

Terry Loughlin
30 Stanley St.
Woodville 5011

30. 10. 98.

Attention Bronwyn Fisher.

Dear Bronwyn,

I am 61 years of age, a diabetic and retired from work. I have been married 33 years and have two grown-up sons who are both working. My wife and I share the household bills. On August 8th, 1974 I had my last cigarette and only partake in passive smoking when I can't avoid it. As a diabetic I am limited to one glass of red wine a day. My gambling on racehorses is a healthy interest which spurs me on to live a full life.

I receive doubles charts from bookmakers in Sydney and Melbourne and I delight in snapping up the early odds about my selections in the major races of the year. I can take a double with an investment of \$10 and can watch the shrinking of the odds as race day approaches - it is very interesting and entertaining. If I decide to back a horse in a particular race, the minimum investment by telephone is \$200 - this is way outside my budget and causes me to wait until the day of the race, when I can invest at the TAB. The odds available early in the piece can be four times those available on race day and I

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invariably feel cheated by the restrictions on my activities.

Another cause of concern is that I can invest by telephone until 5 p.m. with bookmakers, while the TAB remains open until 10 p.m. where I bet. So, working out my selections on a cold winter's night means I must wait until the next morning to have my bet or bets. I only invest what I can afford to lose and my family budget does not suffer from my gambling. I much prefer the fixed odds available from bookmakers to the lottery available at the TAB.

Thank you.

Terry Coughlin.