, and perseverance

You work hard to finish what you start. No matter the project, you "get it out the door" in timely fashion. You do not get distracted when you work, and you take satisfaction in completing tasks.

# Appreciation of beauty and excellence

You notice and appreciate beauty, excellence, and/or skilled performance in all domains of life, from nature to art to mathematics to science to everyday experience.

# Caution, prudence, and discretion

You are a careful person, and your choices are consistently prudent ones. You do not say or do things that you might later regret.

# Curiosity and interest in the world

You are curious about everything. You are always asking questions, and you find all subjects and topics fascinating. You like exploration and discovery.

# Judgment, critical thinking, and open-mindedness

Thinking things through and examining them from all sides are important aspects of who you are. You do not jump to conclusions, and you rely only on solid evidence to make your decisions. You are able to change your mind.

# Gratitude

You are aware of the good things that happen to you, and you never take them for granted. Your friends and family members know that you are a grateful person because you always take the time to express your thanks. CONTINUED

# Getting to know you

# Hope, optimism, and future-mindedness

You expect the best in the future, and you work to achieve it. You believe that the future is something that you can control.

# Honesty, authenticity, and genuineness

You are an honest person, not only by speaking the truth but by living your life in a genuine and authentic way. You are down to earth and without pretense; you are a "real" person.

# Love of learning

You love learning new things, whether in a class or on your own. You have always loved school, reading, and museums-anywhere and everywhere there is an opportunity to learn.

# Leadership

You excel at the tasks of leadership: encouraging a group to get things done and preserving harmony within the group by making everyone feel included. You do a good job organizing activities and seeing that they happen.

# Perspective (wisdom)

Although you may not think of yourself as wise, your friends hold this view of you. They value your perspective on matters and turn to you for advice. You have a way of looking at the world that makes sense to others and to yourself.

# Capacity to love and be loved

You value close relations with others, in particular those in which sharing and caring are reciprocated. The people to whom you feel most close are the same people who feel most close to you.

# Getting to know you

# Creativity, ingenuity, and originality

Thinking of new ways to do things is a crucial part of who you are. You are never content with doing something the conventional way if a better way is possible.

# Fairness, equity, and justice

Treating all people fairly is one of your abiding principles. You do not let your personal feelings bias your decisions about other people. You give everyone a chance.

# Self-control and self-regulation

You self-consciously regulate what you feel and what you do. You are a disciplined person. You are in control of your appetites and your emotions, not vice versa.

# Social intelligence

You are aware of the motives and feelings of other people. You know what to do to fit in to different social situations, and you know what to do to put others at ease.

# Citizenship, teamwork, and loyalty

You excel as a member of a group. You are a loyal and dedicated teammate, you always do your share, and you work hard for the success of your group.

# Forgiveness and mercy

You forgive those who have done you wrong. You always give people a second chance. Your guiding principle is mercy and not revenge. CONTINUED

# Getting to know you

# Zest, enthusiasm, and energy

Regardless of what you do, you approach it with excitement and energy. You never do anything halfway or halfheartedly. For you, life is an adventure.

# Bravery and valor

You are a courageous person who does not shrink from threat, challenge, difficulty, or pain. You speak up for what is right even if there is opposition. You act on your convictions.

# Kindness and generosity

You are kind and generous to others, and you are never too busy to do a favor. You enjoy doing good deeds for others, even if you do not know them well.

# Modesty and humility

You do not seek the spotlight, preferring to let your accomplishments speak for themselves. You do not regard yourself as special, and others recognize and value your modesty.

# Spirituality, sense of purpose, and faith

You have strong and coherent beliefs about the higher purpose and meaning of the universe. You know where you fit in the larger scheme. Your beliefs shape your actions and are a source of comfort to you.

# Humor and playfulness

You like to laugh and tease. Bringing smiles to other people is important to you. You try to see the light side of all situations.

# Getting to know you

a) Select ten strengths that you think best describe you.

Now rank those 10 strengths from first (best strength) to tenth. Note that any strength outside this top ten does not necessarily mean that you don't have that strength at all. This exercise aims to give you a chance to reflect on what you consider to be your best strengths.

b) Write down your top five strengths. Write a full sentence with an appropriate beginning for each of them, such as 'I am very good at...'

Optional: Have a friend rank your top 10 strengths, and then compare each other's results.

# Exercise 2 – Self-reflection

Reflect on your life recently. Have you used any of your top strengths in that time? Write about this:

# Exercise 3 – Your strengths

Draw a poster with your top five strengths displayed on it or create a smaller card that you can carry with you. Choose how to express those strengths – for example as statements, in a poem, through pictures or symbols.

# Exercise 4 – Setting goals

Think about the next two weeks. Set a goal for yourself that uses one or more of your top strengths. Write down your goal and which strengths you think you might use. The idea is to practise your strengths. Keep a diary of your experience.

# Getting to know you

# Exercise 5 – A new strength

Choose a strength that lies outside your top ten. This will be your challenge. Think about how you could use one of your top strengths to improve the strength you chose. For example, if curiosity and interest in the world is one of your top strengths and social intelligence is outside your top ten, maybe you could use your curiosity to help with making people feel at ease. For example, by using your natural curiosity as a means to encourage them to talk about themselves.

Set yourself a time frame within which to try out your strategy, but no more than two weeks.

Keep a diary of your experience.

# Exercise 6 – Your favourite sensations

Write down your favourite:

| Sights   | $\bigcirc$ |  |
|----------|------------|--|
| Sounds   | $\bigcirc$ |  |
| Smells   |            |  |
| Tastes   | 0          |  |
| Textures | 0          |  |

# Exercise 7 – Things to plan for

Make a plan to nurture yourself with one favourite sensation in the near future. Write down what you will do.

CONTINUED

# Getting to know you

# Your favourite pastimes

Consider the following list of pastimes and tick as appropriate

|                                                 | I used to do this | I still do this | I want to do<br>this now |
|-------------------------------------------------|-------------------|-----------------|--------------------------|
| Cooking a delicious meal                        |                   |                 |                          |
| Helping someone in need                         |                   |                 |                          |
| Reading a good book                             |                   |                 |                          |
| Working out at the gym                          |                   |                 |                          |
| Watching a movie                                |                   |                 |                          |
| Keeping a diary                                 |                   |                 |                          |
| Writing poetry or a story                       |                   |                 |                          |
| Going for a run                                 |                   |                 |                          |
| Going to a party                                |                   |                 |                          |
| On Myspace, Facebook,<br>Twitter etc            |                   |                 |                          |
| Listening to great music                        |                   |                 |                          |
| Shopping                                        |                   |                 |                          |
| Joining a club e.g. football,<br>netball        |                   |                 |                          |
| Talking with a friend                           |                   |                 |                          |
| Camping                                         |                   |                 |                          |
| Going somewhere new                             |                   |                 |                          |
| Grow my own flowers or vegetables               |                   |                 |                          |
| Watch the sunrise or sunset                     |                   |                 |                          |
| Take a relaxing bath                            |                   |                 |                          |
| Phone someone I haven't seen<br>for a long time |                   |                 |                          |

Share your responses with a partner.

# Getting to know you

# Exercise 8 – Making a plan

Choose one pastime that you want to do in the near future – preferably something you have never done but really want to do, or something you used to do a long time ago and want to do again.

Write down a plan to make room for this pastime in your life. For example if you really want to go to a concert, you may need to start saving for the ticket, etc. Do you anticipate any problems in trying to achieve your goal (e.g. finding the time to do it)? Devise ways to deal with any problems that may get in the way of you achieving your goal.

# Relax!

**F2** 

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Exercise 1 – Relaxed or tense?

a) Imagine that you had to do some public speaking and that you had not had much practice at it. Imagine yourself as alert and prepared, but tense and worried. How would this state of mind affect both the public speaking itself and your experience of it?



b) Now imagine that you are alert and prepared for your speech, but feeling relaxed and at ease. How would this affect your public speaking and your experience of it?



c) What are other things in life where feeling relaxed would be helpful?

# Relax!

# Exercise 2 – Building your peaceful place

Practising relaxation can help you get better at being relaxed as you go about day. There are many ways of practising relaxation and this is just one way.

In this exercise you will build for yourself a peaceful place. When you want to be relaxed, you can go to this peaceful place in your mind. It is important to only have one peaceful place at a time so that when you are feeling stressed and want to relax, you are not adding to the stress by having to decide which peaceful place you will go to! You may wish to record this so you can play it back whenever you need to.

First, get into a comfortable position – a good idea is to sit in a chair with your feet flat on the floor – your hands resting on your thighs. Now take a deep breath...And let it all out...And take another deep breath in, feeling it going right down to your abdomen and...this time...let out any tensions and anxieties as you breath out. Let them go. And now, softly breathe in and gently close your eyes ...and as you listen to the sound of my voice, you follow along the guidance offered ...knowing at all times that you are in control.

Now in your mind seek and find ...a relaxed place ...a relaxed place that you know that you've been to before... and there, you had such perfect relaxation. Now in your mind... rebuild that scene ...using your five senses. First of all ...bring in all the sights that are around you ... are you in the open?... is there green grass? ... are there flowers? ... is there a forest? ...are you on a mountain top? ... is there snow?.. or are you inside a house? ... or a special place? ...see what's around you... and now recall and hear the sounds... can you hear any wind? ... or ocean?... or water?. Is anybody saying anything to you? ... and now you just get a sense of that place ...like touching ... and feeling ... and smelling ... all the things that are around ... and from your relaxed place.

You look around... and you either get the sense of, or you see or you feel yourself being drawn to a magic pathway. It's a pathway that's just opening up... and leading off. Where is it leading to?... is it going up in the air?... is it going to the mountain tops?... is it going across the sea?. ...is it going to another universe?...is it going through parks and gardens?...or forests?...and as you feel yourself being drawn along this magic pathway...you go...because you know...whatever is at the end of this pathway...is just so real for you...so wonderful...so magical... because it is your Peaceful Place. You are the architect...you are the builder... and you are the owner of this Peaceful Place... and every time you get to the Peaceful Place you are relaxed and stress goes. You start building your Peaceful Place by deciding on the floor... what is it made of?...is the floor in fact grass?...or is it timber?...or is it cloud?...is it air?...is it glass?...whatever it is you build it. So do that now. And now you build the walls... in the same way...you choose the material...do you have any walls?, or is it out in the open?...whatever it is you choose the material and your build it.

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# Relax!

And now you build the roof in the same way. Do you have a roof? or ... are the stars your roof? ... is a canopy of trees your roof? ... or glass? ... or timber? ... whatever it is you build it. And now inside your Peaceful Place ... you look outside ... you may need to put in windows... so you do that and as you look outside you put in all the scenery ... that you either see or you want to see from your Peaceful Place. So whatever it is, you do that, right around you ... and now, inside your Peaceful Place ... you put in all the things that you really want with you ... what are they? Do you have your favourite furniture, your favorite pictures? Do you bring in our favourite hobby? Whatever it is you bring it in and decorate your Peaceful Place.

And now, in your Peaceful Place, you place a chair...do you sit on a special chair?... something that's soft that you sink right into...or do you sit on the ground or the floor? This magical chair, it has so many wonderful powers for you. Every time you sit in it, you know that relaxation has begun, and that stress goes...and you're able to do anything you want in this magical chair,. So now you stand up and you walk through the entrance of your Peaceful Place. You give yourself some sort of combination, or some sort of sign perhaps, or some sort of word you use to gain entry into your Peaceful Place.

So as you exit, you look back, knowing exactly how you gain entry. Do you press a button? Or is it your body that just lets you through? And so now you move down the magical pathway, knowing that at anytime you will be able to get back to your Peaceful Place and that any time that you get back there relaxation has begun and stress has gone. So as you move down your magical pathway, you move into the first place you started from, which was your relaxed place, so that once again you become familiar with it. What is there around you...what do you see and hear and feel?...

And now from your relaxed place you return to the present...on the count of five you will open your eyes and when you do you will be relaxed and alert and well. And invigorated, and you will know you will be able to get back to our Peaceful Place at any time, and when you do, you have relaxation and stress goes...so on the count of ONE, you can feel the blood flowing to our fingers and your toes...on the count of TWO, you move your fingers and toes a little bit, and THREE, you stretch your body a little bit...and FOUR you just lightly roll your neck..and FIVE, your eyes open, wide wake , alert, well, healthy and invigorated, knowing that you can get back to your Peaceful Place at any time.

# F2

# **Relax!**

**Exercise 3 – How your peaceful place looks** Draw your Peaceful Place or write about what it is like.



# Exercise 4 – Planning to go to your peaceful place

Make a personal plan for yourself to practise going to your Peaceful Place. Write down when and where and how often you will practise. After a week, reflect on how well your practice is going and revise your plan if you need to.

# **Feeling connected**

Exercise 1 – Had a good week?

- a) Think back over the last few days. Write down a list of things that went well or that you were happy about.
- b) Look over the list that you wrote above. Write down factors that may have helped these things turn out well. Consider not only the role that you played, but the role that others may have played.

c) Remember a time when someone helped you and you were impressed. Why were you impressed?

Exercise 2 – Thank you! Work with a partner

It is common to thank people when they do something for us. Why do we thank people? What does thanking mean?

CONTINUED

# **Feeling connected**

- Exercise 3 Saying Thank You
- a) What does saying thank you -

| Look Like? | Sound Like? | Feel Like? (for you and the<br>one being thanked) |
|------------|-------------|---------------------------------------------------|
|            |             |                                                   |
|            |             |                                                   |
|            |             |                                                   |
|            |             |                                                   |
|            |             |                                                   |

b) "Kind words can be short and easy to speak but their echoes are truly endless" (Mother Teresa). What do you think this saying might mean?

# Exercise 4 – Why not say Thank you?

Sometimes thanking someone can seem difficult. Why? What would make it easier to thank someone?

# Exercise 5 – Appreciating those who help you

a) Look back over the list of people you noted in Exercise 1. Pause for a moment to acknowledge the help they have given you and to feel thankful for that. Consider someone you would especially like to thank. Create a thank-you card or write a letter to practise what you would like to say to them.

CONTINUED

# **Feeling connected**

# Exercise 6 – A two way street

Watch the video clip, Two way street. Then individually or in small groups, answer the following questions:

- a) Lauren talks about the importance of the homeless having 'a connection with the community'. What do you think she means by this?
- b) Stephen mentions he is 'trying to help out (in) however he can', and Nicole says 'I can help and I have the ability to'. What skills/abilities do you possess that could be used to 'help out' a person/ people in need?
- c) Maddie says 'we have the responsibility in society to help'. What types of 'help' have you given in your life to people in need? If you have never really helped, what help have friends or family members given?
- d) The clip is titled, *A two way street*. Who speaks these words in the clip? What do you think they mean in the context of the clip?
- e) Either individually or as part of a small team, research your local area and compile a list of organisations that require volunteer help to provide their services to people in need.

# **Feeling connected**

- 1. Speak with an elderly person about what has changed since they were a child, and in particular what has become easier. Write a newspaper article on your interview or convert your interview into a story or picture.
- 2. Undertake some research to find something that inspires you to think more deeply about gratitude. You could look for quotes, song lyrics, events, stories, poems or pictures.

Prepare a presentation about what you found and why it made you think more deeply about gratitude and what you discovered when you did think more deeply about it.

If you prefer, you can use one of the following as your inspiration:

"I was complaining that I had no shoes till I met a man who had no feet" (Confucius)

"But he who kisses the Joy as it flies, Lives in eternity's sunrise" (William Blake)

"Gratitude is not only the greatest of virtues, it is the parent of all others" (Cicero)

The lyrics to "What a wonderful world" by Louis Armstrong

The lyrics to "Always look on the bright side of life" from Monty Python's The Life of Brian

- 3 a) What do you want to do for a job when you leave school? Why? Is there any other reason besides the money involved?
- 3 b) In what way will doing this job contribute to the community?
- 4 a) Many people talk about wanting to make a difference. What does this mean?
- 4 b) Explain how each of the following makes a positive difference:
  - Joel helps his young neighbor with his maths homework, for no money.
  - Lea has taken a year off after Year 12 (Gap Year) and is helping to build a community centre in Cambodia
  - Tim coaches the local primary school boys' football team, as they have no male teachers at the school.
  - Ruby organizes Clean Up Australia Day in her local area.
- 5. Research Young Victorian of the Year, Young Australian of the Year, Gap Year programs or any other programs or achievements that involve volunteering in some capacity. Prepare a brochure to tell students about some of the programs.

# **Problem solving skills**

Sometimes people feel helpless when faced with a problem. They lack strategies to help them solve the problem.

A solution to a problem will either attack the cause of the problem, or if this is not possible, aim to prevent the problem or respond to the problem.



# Exercise 1 – Case studies

Read the following case studies and choose one to focus on for the activity that follows.

# Case study 1

Ewan goes with his friends to the local skate park after school. His mum wants him home by 6pm for dinner, but he is often late as he doesn't like wearing the watch she gave him, in case it gets smashed. The skate park is next to the shopping centre. Ewan usually goes there with his next door neighbor, Leo. Ewan and his mum have had fights about him being late and his mum is considering grounding him unless he can come home on time.

# Case study 2

Isabella is in Year 10 but has started planning her Year 11 Formal, which is about 12 months away. She wants a new dress, shoes and her hair done at the hairdresser. She estimates that she needs \$200 for a new dress, \$100 for shoes and \$50 for hair dressing. All up=\$350!

Isabella gets \$15 pocket money a week but most of this goes towards mobile phone bills and snacks. She does not have a job because she takes her sport seriously, competing at a high level in athletics. Isabella is feeling worried that she won't have enough money to pay for everything she wants for the Formal.

# **Problem solving skills**

a) Try this method of solving the problem in one of the case studies above.

What is the goal?

Why isn't this being achieved?

What are the two alternatives?

For each alternative – what are the strengths and weaknesses (including thinking about the consequences)

What is the better alternative (that is, which set of strengths and weaknesses can you live with?)



b) Solve your own problem, for example finding the time to study for a test. Show it in a similar way to Exercise 1

# **Problem solving skills**

Exercise 2 – Rebecca's report Small Group Activity

Rebecca is feeling down. It is the 2nd last week of school for the year and she gets bad news from her best friend, her report card has arrived, and she is in trouble with her mum:

To my best friend Rebecca, I'll miss you!!!!! Wish I didn't have to go to that dumb school..... Best friends forever, Melanie

| Maths              | E |
|--------------------|---|
| English            | С |
| Health             | С |
| Arts               | А |
| Science            | D |
| Physical Education | В |
| Technology         | D |
| LOTE               | E |

What?!! \$10 in fines? Rebecca, you are such a scatterbrain! I send you to the shops to get a few groceries, return a few DVDs and you forget! AGAIN! How many times has this happened now?

> "I'm so stupid," Rebecca thinks.
>  "I'm just the worst scatterbrain in the world and now I haven't got any friends. I think Mum hates me. She will definitely hate me after she sees my report, which only proves how totally dumb I am."
CONTINUED

# **Problem solving skills**

- a) How is Rebecca going to make herself feel with this kind of self talk?
- b) Is it true that Rebecca is totally dumb?

Is it true that Rebecca has no friends?

Is it true that she is the worst scatterbrain the world?

c) Rephrase the thoughts by Rebecca to make them more accurate. What are some positive thoughts (also not exaggerated) that she could have in response to her problems?

- d) Script a drama acting out two scenarios one where Rebecca is thinking exaggerated negative thoughts and one where she is thinking positive thoughts. Take turns to play Rebecca and compare how you feel in the two scenarios.
- e) Make up a slogan to remind yourself to keep your thoughts from exaggerating. Keep this with you or display it somewhere.

Exercise 3 – Keeping positive Small group activity

- a) Share strategies that you use when things are not going well or you are feeling down. Later, write down the ones that you think might be helpful for you.
- b) Brainstorm a list of people that you can talk to if you need to.

Some activities inevitably involve risk and learning how to manage risk is one aspect of problem solving.

CONTINUED

# **Problem solving skills**

Exercise 4 – What is risk

b) Why do people take risks?

a) Write down as many words that you can think of that are associated with risk.

**RISK**<sup>=</sup>

What would make each of these activities go higher in risk and lower in risk.

| Higher risk if |   |  |  |
|----------------|---|--|--|
| 1              |   |  |  |
| Rockclimbing   | ļ |  |  |
| Lower risk if  |   |  |  |

Select any two of the following and draw up a similar analysis to the example above

- Taking the lead role in the school play
- Going to a party hosted by someone you don't know very well
- Trying a kind of alternative medicine you have never heard of
- Trying something new

CONTINUED

# **Problem solving skills**

- 1. One way to manage risk is to use the following method:
  - a. Identify what the risks might be
  - b. Assess each risk. Is it high, medium or low? How likely is the risk? Be realistic and take into account any measures that may already be in place.
  - c. Control the risk. Reduce the risk where possible. Identify the cause of the risk and work out what may be needed to lower the risk.
  - d. Implement solution/s. Work out what you will do, out of the available solutions. Trial a solution if possible, before implementing.

Test the strategy above by managing risks involved in one of the following:

- Trying a skateboarding trick for the first time
- Selling home made jewelry to raise money for new sports equipment
- Taking food away on a camping trip
- Your own idea (check with your teacher first)
- 2. One solution when something is risky is just to say 'no'. When thinking about saying no, consider what you will or could give up by saying no and what you will or could gain. Work with a partner.
  - a) Imagine that you have a little sister who is worried about something at school; her friends want her to play a game that she really does not want to play and they have said that they won't be her friend anymore unless she plays the game.

What is your advice to her?

b) Imagine that you took some photos at a party and when you and your friend had a look at them you noticed some potentially embarrassing ones of other friends. Your friend really wants you to put them up on the internet and you don't want to at all. Your friend thinks you are weak and is pressuring you to put them up.

What could you say to your friend?

# **Resources - Websites and Details**

# **Consumer Affairs**

#### www.consumer.vic.gov.au

Consumer Affairs Victoria (CAV)

#### www.consumer.vic.gov.au/consumerstuff

The Consumer Education in Schools (CEIS) teacher resource site at CAV. View, download and/or order all the teacher resources in the series.

#### www.moneystuff.net.au

The school education site at the Office of Fair Trading (NSW).

#### www.b4usplashcash.ocba.sa.gov.au/shopping.html

The youth/school section of the South Australia Office of Consumer and Business Affairs website.

## www.b4usplashcash.ocba.sa.gov.au/spendwell/

The Spendwell section of South Australia Office of Consumer and Business Affairs website.

#### http://www.getoutthere.qld.gov.au/

The Get Out There interactive activity for young consumers at the QLD government DEEDI website.

www.fairtrading.qld.gov.au The website for the QLD Fair Trading office

## http://www.commerce.wa.gov.au/index.htm

The website for the WA Consumer Protection office

## http://www.ors.act.gov.au/FairTrading/index.html

The website for consumer information in the ACT

#### http://www.nt.gov.au/justice/

The website for consumer information in the NT

# **Responsible Gambling**

www.gambleaware.vic.gov.au www.gambleaware.vic.gov.au/responsiblegamblingawarenessweek www.problemgambling.vic.gov.au www.gamblingresearch.org.au www.justice.vic.gov.au>Gambling and racing>Responsible gambling www.austgamingcouncil.org.au www.betterhealth.vic.gov.au www.olgr.qld.gov.au/resources/resGambling/index.shtml www.olgr.qld.gov.au/responsibleGambling/educationInfo/schoolStuff/schoolstuff/index.html www.powerhousemuseum.com/gambling/ www.problemgambling.vic.gov.au www.responsiblegambling.qld.gov.au/education-services/resource kit/index.shtml www.youthgambling.com www.justice.vic.gov.au>Gambling and racing>Responsible gambling www.gamblingresearch.org.au CONSUMER AFFAIRS VICTORIA

# **Resources - Websites and Details**

# **Government and Banking**

www.consumersonline.gov.au Website for the Commonwealth Department of Business and Consumer Affairs

www.fwa.gov.au The website for Fair Work Australia

www.worksafe.vic.gov.au The website for Work Safe Victoria

**www.ewov.com.au** The website for the Energy and Water Ombudsman of Victoria.

**www.tio.com.au** Telecommunications Industry Ombudsman Victoria

www.youthcentral.vic.gov.au The website for Youth Central. A range of youth issues including Managing Money

www.understandingmoney.gov.au/ Online calculators of different sorts and budget spreadsheets etc

www.dollarsandsense.com.au/ Commonwealth Bank financial literacy web site

www.pfeg.org UK financial literacy website – Personal Finance Education Group

**www.accc.gov.au** Australian Competition & Consumer Commission (ACCC) homepage

www.accc.gov.au/content/index.phtml/itemId/878396#h2\_102 The ACCC Unit Pricing Code

www.scamwatch.gov.au Scamwatch section of the Australian Competition and Consumer Commission (ACCC) website.

www.moneysmart.gov.au Australian Securities and Investment Commission (ASIC)

**www.ato.gov.au** Australian Tax Office web site

**www.coinland.com.au** The Coinland site at the Commonwealth Bank of Australia.

# **Resources - Websites and Details**

# **Subject Associations**

Maths Association of Victoria <u>www.mav.vic.edu.au</u> Victorian Commercial Teachers <u>Association www.vcta.asn.au</u> Victorian Association for the Teaching of English <u>www.vate.org.au</u>

# **Applied Learning**

Victorian Applied Learning Association www.vala.asn.au

# **Publications**

## The ConsumerStuff series

Consumer Affairs Victoria produces this series of teacher resources. There are eight class resources titled, Maths, English, Commerce, Health and Wellbeing, Consuming Planet Earth, Applied Learning Handbook, Responsible Gambling and Consumer Stuff For Kids. There is also a DVD, Consuming Clips. All these resources are produced by the Consumer Education in Schools program, are free of charge, and can be viewed, downloaded and/or ordered from- www. consumer.vic.gov.au/consumerstuff

## The Little Black Book of Scams

This free publication can be ordered or downloaded from www.scamwatch.gov.au.

## MoneyMinded

A comprehensive suite of adult financial education resources produced by the ANZ Bank. For details contact <u>moneyminded@anz.com</u>.

## **Better Car Deals**

Your guide for buying, owning and selling a car. Available from www.consumer.vic.gov.au

## Renting a home, a guide for tenants.

The publication that all tenants should receive from their real estate agent/landlord. Available from <u>www.consumer.vic.gov.au</u>

## Problem gambling: a guide for Victorian schools

(available from www.professionals.problemgambling.vic.gov.au)

# Beat the game

# Clip 1: Stay in control (2.45 mins)

This is an energetic and engaging music/dance clip that stresses the key responsible gambling messages for young people. It can be played at the start of all sections in this resource book. There are student exercises using this clip in Section A1.

# Clip 2: Facing tomorrow (2.24 mins)

The words of the poem, Gambler's Lament, are brought to life in this emotive clip. There are student exercises using this clip in Section A1.

# Clip 3: Murphy's Law (5.03 mins)

Join Jan and Jaco at J Zone as they investigate the history, meaning and relevance of Murphy's Law. Remember there is no such thing as a sure thing! There are student exercises using this clip in Section B1.

# Clip 4: Get Scam Smart (3.57 mins)

Online betting scams are becoming more and more of a problem for young people. Join the Current Affairs Tonight team as they investigate how young people need to get more scam smart! There are student exercises using this clip in Section B3.

# Clip 5: That's a wrap! (5.08 mins)

Go behind the scenes as students from Ballarat High School film 'Jeffery's case study - life in a home where gambling is a problem. There are student exercises using this clip in Section D3.

# Clip 6: Get help (2.00 mins)

Research shows that feeling connected to your community is important and addresses some of the social determinates for problem gambling including social exclusion, depression and boredom. There are student exercises using this clip in Section D<sub>3</sub>

# Clip 7: A two way street (2.46mins)

This clip is based at the Sacred Heart Mission in Melbourne. Watch as young students volunteer their time to help those less fortunate. Helping in your local community can benefit you as well as others in need. Getting out and helping is a more constructive and satisfying behaviour than gambling. There are student exercises using this clip in Section F3.

## Consumer Affairs Victoria

Victorian Consumer & Business Centre 113 Exhibition Street Melbourne 3000

consumer.vic.gov.au consumer@justice.vic.gov.au

1300 55 81 81



Services from Consumer Affairs Victoria are available at Justice Service Centres in Ballarat, Bendigo, Berwick, Box Hill, Broadmeadows, Geelong, Mildura, Morwell, Wangaratta and Warrnambool. Our mobile service regularly visits rural communities.

- TIS Telephone Interpreting Service 131 450
- TTY Textphone or modern users only, ring the National Relay Service (NRS) on 133 677, then quote 1300 55 81 81

Callers who use Speech to Speech Relay dial 1300 555 727, then quote 1300 55 81 81