

An American Tragedy: How State-Run Gambling Led Our Bookkeeper to Destroy Our Company

By Jenise Brown

Growing up in the sand hills of Nebraska, casino gambling was never even a passing thought to me. So to find myself and our family being so devastated by it, and having been in a casino only a handful of times myself, is unfathomable and hard to grasp to this day.

My husband, Monte, and I both grew up in a small farming community: trusting, sharing with, and borrowing from our neighbors. We left our doors unlocked and the keys in the car most of the time. We married in 1982, high school sweethearts with nothing but the love we shared for each other. We immediately started our family and now have three grown children: Jenny, (28) Travis (24) and Lucas (19). We are your average American family.

We have worked very hard the last 30 years. My husband started out as a mechanic and myself a court reporter for the judicial system in Nebraska. My husband is an extremely hard worker and a talented businessman. When the opportunity came for him to buy his own business in May 1995, we were very excited and decided to take the risk. For us, it was a huge risk. We put everything we had into the opportunity to better ourselves and for the future of our children. It was hard work, long days, but the effort was paying off for him. Monte would grow that business into a \$60 million dollar company, Colombo Candy. That's the American dream that I grew up believing in. It was our dream coming true.

But this dream was stolen from us. From June 2010 to July 2012, a time when Monte's mom lay in a coma from brain cancer, our Chief Financial Officer embezzled over \$4.2 million dollars from our company **to lose it on slot machines sponsored by state government**. She took the money

using many creative ways that made it very difficult to suspect any wrong doing.

She embezzled the very first month she was there through the very last month she was there in large amounts while manipulating reports to avoid detection. She was able to do all of this, as intelligent as she was, and still not be able to pull herself away from a stool at a slot machine. **She is now incarcerated at the Nebraska Correctional Center for Women. The citizens of Nebraska are paying for her incarceration,** which includes Monte and me.

Since July 2012, when we discovered the theft, we have paid a lot of money in attorney fees and we have a lot of attorney fees still unpaid. The law firm investigated the circumstances surrounding the embezzlement and filed lawsuits on our behalf. That investigation revealed that nearly all of those funds were used to **fuel a gambling addiction** at a casino in Council Bluffs.

The investigation revealed to us:

- She played slot machines only
- When she would be vacant from the casino for a period of time, they would be contacting her to see where she was.
- She was the top gambler at the casino
- She had a personal assistant at all times
- They refurbished slot machines to up the minimum bid amounts just for her
- She won many trips, gifts, give-



Monte and Jenise at their daughter's wedding

always that she never took advantage of; they weren't important to her revealing her "addiction," as the money was not why she was gambling

- The timeline reveals she spent more nights from the early evening hours until the morning hours (2, 3, 4:00 a.m.) mesmerized on a stool at a slot machine every week than she did at home
- The casino allowed her to come behind the cage to collect her winnings, a privilege given only to her
- The high stakes gambling room was reupholstered in her favorite colors
- The casino employees/managers fought over working her shift, as she gave out \$100 tips to them
- The employees would greet her into the high stakes room with cheers
- She had her own private parking stall and alerts went out throughout the casino when she would arrive
- She won over \$10 million in one year (Imagine how that excitement might have felt)
- She lost over \$12 million in that same year

There was no effort on the casino's part to offer her help for her addiction, or to ban her from the casino. The investigation revealed that the casino personnel knew or should have known she was not gambling her own money, yet they continued to accept the funds she was gambling with. They knew her income was \$65,000. They knew she lived in a house valued at approximately \$230,000.

When we became aware of the embezzlement, Monte and I were devastated. It was very hard emotionally to absorb 30 years of hard work being wiped out overnight. It was hard to understand what had happened, digging for the information and the truth day after day. All of this information did not land in our lap one day. It was revealed through a process of investigating over a year's period of time, digging, searching for records, revealed in e-mails that had to be researched, and finally cooperation by her family members. Pieces were put together one piece at a time. It was excruciating, all the while we were trying to help a company that was struggling. There was bank meetings, attorney meetings, and employee meetings all the while trying to keep customers happy. There were countless accountant meetings, Department of Revenue meetings and family meetings. There were times in the day that one or the other of us would escape to pray just to get through the day. There was a time where I was extremely worried Monte could not carry it, as he had mentioned driving his car into a guard rail.

For the first time in my life, I learned that my husband was not somebody I could go to for help, nor could he rely on me. We would have drowned each other. I can tell you there were many, many walks with our dogs, being consoled by them and their source of unconditional love. I can tell you that God exists, and he was there for me, my husband, and my family in our darkest times; that my anxiety would dissipate immediately when I went

to Him for help.

I wish I could say that ends this story. I wish I could say that the worst was over and we were made whole. I wish I could say we were able to use the judicial system that I had worked for my whole adult life and justice was had. I can't say that. From 2012 to 2014 we struggled to keep the company going to recover but it wasn't enough: the bank appointed a Receiver. We filed bankruptcy, and even then they did not want to leave us alone. It was an excruciating look at every transaction we had ever had in the last ten years. We lost our business, our home, our savings, our cars – everything. They left us with furniture (with no where to put it) and our clothes. I had \$60,000 in a retirement fund from my previous employment that they let me keep. That was it. No help relocating. No help finding a job. No call to say "how you doing?" Nothing but down right meanness.

I am happy to say, they found nothing that Monte or I did that was inappropriate, but it's hard to shake the feeling of being treated like the accused instead of being treated like the victim.

Lastly, I can tell you that while we were in business to make money, it was not about the money for us, except that we needed a way to provide for ourselves. As long as we had the basics in life, that's really all we needed. It was never so much about losing the money as it was about losing our life. It was about the trust that we had always known, the relationships with each other, the employees and their families, the relationships with our customers, and being able to give back to our community. That is what was the most devastating. It will take a lot

of years to recover financially but we are beginning. Emotionally, we will forever be changed. Our family is close, and we are very grateful to God for the many blessings he is bestowing upon our family in this recovery.

So when someone asks why I oppose state-run gambling, it's just "fun"? **Look at the devastation in its wake.** So many people affected from one person's actions. And yet it really was more than Caroline. It was the casino's employees preying on a lonely woman, a woman with a problem, a woman with mental health issues, a woman who

had shown she suffered from addiction issues many times and society ignored her. As long as people were getting what they wanted from her, they let it continue no matter what the cost, where it was coming from, and with little regard for her as a human being. They let it continue because we as a community, city, state and nation allow it to continue. This scenario is repeated again and again across this nation to families left with no ability or voice to speak on their behalf.

Our **governments** (local, state and national) are being predatory in nature when they should be protective in nature by allowing predatory gambling to exist. Not only are they allowing them to exist, but they are a partner in crime in their business ventures. These are not innocent games. **They are destroying the American dream piece by piece and depriving families every single day.**



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A white t-shirt and a white mug, both featuring the "STOP Gambling" logo. The t-shirt has the logo on the chest, and the mug has it on the side. The logo consists of the word "STOP" in a red box above the word "Gambling" in a blue box.