

Public Comment for the June 28, 2024, OSL Commission Meeting

Good morning, my name is Shelli Toftemark.

I have contributed a tremendous amount of my income towards the Oregon lottery since 2010.

I have accessed the gambling treatment provided in the past and I appreciate the funding for that. Especially under the top of the line leadership of Jeanne Gillard. Courses like DBT were also very helpful.

I really feel that people who have lost so much to gambling should get some form of debt assistance from the Oregon lottery funds!! Debt consolidation services and zero or/low interest loans would be very helpful! When a person is drowning in debt and their credit cards charge such high interest, it's almost impossible to get out from under the debt. This can lead to a life-threatening depression! In some cases, I have heard of people committing crimes to cover their basic needs. People in desperation use desperate measures.

In July of 2023, I had not gambled for 6 years and had excellent credit and paid off my credit cards in full each month. I had no debt. As we get close to July 2024 I have more than \$20,000 debt. I had several 0% interest Credit cards that allowed you to take out cash advances.

I experienced several emotional storms including my son getting cancer and I paid off some of his debts on my 0% interest card, but he was unable to return the money, so I took desperate measures. This included taking out cash advances at a high interest rate to gamble. I was hoping to pay off those debts with my winnings before the interest rate went up to 29 percent accrued interest. Now all of my income goes to paying the high interest on my credit cards and almost nothing is left to pay them off.

As many of you may know dopamine is created in the brain when you play video lottery games and it's similar to the effect of crack cocaine. When you get that rush in winning it's not easy to quit. You end up losing a lot, at least some of us do.

This is good for business for you, because any little money a gambling addict gets will go to gambling in hopes of paying off their debts. But as responsible stewards of this lottery system, I believe that Lottery funds should go to providing debt consolidation and low interest loans to those who have funded the Oregon lottery system. With fewer people struggling with debts, you'll have more people gambling for entertainment purposes.

I enjoy video lottery a great deal. It is something especially nice for people who've lost their Partners in life. It's a way to socialize without drinking. And there is a potential to win sometimes.

Debt and depression can lead to suicidal thinking and plans and that is not cool.

Please consider helping funders of the Oregon lottery to manage their debt in a healthy way!! I would rather a small amount of interest i pay go to helping other people with gambling debts, than to have that interest go to a major credit card corporation.

Sincerely,
Shelli Toftemark