

June 3, 2025

RE: Testimony Opposing HB298

Dear Chairman Stewart and Members of the House Finance Committee:

My name is Stacey Rendon and I am from Grand Rapids, Michigan. I would like to share my story to let everyone know how predatory and conniving online casinos are and how they have destroyed thousands of people's lives in our state.

I started and built a multi-million-dollar construction company here in the Central Michigan area. It took 16 years but my company became a thriving business. I built a design home of the year for a magazine and received many awards for parade homes. I earned numerous National Awards and was one of three finalists for Home Builder of the Year while being female!

Once the Covid epidemic hit, the demand for new homes exploded. The year 2021 was on course to be the best year ever for our company.

But in early 2021, online casino gambling launched in Michigan. It was the result of a bill pushed through our state legislature by powerful gambling corporations in partnership with the help of a handful of legislators. There was no citizens movement for online casino gambling in my state. (Nor is there a citizen's movement for online casino gambling in Ohio.)

Even though my business was booming, I was lonely, I was tired. I had ten homes going up with six more in the books.

Amid the tidal wave online casino advertising and marketing that swept across the state, I decided I would try it. My husband and I rarely went to casinos, and when I did go, I was fine.

I remember winning \$25,000.00 right away. I was so excited, and it was fun. I was given my very own V.I.P contact at both online casinos that I played. A VIP host is an employee assigned by a gambling operator to keep in constant contact with citizens who demonstrate the potential of becoming a very active gambler.

If I missed a day of gambling, my V.I.P host would put thousands of dollars of free gambling wagers in my online account and text me that it was there. I would get going, then click, click, and ultimately lose tens of thousands more dollars than I received in free wagers. They were trying to keep me in constant gambling action, day after day, week after week.

What these online casino operators did to me, and do to thousands of others, is evil. They prey on you, closely monitoring my behavior to keep inducing me to keep gambling over and over.

It is so easy to enter all your financial information and all you must do is simply click a button and your money is transferred immediately. There were no stops at all. I got thousands of dollars of free wagers weekly from each of the two online casinos I used.

We lost over \$2 million in just SIX months. How is that even possible! I hurt my family, friends, and customers. I thought I was saving my company and kept borrowing more and more. In my head, everything was always going to be o.k. Even in the end I believed my company was fine. I believed our finances would be fine, too. I had absolutely no idea how much I lost.

As all of this was spiraling wildly out of control, like clockwork my VIP hosts continued to still text me and deposit free gambling wagers in my online casino accounts.

We lost our home, my business, our retirement, our cars, any money in the bank, and we owed others a great deal of money. We lost EVERYTHING. Once I knew my business was over, I called a lawyer to see how I could possibly settle with others. That was the first thing on my mind. I worked 12-18 hours a day my entire life to get where we were. All of that was now gone simply by clicking on my phone.

Yes, legal problems still loom. I live my life looking over my shoulder. I have done everything I could possibly do to make things right. It is still truly a nightmare after four years.

I was suicidal and I had to go to a mental facility. I had so much guilt and shame I did not want to live. I let others down, and hurt them, and it was killing me. My daughter ended up dropping out of college because of what happened. We had to move out of our home of twenty years immediately, the home my children grew up in. We even had to give up our beautiful English Cream Golden retriever Stella to a rescue as she had a torn tendon in her leg and we had no money for surgery. She was our favorite dog we ever had.

My husband and I were literally paralyzed for months. My company was my identity; it was all I knew. I was so proud of what I had accomplished, everyone was. I did not know who I was any more. I have been in therapy weekly since then. I have a psychiatrist and take numerous medications just to get by. I was lost; I still feel that way at times. I have panic attacks still.

My husband and children and friends and family and church have been rocks for our family. If I did not have a support system, I would 100% be dead right now.

Everyone in my life knows I would never intentionally hurt people in my life. I have always volunteered at a local homeless shelter and always tried to help anyone who needed it.

Our payments to others will soon be over \$4,000.00 a month. We know God is the only way we have made these payments for four years. We live month to month and barely get by. We are all still struggling mentally,

No state government should ever even consider online casino gambling as okay. Online casino gambling is gambling fentanyl. The state should also be held accountable because it approved this scheme. I know I did wrong, and I admit that, but the state should never allow this. A state should never ever be allowed to take money from its constituents in this horrific manner. In the state of Michigan, if you talk to one person, they know someone who has lost everything too. On top of the state taking all our money, we still must pay taxes to the state, how does that make sense!

Online casinos 100% are destroying thousands of families livelihoods in Michigan. The commercials never end. How do you think it feels to have PTSD from an online casino preying on you and taking everything and having to see FanDuel (the worst of the worst) everywhere, hear it everywhere, read it everywhere! It is absolutely ridiculous.

These online casinos offer free money all the time. It is made so easy you can literally play it anywhere. In your car, bathroom, at work, climbing a mountain, anywhere. They actually show commercials of people sitting on toilets playing. It is honestly like an opioid addict living in a pharmacy. They never leave you alone.

Online casino companies are true predators. I cannot express enough how truly horrific this is for so many of the state's citizens and their families. The state is promoting and profiting from a scheme that causes life-changing physical, psychological, mental, and financial pain to the state's own citizens. *Your* constituents.

Please, please think about the tens of thousands of people and families this will truly hurt, badly. It should never be just about money, especially when the state is supposed to care about its own.

I hope and pray you will make the right decision; these casinos are true predators; I cannot express that enough. They are cruel and ruin lives. The state should not profit from the destruction of the lives of its own people.

And by the way, I have not gambled since all of this happened, for almost four years. I need to try to help anyone avoid what we have gone through.

Sincerely,

Stacey Rendon
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