My name is Richard Vehlow and I am a lifelong citizen of New York state. I was a spectator at the September 9 public hearings, and as a citizen and poker player, I am very much in favor of the proposed legislation.

I have been a player in online sites at various times beginning in October, 2001. I have played on at least 6 different sites in the past 14 years. In my first year of playing online, I made three deposits of \$50 each, and played perhaps 3-5 hours a week. In my period of heaviest play (10-20 hours/week) between 2004 and 2006, I made no more than \$500 in total deposits in that time, and ever since, I've made two deposits of \$200 each. That's \$1050 maximum for me total spent in 14 years of online play. I received about \$200 back in payments in that same time, so I have booked a net loss of roughly \$850 in 14 years or \$70/year. In comparison, it costs me almost that much just to visit Turning Stone once for the day, at least that much to play a round of golf, and much more (about \$600 in dues and lanes lees) to bowl in a league year-round. I don't smoke and rarely drink, but I know that people who do can easily spend way more in money to pursue those habits.

The reason for minimal to no impact on my wallet is simple- most online play is for really small stakes. Opponents to gambling will tell you of gambling addiction that causes bankruptcies and tears apart families. That may be true for a few people out of millions who play, but I've personally yet to meet a single one. Because of the sheer volume of players and the economics of running these sites, it is not only possible to have cheap games, but they are prevalent. You may have heard fo high stakes online games but they comprise a very small percentage of online play- easily less than 1% by player volume. The games I play or have played are usually for tournaments of \$10 buy in or less or cash games where the maximum buy in is \$20-\$40 and have 25-50 cent blinds. The further up you go in buy-ins, the far less the numbe rof games there are. In contrast, there are a sizable percentage of games where the max buyins are \$4-\$6 and the blinds are 2-4 cent or 5-10 cent. Many players often take advantage of "freerolls" (periodic free tournaments) or \$1 entry tournaments involving as many as a few thousand players in a game. So you can- and I have- spent several hours playing the same dollar-or-less entry tournament. By my estimation, more than 90% of online play is in the really low stakes, so I offer that to challenge the claim that online play is detrimental to the personal finances of all.

I also would like to respond to the fears by a few casino operators that online play would hurt their bottom line. To the contrary, it got me interested more in playing in brick and mortar. I play live games at least once a month with a slightly better than breakeven result. I use my online play to learn and experiment (hence my 20% lifetime return) at a much cheaper risk than the money I have to put up to play in a brick and mortar. This approach, especially when coupled with my participation in chatrooms about the game, have only made me a better and responsible player. The majority of people I know who play- easily numbering in the high hundreds-take a similar approach, and at the worst, poker is a calming diversion from the stresses of life. I have never personally heard of a single person I know of who complained of investing too much or losing too much online, and the activity and financial behavior I have observed from my friends and acquaintances only seem to support this conclusion.

Poker is a very social game. Even when played in the privacy of our homes, there's much talk in the poker community about it. Best sites, best deals, best strategies. As for stress on family life, I know many couples where both halves play live or online. My wife used to play a bit but she still encourages my play. As the father of a three month old son, occasional play after his bedtime would serve as a welcome break in the duties of being a dad. This is a far cry from the so-called family destructive tendencies that online poker opponents would have you believe. I even spoke with opponent Robb Smioth outside the hearing room on the 9th, and even he admitted that it's not my style of play or commitment to the game that he and his organization are worried about. Well, my approach to the game and online poker play and practice are very similar to the same approach and patterns exhibited by almost everyone I know who also play.

I honestly do not understand the movement to prohibit an activity in a society where historical prohibition of "vices" or other personal choices and activities have failed. We have certain restrictions on smoking, a habit which is addictive, expensive and potentially deadly to smokers and those around them, but we don't prohibit smoking in private homes. We have certain restrictions on drinking alcohol, the abuse of which can have dire

consequences on health, addiction and public safety. We fully have state and interstate lotto and lottery where the payback to the player is only 50-60% of gross receipts. Yet there's this crusade by some and lengthy complicated process overall to legalize an activity that is by comparison cheaper to participate in, certainly not a deadly or substantial health hazard, and one which can help New York state business and tax receipts both directly (taxes and fees from participating sites and the winnings of successful players) and indirectly (getting players interested enough to parlay their online knowledge and expertise to trying live play at brick and mortar casinos).

I do want to say that I was overall impressed by both the testimony at the hearing and especially the manner and content of the comments and questions by you and Sens Marchione and Griffo. Most importantly, I must confess that I am a registered Democrat and generally left of center on many (but not all) issues. Even though we likely disagree on some important issues that face us everyday, I am very impressed and encouraged that all three of you seem to support online poker in some form and realize that this really is a bipartisan issue that affects the enjoyment and choices of all of us regardless of individual political orientation. As a result, as a citizen, I am even more encouraged to help work with you and the committee to help make this bill a legal reality.

Thank you.

Sincerely,

Richard E. Vehlow New York State citizen since birth and poker player since 2001