

**Testimony in support of:**  
**H.B. 6512: An Act Concerning Consumer Protections for Sports Wagering**

*Submitted by:*

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Representative Horn, Senator Bradley, Senator Osten, Representative Paolillo and distinguished members of the Public Safety and Security Committee,

I am a member of the *Coalition Against Gambling Expansion in Connecticut* (formerly *Coalition Against Casino Expansion in Connecticut*), a group of faith communities and other non-government organizations that love our wonderful state but believe that proposed expansions into online gambling and sports wagering are fraught with peril.

In a perfect world I would argue that gambling encourages risky behavior, transfers income and wealth from one group to another without contributing any economic benefit to our citizenry, and has hidden costs that outweigh benefits to the state of Connecticut.

But we are in a highly competitive world, not a perfect world, and I recognize that the state of Connecticut has to act to protect its interests. Neighboring states have moved, or will soon move, to allow sports wagering, and economic logic argues that Connecticut, regrettably, must join the parade.

In my opinion, Connecticut should be a leader, not a follower in establishing a safe, enjoyable environment for sports wagering. H.B. 6512: An Act Concerning Consumer Protections for Sports Wagering is a step in that direction but has flaws and omissions that I want to bring to your attention.

First, the bill should include a provision to prohibit operators from either extending credit to any account holder or offering ads or other inducements from any banks, credit card companies, mortgage lenders or other extenders of credit. Casinos have been allowed to encourage their customers to get deep into debt. This is a practice that should be prohibited in the world of online gaming.

Second, the provisions in the bill regarding “self-exclusion” and the tracking of wagering activity by operators need to be strengthened. Persons addicted to gambling are not going to exclude themselves so the provision is toothless.

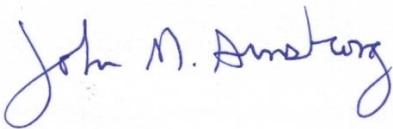
Several changes to these provisions are in order. First, the word “allows” in Section 1. (e) (1) should be changed to “requires”:

Track its sports wagering activity in a manner that *requires* it to identify individuals placing sports wagers who have, or may be at risk of having, problems with gaming;

More importantly, the data that is gathered and the analysis of it that surfaces problem gamblers should be provided to an independent state agency or commission with the authority to intervene and exclude a problem gambler from further gambling. In other words, expand the "self" in "self-exclusion" to include an independent monitor.

In today's digital world the data is available to identify over-extended, over-active gamblers, and the state has a responsibility to step in and prevent personal catastrophes.

Thank you for considering my testimony on these important issues.

A handwritten signature in blue ink that reads "John M. Armstrong". The signature is written in a cursive style with a large initial 'J' and 'A'.

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