

ORIGINAL

BEFORE THE INDIANA GAMING COMMISSION

PUBLIC HEARING
FOR THE CONSIDERATION OF
LICENSE RENEWAL FOR
HORSESHOE GAMING HOLDING CORPORATION

August 24, 2001

BE IT REMEMBERED that the following proceedings were had before me, TERRY M. PICKERING, a duly qualified stenotype reporter and duly commissioned officer of the State of Indiana, on Friday, August 24, 2001, at the Genesis Convention Center, One Genesis Center Plaza, Gary, Indiana, and commencing at the hour of 9:35 a.m.

KAREN M. PRICE & ASSOCIATES

Computer-Assisted Reporters
7863 Broadway, Suite 118
Merrillville, IN 46410
(219) 756-0702

ORIGINAL

C O M M I S S I O N P A N E L

DONALD VOWELS, Chairman

DAVID ROSS, M.D., Commissioner

RICHARD DARKO, Commissioner

DAVID CARLTON, Commissioner

ANN BOCHNOWSKI, Commissioner

THOMAS MILCAREK, Commissioner

JACK THAR, Executive Director

BILLY HAMILTON, Staff

CYNTHIA L. DEAN, Chief Counsel

RHONDA DALTON, Administrative Secretary



1 MR. VOWELS: Good morning. We'll call the meeting to
2 order. We'll show that all the commissioners are present
3 with the exception of Commissioner Swan. It is about 9:40
4 local time. We broke the meeting yesterday afternoon, so
5 let's go ahead and get started.

6 At this point, Mr. Thar, is there anything that we need
7 to do before Mayor Dedelow comes and talks to us?

8 MR. THAR: No, sir.

9 MR. VOWELS: Then, Mayor Dedelow, sir, we'll start with
10 you.

11 Just so it is clear, this is the public hearing for the
12 relicensing matter of Horseshoe Casino.

13 MAYOR DEDELOW: Good morning, ladies and gentlemen of
14 the Gaming Commission. And the city appreciates this
15 opportunity to appear before the Indiana Gaming Commission.

16 We are generally pleased with the success of the
17 Hammond Horseshoe Gaming project. To date, this project has
18 resulted in one of the most consistently, we believe,
19 successful riverboat gaming developments in the state of
20 Indiana. Under development by Empress, and now Horseshoe,
21 and under the close scrutiny of the city, as of December 31,
22 2001, the project represents a capital investment of over
23 \$170 million and has brought more than 74 million in
24 statutory-required tax revenues and another 98.3 million in
25 additional development revenues which the city negotiated.

1 I am pleased to report that our common council has
2 worked closely with me to ensure that our share of the
3 profitability of the riverboat gaming in Hammond has been
4 wisely and productively spent, not on lavish projects and
5 not on a crutch to replace public funds, but on public
6 improvements that are badly needed and would not have been
7 made possible without gaming dollars.

8 For example, with these added revenues, the city has
9 totally reconstructed 31 miles of Hammond streets, including
10 sewers, water lines, curbs, and sidewalks, lighting; and
11 resurfaced another 10 miles of streets that did not require
12 total reconstruction. We have also paved 208 miles of
13 alleys and bought garbage cans, recycling bins, and
14 engineered an additional 53 streets for total reconstruction
15 and has further used these gaming dollars to rebuild the
16 infrastructure of the City of Hammond.

17 Our Port Authority has used its portion of the
18 negotiated gaming settlement to rebuild its port facility.
19 We have two buildings: One, the marina building that
20 provides amenities to the boaters, as well as a yacht club
21 that provides a greater opportunity for boaters that belong
22 to the Hammond Marina in general.

23 The Port Authority has also used gaming dollars for
24 development of park facilities east of the marina and also
25 to help to preserve the migrant trap, which was discussed



1 earlier at a gaming hearing in 1996.

2 We are especially excited about an entirely separate
3 major project that gaming revenues have allowed us to
4 develop in the city's north Hammond area; and that is the
5 First Tee Project, which is a conglomerate of the golf
6 associations to promote youth-affordable golf in the City of
7 Hammond. We have taken an old industrial slag dump and
8 turned it into an environmentally good project that has
9 allowed us to have learning experiences for young golfers of
10 all ages in the city of Hammond and surrounding areas.

11 We have also, with the gaming dollars, partnered in
12 many areas with other organizations in the Hammond and
13 surrounding Northwest Indiana communities. For example,
14 with Purdue University, we've built a Challenger Center,
15 which provides math and science training in the space
16 environment for our young people of Hammond as well as
17 people in Northwest Indiana. We have built a new Ophelia's
18 Theme Center, which is a combined project with Northwest
19 Family Services to provide infant daycare as well as other
20 daycare opportunities and other health-related screenings
21 for Hammond residents in the central Hammond area.

22 We have also worked with the School City of Hammond and
23 provided a fiber optics network connecting all our schools,
24 libraries, and our municipal buildings.

25 Higgins Park has been developed as a new residential



1 development in the Hessville area. We have under
2 construction a new police station to allow our Hammond
3 Police Department a greater effectiveness in police -- in
4 crime reduction in the City of Hammond. We have a new
5 community center in Hessville, as well, being planned in
6 order to complement our existing park activities.

7 We have a McColly Clinic that will coordinate with St.
8 Margaret's Hospital to provide free health care for people
9 without health insurance; a homeless shelter, which now
10 provides not only sleeping quarters for the homeless, but
11 also training activities to get these individuals on their
12 feet; a community foundation established in 1996 to provide
13 other dollars from the foundation for youth and other social
14 activities related to improving the overall benefit for the
15 citizens of Hammond.

16 From the start, the city has made it clear that any
17 developer licensed by this commission must also work hand in
18 hand with the city as we transform and improve our
19 properties -- that we improve property and that it must
20 remain a public asset. We negotiated a strong project
21 development agreement, and the commission was helpful in
22 supplementing that agreement even further with a fair and
23 comprehensive certificate of suitability.

24 And I just want to pause for a second and say that the
25 benefits of this development and more importantly the

1 control of our lakefront remain within the city's purview is
2 very, very important. Through our selected development in
3 the area at the marina, we've been able to not only protect
4 our boating area and our yacht club, but we've also been
5 able to, I believe, protect the migrant trap as well as
6 develop the lakefront for public use. So that remains very
7 much of a standard with the city that we control our public
8 lakefront.

9 With the exception of a few issues that remain
10 outstanding, the developer's commitment under the project
11 agreement has been generally met, either by Empress or by
12 Horseshoe, its successor. And I just recently received a
13 copy of the SPEA study, which was titled, I believe, "The
14 Five-year License Renewal for Horseshoe, Hammond, Inc." And
15 we believe that those findings are accurate, and we
16 appreciate that additional information that was provided by
17 that organization.

18 Over the last three years, the City of Hammond has
19 established a good working relationship with the Horseshoe
20 people; and we believe that they are also reasonable but not
21 only -- but also fair. In fact, I would describe our
22 day-to-day dealings with Horseshoe as being in some cases
23 even better than our previous relationship with Empress
24 Casino. This does not mean that we always agree. Certainly
25 issues remain to be worked out as we move forward, but we



1 believe that we can work with Horseshoe in good faith and
2 candor to resolve these issues.

3 How and where should the project be expanded, if at
4 all, to remain competitive? What should we do to meet the
5 parking needs of a growing number of patrons? Will and
6 where will a hotel be developed? Where will Horseshoe
7 locate its corporate headquarters? And we hope that the
8 answer to that question is, It will be in Hammond. And how
9 does the city preserve the waterfront so that there's ready
10 public access for all our citizens for boating, swimming,
11 fishing, and nature?

12 Again, with Horseshoe's continued cooperation and the
13 overall framework of future development, we are confident
14 that the Gaming Commission will, through these hearings,
15 provide for a great opportunity for the City of Hammond in
16 partnership with Horseshoe Casino once again.

17 I appreciate the opportunity to address the Gaming
18 Commission at this time. We look forward to hearing from
19 the commission as we continue this important work for
20 redeveloping the City of Hammond in the 21st century.

21 Thank you very much.

22 MR. VOWELS: Thank you, Mayor.

23 Any questions for the mayor?

24 MR. THAR: Just two items that you seemed to touch on,
25 Mayor Dedelow, and I wondered if you might expand on them.



1 The first one is one of the things that the original Empress
2 owners did is they built that -- I think they call it a
3 "fly-way" up over the boulevard and also over the train
4 tracks, which seems to me to give a more practical and real
5 availability of the public to get to the waterfront. Has
6 that panned out to be true?

7 MAYOR DEDELOW: Yes, it has, Director Thar. It's
8 worked out very well. It's provided easy access in the
9 traffic flow, not only to the casino, but also to the other
10 amenities at the lakefront that I originally mentioned.

11 MR. THAR: Obviously, the main reason we're here is to
12 determine whether or not Horseshoe Casino should be -- have
13 their license renewed. You are one of the areas and one of
14 the mayors who has gone from one set of owners to another
15 set of owners. You've hit on it briefly. Could you
16 describe a little bit more how the transition went from the
17 Empress owners to the present owners, and whether you feel
18 like the City of Hammond is better off or worse off with the
19 present owners, Horseshoe? How do you feel about that?

20 MAYOR DEDELOW: What I can say in regards to that,
21 expounding on what I said earlier, is that upon immediately
22 acquiring the ownership, Horseshoe got in touch with myself
23 as well as other people in my administration and immediately
24 started working on a smooth transition. They were concerned
25 about meeting the existing commitments that were made under



1 Empress Riverboat Casino and then, in fact, cementing that
2 relationship for future development, whatever that might be,
3 at the Hammond Marina.

4 MR. THAR: Do you support or oppose the renewal of the
5 Horseshoe license?

6 MAYOR DEDELOW: I support the renewal of the Horseshoe
7 license.

8 MS. BOCHNOWSKI: You indicated that there were a few
9 areas in the development agreement -- I believe I followed
10 you correctly -- that still need to be met or that need to
11 be accomplished.

12 MAYOR DEDELOW: Uh-huh.

13 MS. BOCHNOWSKI: And I think toward the end of your
14 statement you were alluding to some of those. Am I correct
15 in that? The hotel and -- could you maybe specifically say
16 some of the areas that you feel may not --

17 MAYOR DEDELOW: One specific area that has yet to be
18 solidified completely is that there was going to be a parking
19 lot built further west over the J&L tracks, right almost on
20 the Illinois-Indiana state line. That was negotiated out
21 but -- and I believe to the satisfaction of both parties.
22 But still the J&L crossing, as we call it, still needs to be
23 addressed and finalized.

24 MS. BOCHNOWSKI: Okay. Do you feel that you're working
25 towards that?



1 MAYOR DEDELOW: Yes, I do.

2 MS. BOCHNOWSKI: This is something that's not just
3 dangling for you?

4 MAYOR DEDELOW: No.

5 MS. BOCHNOWSKI: Okay.

6 MAYOR DEDELOW: It's been moving forward.

7 MS. BOCHNOWSKI: Okay.

8 MAYOR DEDELOW: And in regard to the hotel, certainly
9 it was the city's position in 1996 that that be
10 market-driven. It was the choice under the authority of the
11 Gaming Commission that Empress build the hotel. Certainly,
12 the city, if that's the continued wish of the commission to
13 support that under Horseshoe, we would just like to know the
14 size, quite frankly, and the geographic location, because
15 that's important again in protecting and controlling our
16 lakefront for public use.

17 MS. BOCHNOWSKI: That pretty much covers your major
18 concerns then?

19 MAYOR DEDELOW: Yes.

20 MS. BOCHNOWSKI: Okay. Thank you.

21 MR. THAR: This may be something the commission would
22 want to take up later, but I think the mayor accurately
23 described it. At the time, neither Empress nor the City of
24 Hammond were particularly in favor of having a hotel built.
25 What the commission did -- I don't know if we ordered the



1 hotel to be built, but we directed that it be looked into in
2 the future. And I think at some time, Mr. Mayor, regardless
3 of who may hold the license in Hammond, that if the city
4 believes that a hotel is not in its best interest, we would
5 hope that you would step forward and say so.

6 MAYOR DEDELOW: I would say this in response, that
7 Indiana -- if the market dictates because of competitiveness
8 for the site's long-range future and viability that a hotel
9 be built, then the city would certainly consider that and
10 support that if it made sense.

11 MR. VOWELS: Anything further then?

12 All right. Thank you, Mayor. Appreciate it.

13 MAYOR DEDELOW: Thank you very much.

14 MR. VOWELS: Next matter: Drew Klacik from SPEA.

15 Drew, good morning.

16 MR. KLACIK: Good morning to you. My name is Drew
17 Klacik. I'm a policy analyst with the Senate for Urban
18 Policy and Environment, which is part of the School of
19 Public and Environmental Affairs which is part of Indiana
20 University. Our mission is to provide a rational analytical
21 approach to complex and controversial issues to help form
22 better decision-making in Central Indiana.

23 As part of our mission, we've worked both with the
24 Gaming Commission and with the Governor's Gambling Study
25 Impact Commission.

1 My report today is gonna address compliance issues as
2 well as some analytical work covering economic development,
3 workforce issues, and fiscal impact.

4 I'll start with the compliance issue. Horseshoe has
5 spent about \$34.8 million more than they were required.
6 Their total spending is approximately \$171.8 million.

7 In terms of employment, they did not reach their sole
8 goal which was to employ 50 percent of Hammond residents.
9 They only employed 34 percent of their workforce as Hammond
10 residents. About -- in addition to that, while these are
11 not negotiated goals, it should be noted that 60 percent of
12 the workforce is female and 56 percent is minority. As of
13 December 2000, they had 2,301 employees with salary and
14 wages of \$52.1 million.

15 In terms of negotiated incentives, they've paid over
16 \$98 million to the City of Hammond, which is ahead of the
17 schedule as originally negotiated.

18 In terms of economic development, we wanted to look at
19 both the impacts of tourism and of the impacts of the
20 spending of the local tax dollars. In terms of tourism, we
21 surveyed the patrons; and what we learned is that gaming
22 is -- there truly is not a lot of tourism spin-off dollars
23 yet. In our survey we learned that about 72 percent were
24 from outside of Indiana, principally from Illinois. About
25 55 percent of all patrons are from Chicago. 92.8 percent of



1 those patrons' principal purpose is to visit the casino.
2 Only about 10 percent of the survey respondents said that
3 they visited any other business, principally to buy
4 cigarettes and gas, I suspect on the way back to Illinois.
5 Only 2 percent stayed for more than eight hours. So at this
6 point there's little evidence that there's any kind of
7 spin-off effect as a result of those patrons.

8 In terms of economic development, though, I think it's
9 a much different story. When you look at the economic
10 impacts of the local gaming-related taxes and the negotiated
11 contributions, in the short term, the local tax, the
12 spending by the City of Hammond on the infrastructure that
13 the mayor went over has generated over \$151 million of
14 economic impact. The spending of the locally negotiated
15 contributions have generated an additional \$72 million of
16 economic impact in the area. That's resulted in over 1,600
17 jobs via local taxes and another 686 jobs as a result of the
18 spending of the negotiated contributions.

19 The total wages generated by the local tax dollars by
20 the City of Hammond spending local tax dollars has generated
21 over \$42 million of local wages. And the negotiated
22 contributions spending has generated over \$18 million of
23 wages.

24 So I believe that spending has had an enormous
25 short-term economic impact. And it appears that the mayor



1 also is cognizant of the potential long-term economic impact
2 by spending on infrastructure and other capital
3 investments. One may find down the road that Hammond has
4 increased its economic competitiveness with other competitor
5 cities.

6 We also surveyed the workforce at Horseshoe, and what
7 we learned from those responses was about 65 percent of the
8 workforce is from -- resides in Lake County. About 34
9 percent, as I said, was from Hammond. 27 percent of those
10 who responded to the survey were previously unemployed.
11 About 58 percent of those that began work and were employed
12 prior to it were motivated by either more money or better
13 advancement. 57 percent of all folks who had a job before
14 they started at Horseshoe reported receiving a raise upon
15 starting; that the median raise or midpoint raise was
16 \$1,343. For those who reported both a starting-at-Horseshoe
17 wage and a current-Horseshoe wage, the average raise over
18 the course of their employment was \$6,500; and 73 percent of
19 all employees reported receiving a raise.

20 In terms of workforce training, we wanted to look at
21 the various types of skills and skill-training that was
22 available to Horseshoe employees, thinking that the more
23 skills one gained, the more transferable those skills became
24 and the greater chances for advancement one had either
25 within Horseshoe or with a new job. We found that 69



1 percent of all employees who responded to the survey
2 received job-related training; in effect, skills that were
3 specific to the task they had to perform at Horseshoe. 13
4 percent received general-skill training: GED classes,
5 advancement classes, basic college classes, even master's
6 classes. 13 percent received that kind of skill training
7 paid for by Horseshoe. 19 percent of the employees that
8 responded to the survey chose to pay out of their own pocket
9 for those kinds of general skill-building classes. A last
10 cautionary note, since this question was asked yesterday, is
11 that these are three separate questions; so potentially one
12 employee could have received all three types of training.

13 The last thing we looked at in this section, done by
14 Larry DeBoer at Purdue University, was the annual fiscal
15 impact on the City of Hammond and the Hammond School
16 Corporation of the riverboat casino and the people who
17 reside there. When we compare -- fiscal impact is the
18 comparison of new tax revenues and new expenditures as a
19 result of the existence of the boat and any employees that
20 have moved to the area because of the boat. But when Dr.
21 DeBoer did this analysis, he found that if you include the
22 local gaming taxes in the analysis, the City of Hammond had
23 a positive fiscal impact in one year of between \$17 million
24 and \$18 million. When you don't include the gaming taxes,
25 then Hammond had a negative impact of \$155,000. The reason

1 one would not include those taxes is that they are directed
2 to capital funds rather than operating expenses. So when
3 you look at that \$155,000 negative impact, in essence, you
4 might take that as the cost to enable you to make the \$17
5 million. Another way of looking at it is you make a
6 \$155,000 investment and you gain between \$17 million and \$18
7 million that you can spend, not for operations, but for
8 better streets, golf courses, etc. So in one regard a
9 positive impact, and in another regard a negative impact but
10 with the disclaimer that I just provided.

11 The last thing Larry looked at -- Dr. DeBoer looked at
12 is the Hammond School Corporation. And his estimate depends
13 on assumptions of change in school enrollment. In either
14 case, though, assuming no new enrollment or assuming some
15 new enrollment as a result of riverboat employees moving to
16 the city of Hammond, Dr. DeBoer estimated that the impact
17 was positive and somewhere between \$500,000 and \$950,000.

18 This concludes my report. I'd be happy to answer any
19 questions.

20 MR. VOWELS: Thank you, Mr. Klacik.

21 Any questions?

22 MR. THAR: Just one. Based on your analysis, I think
23 you had indicated that, absent the tax, that the City of
24 Hammond has about 150-some thousand dollars, plus or minus,
25 negative burden for the services they put on. As an

1 analyst, would you find it prudent for a mayor to take
2 150-whatever thousand on the riverboat revenues, put it into
3 operations so that that rendered zero and still have -- I
4 mean that's not a major amount, it seems to me, as against
5 the amount of revenues collected.

6 MR. KLACIK: Textbook public finance would say you
7 don't take uncertain revenue streams and put it into funding
8 operations. However, \$155,000 would be such a small part of
9 the City of Hammond's overall operating budget and such a
10 small part, especially if \$17 million to \$18 million could
11 be annually generated that I would suspect it has very
12 little risk.

13 MR. VOWELS: I was reading the summary here and --

14 MR. KLACIK: Well, thank you.

15 MR. VOWELS: -- the report. In the line here about the
16 school corporation receiving no riverboat taxes, etc., it
17 says, The positive impact results in a relatively small
18 enrollment increase compared to the large increase in
19 assessed value. What do you mean by the assessed value?

20 MR. KLACIK: The riverboat itself pays property tax, so
21 does the parking structure; and even the paved asphalt
22 property line pays property taxes. It gets assessed and
23 pays property tax.

24 MR. VOWELS: All right. Any other questions for Mr.
25 Klacik?



1 MR. KLACIK: Thank you.

2 MR. VOWELS: Thank you again.

3 At this point we are ready for Binion to begin their
4 portion. Do we need to take any break for you to get set
5 up, or are you ready to go?

6 MS. KASLEY: I think we're set.

7 MR. MAZER: Welcome and good morning, Chairman Vowels,
8 Commissioners, Executive Director Thar and Staff, Mayor
9 Duane Dedelow, Hammond City Officials, Horseshoe Casino
10 Hammond employees, and other guests. I'm Rick Mazer, Senior
11 Vice President and General Manager of the Horseshoe Casino
12 Hammond.

13 With me today are top executives of Horseshoe Gaming
14 Holding Corporation: Chairman of the Board, Jack Binion,
15 and his wife Phyllis; Vice Chairman of the Board, Perry
16 Howard; Board Member Leslie Henning; President and Chief
17 Operating Officer, Roger Wagner; Floyd Hannon of Government
18 Affairs and Compliance; Chief Financial Officer, Kirk
19 Saylor; General Counsel, Dominic Polizzotto; and David
20 Carroll, Corporate Human Resources.

21 Also in attendance are some of Jack Binion's business
22 consultants: Lacy Johnson of Ice Miller; Marty Nusbaum of
23 Swidler & Berlin; and William Kunkle of Cahill, Christian &
24 Kunkle.

25 Joining them are key management staff members of

1 Horseshoe Casino Hammond. I'd like to ask those in
2 attendance to please stand for a moment. This group
3 consists of members of the Lake County community who sought
4 positions with this, at the time, fledgling Indiana
5 industry. Many have been promoted from within, having
6 achieved management positions higher than those they
7 previously held. They're all part of a fantastic group of
8 nearly 2,300 employees who are critical to our success and
9 are committed to the ideals and philosophies of the
10 company. Those philosophies include providing superior
11 guest service, ensuring integrity in all operations, and
12 being active corporate citizens.

13 The official certificate of suitability for a riverboat
14 owner's license to be docked in Hammond, Indiana, was issued
15 to Lake Michigan Charters on November 17th, 1995. In that
16 certificate, LMC agreed to comply with certain statutory
17 requirements, post a bond, provide insurance, and comply
18 with special conditions of being honored by this commission
19 with that certificate. These special conditions and overall
20 project investments is a commitment of \$137 million. As of
21 June 30th, 2001, our investment exceeds \$178 million.

22 A commitment was made to establish hiring and
23 purchasing goals; the completion of an emergency response
24 plan; to obtain all necessary licensing, permitting, and
25 certification requirements for the lawful operation of



1 riverboat gaming; and to comply with all rules and
2 resolutions adopted by the Indiana Gaming Commission. In
3 addition, Lake Michigan Charter signed a development
4 agreement with the City of Hammond that stipulated specific
5 goals, terms, and conditions to be met by LMC for the
6 duration of the agreement.

7 When Horseshoe Gaming Holding Corporation purchased the
8 Hammond property, they took over these commitments. Those
9 were the legal and contractual mandates given to us as well
10 as agreements into which we entered voluntarily.

11 Our original development agreement with the City of
12 Hammond included a wide array of commitments that touched
13 many quality-of-life issues and infrastructure improvements
14 for the residents of the city.

15 One of the more significant, in terms of monetary
16 contributions, the annual payment to the city, which is a
17 payment above and beyond the 20-percent State Gaming Tax and
18 \$3.00 Admission Tax. Based on our adjusted gross receipts,
19 the Hammond casino has paid over \$56 million through July
20 31st of this year. In addition, we paid the Hammond Port
21 Authority \$1.00 per admission, which has amounted to over
22 \$28 million through the end of last month.

23 Other commitments include the acquisition and
24 relocation of railroads, purchasing property on the
25 lakefront to preserve a migratory bird sanctuary,



1 maintaining and finding a home for the Milwaukee Clipper,
2 and providing funding for both the NBE/WBE incubator program
3 and a not-for-profit foundation. In addition, there are
4 provisions for an annual security public safety payment,
5 numerous construction projects, including the overpass,
6 sewer facilities, parking accommodations, a commercial
7 project, docking facilities, and a hotel commitment.

8 The \$5 million housing commitment is one that I am most
9 proud of. Higgins Park is a 33-home subdivision that has
10 been developed by the casino. To date, 20 homes have been
11 built, all using union construction, and 16 are sold. With
12 this project, we, in partnership with the city, have
13 successfully created a middle-income subdivision. The
14 neighborhood is both ethnically and socially economically
15 diverse. From an accounting clerk to a vice president, we
16 have five employees that have made Higgins Park their home.

17 There were 14 underlying goals that Indiana lawmakers
18 anticipated when first enacting legislation authorizing
19 riverboat gaming: Job creation; economic development;
20 tourism; and tax revenues to state, county, and city
21 government.

22 Although Lake Michigan Charters committed to build a
23 \$137 million casino, gaming, and entertainment complex at
24 the Hammond Marina, over \$159 million was spent on the
25 property through December of 1999, \$22 million more than the

100

100

100

100

100

1 original commitment. In the 19 months since Horseshoe
2 Gaming Holding Corporation purchased the Hammond property,
3 an additional \$18 million has been invested in capital
4 improvements, raising the project cost to over \$178
5 million. This investment includes the catamaran yacht-style
6 vessel; the 112,000-square-foot pavilion; railroad
7 relocation; the construction of the overpass, all completed
8 with the financial responsibility solely on the casino; a
9 migratory bird sanctuary; and numerous other infrastructure
10 improvements to the area.

11 Horseshoe Casino's impact on the area's workforce is
12 evident. We currently employ nearly 2,300 people, and our
13 employees have earned nearly \$239 million in wages and
14 benefits. Our current annual payroll with benefits is
15 nearly \$68 million. The highest unemployment rate for Lake
16 County in the 1990s was 8.7 percent in 1992. In 1995, just
17 prior to the casino industry opening up, unemployment was
18 6.9 percent. It's currently 4.1 percent, despite the
19 numerous difficulties of our manufacturing sector in
20 Northwest Indiana.

21 In the five years that the Hammond casino has been in
22 existence, the number of people we employ has consistently
23 risen. Our record of never having imposed a layoff is
24 testament to the commitment to our workforce and to our
25 community.

1 With the customer-service levels that Jack Binion bases
2 his philosophies on, our employment levels increased by over
3 440 employees or 24 percent since the December 1999 purchase
4 by Horseshoe Gaming.

5 Diversity is something we embrace and celebrate at Jack
6 Binion's Horseshoe Casino. I am especially proud of our
7 minority figures. The priority of hiring Hammond residents
8 and with the 2000 census figures reporting that Hammond is a
9 27-percent minority population, our company employees over
10 double the percentage of minorities the city boasts. Our
11 workforce also outweighs the Lake County figure of
12 33-percent minority population. Our current workforce is
13 comprised of 57 percent minorities, 59 percent women. 70
14 percent are from the state of Indiana.

15 Of our 314 members of management, 35 percent are
16 minorities and 45 percent are female. In our original
17 agreement we committed to hiring 75 percent full-time
18 employees with full benefits. As of July 31st, of our
19 nearly 2,300 employees, 96 percent are full time and receive
20 benefits.

21 Since purchasing the Hammond property, Jack Binion has
22 invested over \$2.5 million in employee training. This
23 training does not end with company policies and
24 philosophies. It goes to the heart of the person and makes
25 fundamental positive changes in an employee's outlook on



1 life so that they are forever changed. Jack embraces the
2 idea of offering both skill and life training that people
3 will keep with them forever. It is this company's goal to
4 retain its employees; but in the event that an employee
5 moves on, we're proud that they'll have an inherent
6 advantage by having Horseshoe Casino on their resume.

7 Since inception, all training, including table-games
8 training, has been financed solely by the corporation
9 without any charge back to its employees. In other
10 jurisdictions, games training alone can cost an individual
11 from \$500 to \$1,000 per game.

12 The ongoing opportunities that are available to the
13 employees of Horseshoe Casino Hammond are plentiful. All
14 receive highly competitive benefit plans, which include
15 tuition reimbursement. For those that have not completed
16 their high school education, we offer a free on-site GED
17 program.

18 At Horseshoe Casino Hammond we recognize our duty to
19 ensure that casino gaming serves as an entertainment
20 alternative for responsible adults. We take a highly
21 proactive approach to the identification and prevention of
22 problem and underage gaming. For the past five years we
23 have partnered with either the American Gaming Association
24 or the State of Indiana's Responsible Gaming Awareness
25 Week. More importantly, however, is that we carry on these



1 awareness messages each and every day of the year. As
2 required by Indiana regulations, we print the Indiana
3 Department of Mental Health's toll free number on our
4 admission tickets and display posters promoting responsible
5 gaming in the casino and other public areas of the
6 facility.

7 Beyond these requirements, we voluntarily included the
8 Department of Mental Health's toll free number in much of
9 our marketing, advertising materials, and web site; and we
10 offer informational brochures.

11 Horseshoe Casino has a zero-tolerance policy for
12 underage gambling. Through July, our security staff has
13 checked 418,530 IDs. Of that number, 19,629 were denied
14 access for not having an ID, and 1,637 were denied casino
15 access for being under 21. Although we would like to think
16 that we check 100 percent of those that attend, we realize
17 that human error can cause abnormalities. To our knowledge,
18 we are the only lake vessel that has made arrangements with
19 the Lake County Prosecutor's Office to arrest those who
20 illegally enter the vessel circumventing the age
21 restriction.

22 In addition, pursuant to the Indiana alcoholic beverage
23 laws and rules, we will prosecute any person found to sell,
24 give, or furnish to a minor false or fraudulent identity
25 with the intent to violate the under-21 restriction.



1 Just two weeks ago we partnered with the American
2 Gaming Association and the Casino Association of Indiana to
3 highlight Responsible Gaming Education Week, a program we
4 have participated in since 1997.

5 Our employees participate in education and
6 identification seminars presented by Bensinger & DuPont.
7 This is a program that all employees must attend.

8 Since opening, the Hammond Casino has offered a
9 self-eviction program designed for individuals that feel
10 they may have a gambling disorder. This program enables
11 customers to sign a statement banning them from our casino;
12 and, subsequently, any attempts by those individuals to
13 enter the casino may result in their arrest for
14 trespassing.

15 Our financial commitment to promoting responsible
16 gaming is also noteworthy. Although it's part of our
17 admission tax, the Horseshoe Casino Hammond has contributed
18 over \$2.7 million to the Indiana Department of Mental Health
19 for use in awareness and prevention of problem gambling.

20 Our corporation made and has completed a multi-year
21 commitment as a founding member of the National Center for
22 Responsible Gaming totaling \$60,000. Just recently we have
23 agreed to become founding members of the Indiana Council on
24 Problem Gaming, and a representative of our executive team
25 has been working for this newly expanded organization as a



1 board member. Nationally, the Vice President of Government
2 and Legal Affairs from the Horseshoe Bossier City property,
3 Frank Williams, sits on the board of the National Council on
4 Problem Gambling. We will continue to demonstrate this high
5 level of responsibility, ensuring that current programs
6 remain in place and investigating any new alternatives
7 available for the education, assistance, referral, and
8 treatment of those suffering from gambling disorders.

9 It is our philosophy that one problem gambler is one
10 too many, and that a problem gambler is not good for anyone,
11 for themselves, their family, their community, or the
12 industry.

13 Horseshoe Casino has and will continue to responsibly
14 address our commitment to purchase from the local, minority,
15 and women-owned businesses. As a testament to our diligent
16 efforts, we have exceeded the state mandate to purchase 10
17 percent with minority business enterprises for the past
18 three years, and 5 percent with women business enterprises
19 since 1999. Since January of 2000, under Horseshoe Gaming,
20 our qualifying purchases have been just over \$79 million.
21 Of this total, \$9,467,975 or 12 percent of our purchases
22 were made from minority vendors; and \$8,883,903 or 11.3
23 percent were made with women-owned businesses. Our
24 purchasing department has been very active in the business
25 community, continuously striving to cultivate relationships



1 with minority and women-owned business professionals.

2 Members of the department have attended all quarterly
3 meetings for the purchasing managers of the State of Indiana
4 riverboats, attended various Northwest Indiana minority
5 business-development meetings, exhibited at a majority of
6 the state road shows for minority business development,
7 exhibited for three years at the Black Expo in Indianapolis,
8 assisted in numerous mentoring relationships between smaller
9 MBE/WBE vendors, and exhibited at Partners in Contracting
10 Corporation shows in Northwest Indiana.

11 Pursuant to our development agreement, the casino gave
12 \$1 million to the Hammond Development Corporation to be
13 utilized to develop and/or expand minority- and women-owned
14 businesses in the city of Hammond. The HDC has chosen to
15 use these funds in two ways: for an entrepreneurship
16 education program and to provide low-interest loans to
17 qualified candidates. To date, 242 people have graduated
18 from the Business Builders Next Level Course, and 27 have
19 applied for and received financial assistance. Of these
20 businesses, whose goods and services range from downtown
21 restaurants to a roller rink to child-care facilities to
22 painters, Horseshoe has been able to utilize 40 percent of
23 them.

24 In addition, Jack Binion's Minority Enterprise
25 Incubator Fund has disbursed \$437,500 to institutions in the

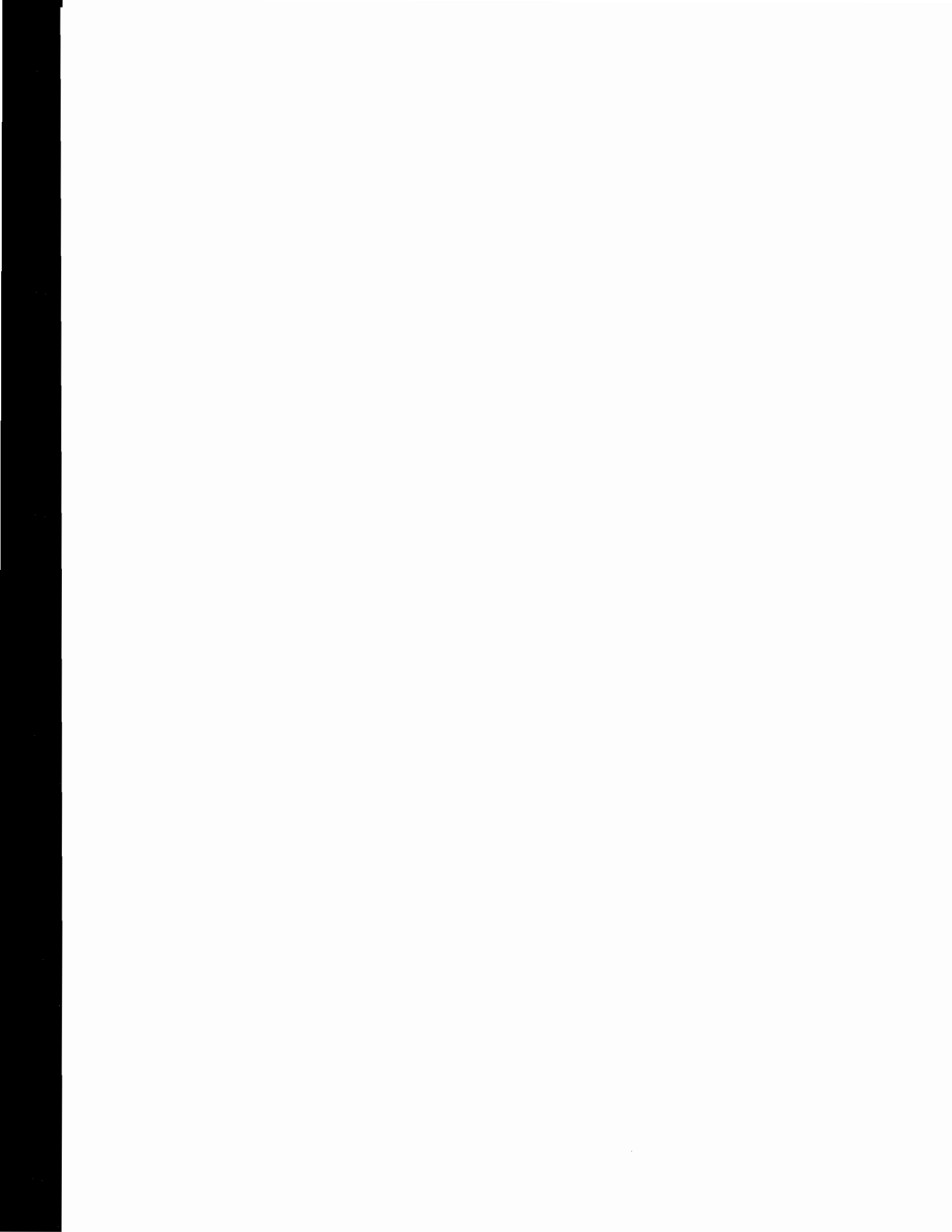


1 state of Indiana within the last 18 months. These grants
2 have been awarded to Valpo University, Leek Enterprises,
3 Martin University, Indiana Black Expo, the SAT Prep Course
4 Program, The Children's Museum, and the FBI Citizen's
5 Academy.

6 After Horseshoe Gaming purchased the Hammond facility,
7 corporate provided incentives to challenge the purchasing
8 department to find and use 20 new MBE vendors. The
9 purchasing department achieved that goal within six weeks
10 and spent approximately \$700,000 with these new vendors in
11 that time frame. We continue to raise the bar and strive to
12 cultivate new MBE/WBE vendor relationships.

13 As part of our development agreement, the contribution
14 \$1,425,000 was made to the Hammond Community Corporation.
15 They, in turn, invested these funds in Legacy Foundation,
16 ensuring that the principal amount would be -- would bring
17 sustenance for generations to come. To date, from the
18 interest on the initial payment, the Hammond Community
19 Corporation has awarded nearly \$760,000 to 107 area
20 not-for-profit organizations.

21 At Horseshoe Casino Hammond our financial support is
22 not made as a substitute for personal commitment. Both our
23 management team and our frontline employees are active in
24 the communities in which we live and do business. I am
25 proud to tell you of a few of the organizations that we are



1 involved in. Over the years members of our management staff
2 have served on the boards or the executive committees of
3 over 40 civic and charitable organizations, such as The Boys
4 and Girls Clubs of Northwest Indiana, Hammond Chamber of
5 Commerce, Northwest Indiana Forum, TradeWinds Rehabilitation
6 Center, Calumet College of St. Joseph, Hammond Development
7 Corporation, Lake Area United Way, Haven House, and
8 Neighborhoods, Inc.

9 Withstanding the annual grants given out by Hammond
10 Community Corporation, over 600 area civic and nonprofit
11 organizations have received nearly \$3.2 million in monetary
12 and in-kind donations from the Hammond casino. From
13 charitable walks to blood drives, from beautification
14 initiatives to holiday parades, our employees have given of
15 their time and talents repeatedly.

16 One of the objectives of bringing gaming to Northwest
17 Indiana was to spark tourism. When vying for the Hammond
18 license, we anticipated hosting one million guests. Within
19 the first year, in actuality, our one-millionth guest
20 visited in the fifth month of operation.

21 Through our admissions tax, Horseshoe Casino has
22 contributed over \$2,762,000 to the Lake County Convention
23 and Business Bureau. We were the first to welcome the
24 satellite Visitors Bureau on our property to help direct
25 guests to other area attractions and businesses. We were



1 also instrumental in creating the initial cooperative
2 advertising campaign showcasing the casinos in Northwest
3 Indiana.

4 The Horseshoe Casino Hammond continuously hosts guests
5 from all 50 states. As the closest casino to Chicago, our
6 customer base is 87 percent from outside the state of
7 Indiana.

8 In closing, the Hammond casino is a better company
9 since being purchased by Horseshoe. Our positive five-year
10 partnership with the City of Hammond and the State of
11 Indiana supports the fact that the original owners of this
12 operation made a wise decision when they chose to apply only
13 for the Hammond license. Equally, the city's best interests
14 were served by this commission's having granted the license
15 to Lake Michigan Charters and then to Jack Binion's
16 Horseshoe.

17 Our successful partnership with the City of Hammond is
18 due in large part to Mayor Duane Dedelow and his
19 administration. We are committed to follow the strategic
20 plan that ensures long-term viability of our asset in
21 Hammond. We will continue to evaluate our marketing plans
22 to ensure future stability and growth. We will continue to
23 exercise due diligence in our compliance efforts in the
24 years ahead. We will proceed with conviction,
25 determination, in good faith, and with the guidance and



1 counsel of the Indiana Gaming Commission.

2 On behalf of our corporate offices, our property
3 executives, and our 2,300 employees that are back at the
4 property doing what they do best, I thank you for your time
5 and consideration.

6 I would like to now introduce Floyd Hannon, Senior Vice
7 President of Government Affairs and Compliance.

8 MR. HANNON: Good morning. My name is Floyd Hannon.
9 I'm Senior Vice President of Compliance for Horseshoe
10 Gaming. Please hold your applause until the end.

11 I'm here to give you an overview of what the
12 situation's been in Illinois. Illinois is the only state
13 where we've had those kinds of difficulties, and they stand
14 alone in their decision not to provide us a license. Our
15 license was renewed in Mississippi last September after the
16 Illinois action, and we anticipate license renewal in
17 Louisiana this fall.

18 Briefly, back in September of 1998, Horseshoe entered
19 into an agreement to purchase the two Empress properties:
20 The Empress Hammond and the Empress Joliet. Simultaneously,
21 applications for change of ownership were filed both in
22 Indiana and in Illinois. The investigation in Illinois took
23 an extensive amount of time. In fact, we're not sure that
24 it was ever completed. This investigation delay resulted in
25 a number of extensions to the agreement with Empress. The



1 final extension was to expire December 1st of 1999. On the
2 day before, on November 30th, the Illinois Gaming Board
3 voted in favor of the purchase of Horseshoe -- by Horseshoe
4 of the Empress property.

5 The staff at Illinois maintained that the investigation
6 was not complete; and, therefore, they could not recommend
7 approval of the purchase. We assumed that the board had all
8 the information available to them and included what they
9 call the Confidential Staff Report, which was leaked to the
10 press a few days after that meeting. We had not seen this
11 document referred to as the Staff Report until it was leaked
12 to the press. We were provided a copy of the document by
13 Mr. Thar. We were asked that we respond to it because of
14 the impact it may have had on our Indiana license. We did
15 so and a copy was sent to all the jurisdictions, including
16 Illinois. The Illinois staff denied both the leak of the
17 report or even that the report existed.

18 I'm sure you've been given a summary of all that.
19 You've been given a summary of the report and our
20 responses. The report contained a lot of unsubstantiated
21 allegations about Jack Binion. Most of the information in
22 the report was dated and referred to events in Las Vegas
23 that arose from a contentious lawsuit within the family or
24 were issues that occurred in the early development of
25 Horseshoe's operations outside of Las Vegas.



1 These issues were known to the regulators when
2 Horseshoe was licensed in Mississippi and Louisiana. They
3 were certainly known to Nevada, where Jack still retains his
4 personal license. The Illinois Board certainly knew of
5 these issues on November 30th when they granted approval.
6 Based on the Illinois and earlier Indiana approvals, the
7 purchase was completed. Horseshoe took over the operations
8 of the Empress Casinos on December 1st, 1999.

9 Illinois put some conditions on the license, all of
10 which were met in the time allotted. The Illinois license
11 has to be renewed annually, and the annual renewal is due in
12 June of 2000. Per regulations, we filed the appropriate
13 application in late February of 2000.

14 We had continued a dialogue with the Illinois Board
15 staff members between December and June of that year. The
16 dialogue was both in person and was by correspondence. We
17 did not have any indication during that period of time that
18 anything we had done or talked about rose to the level of
19 licensing.

20 On June the 15th of 2000, there was a meeting between
21 Horseshoe and the staff of the Illinois Gaming Board.
22 During that meeting, they told us about a few issues that
23 they had developed during the course of their
24 investigation. In each instance we responded to those
25 issues, none of which appeared to raise to the level of a



1 licensing issue. Later the same day we had another meeting
2 with the Illinois Administrator and the Chairman of the
3 Illinois Board. At that meeting we were advised that we
4 were not going to be relicensed in Illinois. The reasons
5 that they gave us that day were pretty much a rehash of the
6 Illinois Staff Report.

7 On June 30th of 2000, the board voted to deny the
8 license, the license renewal, based on a preliminary finding
9 that Jack Binion was unsuitable. Two weeks later they
10 issued a statement justifying that June 30th action.
11 Horseshoe immediately filed an appeal. And I believe you've
12 been provided a copy of the Illinois action and the appeal.
13 Our appeal is essentially our response to their finding.

14 We firmly believe that the action in Illinois was
15 unfair and not justified by the facts, but we also recognize
16 that it's hard to fight city hall. Ultimately, the cost of
17 litigating that matter to a final conclusion and the
18 distractions that it would cause would have been too
19 enormous.

20 A business decision was made to leave Illinois rather
21 than to be involved in this lengthy litigation process or to
22 try to operate in the jurisdiction under those
23 circumstances. Subsequently, on January 30th, 2001, an
24 agreement was reached with the Illinois Board allowing us to
25 sell the Empress Joliet and committing that board to



1 acknowledge that the preliminary finding of unsuitability
2 would become moot and without real effect upon satisfaction
3 of the commitment.

4 Horseshoe reached the agreement to sell the property
5 well within the time lines established in our agreement with
6 Illinois. On July 24th, 2001, the Illinois Board voted to
7 allow the sale of the Empress Joliet to Argosy Gaming. The
8 transaction was completed on July 31st, 2001.

9 We could spend all day probably talking about this
10 issue. We prefer to answer your questions when the time
11 comes for question-and-answer, if you have them. We have
12 our Illinois counsel here, who was more intimately involved
13 in this than I was. That's about all I have on that topic.

14 Now I want to introduce Roger Wagner, President of
15 Horseshoe Gaming.

16 MR. VOWELS: Thank you, Mr. Hannon.

17 MR. WAGNER: Good morning, Chairman Vowels,
18 distinguished Commissioners, Executive Director Thar, and
19 Commission Staff. I'm Roger Wagner, President of Horseshoe
20 Gaming Holding Corp.; and I'm here today representing Jack
21 Binion and the newly named Horseshoe Casino in Hammond,
22 Indiana, as we respectfully request renewal of our license
23 to operate a riverboat casino in our host city.

24 As Rick Mazer, our General Manager, reported to you,
25 our company's record of fulfilling its commitments to

1 Hammond and the State of Indiana during the first five years
2 of operation is second to none. When Horseshoe Gaming
3 purchased the Empress Casino in December 1999, we assured
4 the Gaming Commission and the officials of Hammond that we
5 would fulfill the entire obligations of the previous owners,
6 and our record speaks for itself. We've been diligent in
7 our efforts to comply with all the laws and regulations; and
8 given Mr. Binion's unique celebrity in this industry, we
9 have been focused on exceeding the expectations placed upon
10 Horseshoe Gaming by the regulators, our employees, and the
11 public at large.

12 During our first 19 months as owners of Horseshoe
13 Casino in Hammond, we have nearly completed all of our
14 community economic development obligations. As we continue
15 to put the final touches on our past commitments, we have
16 already started working with our local Hammond officials to
17 craft future development opportunities that will benefit
18 both our community and our company in the years coming.

19 In addition to our long-range plans where we're looking
20 at ways of spending huge sums of capital over the next ten
21 years, we've already injected over \$18 million in short-term
22 capital improvements into the existing facility in order to
23 upgrade our quality, our image, and our ability to deliver
24 better service. As Rick told you, Jack's commitment to
25 service required us to increase our staff size by 450 more



1 employees than existed under the previous ownership. This
2 has increased our overall annual payroll by more than \$9
3 million in itself, and we gave pay increases to bring folks
4 up to very competitive wage levels at a cost of another \$10
5 million. During the last 18 months, Horseshoe has spent
6 more than two and a half million dollars in various employee
7 training and development initiatives that are just now
8 starting to show a return on the money that we spent.

9 We were so pleased at the reaction from our Hammond
10 employees to the Horseshoe culture that we executed a change
11 in our name from Empress to Horseshoe Casino on May 4 of
12 this year. In fact, Mr. Binion is so bullish on the future
13 of Northwest Indiana's casino industry that he's accelerated
14 his planning efforts in creating a premier casino
15 entertainment resort in Hammond. While we're still
16 reviewing the feasibility of several possible plans for
17 development, you can be assured that the ultimate design,
18 when it is approved, will be one that matches the quality of
19 the facilities that we currently own in Mississippi and
20 Louisiana.

21 We're not trying to turn Hammond into Las Vegas.
22 Instead, we want to use the Lake Michigan environment to
23 help shape our architectural planning for the future. Our
24 goal is to become a significant catalyst for future economic
25 development by other companies who share our vision for the

1 future of Hammond.

2 Over the next several months we will be working with
3 Mayor Dedelow and the Hammond officials to plan the next
4 phase of development for our casino and pavilion. When the
5 city and Horseshoe come to an agreement on the final plans,
6 we will present them to the commission for review.

7 In the meantime, before the end of the fourth quarter,
8 we will spend \$4 million more in improvements at the
9 property. Among these improvements will include the
10 construction of a new employee parking lot and warehouse
11 facility on recently acquired land next to the casino.
12 We're fortunate to be a company that has enjoyed great
13 success wherever we operate. When the Horseshoe establishes
14 itself in a community it does so in a partner-up for success
15 with our community. We consider our spot on the Indiana map
16 to be more than a location. It's a neighborhood, a
17 resource, and a responsibility.

18 Our company has generated hundreds of millions of
19 dollars in revenue that has had a huge tax benefit, very
20 positive ones, for our neighbors and our local government
21 alike. Schools, parks, and law enforcement have been
22 improved without a burden on the local taxpayer. Horseshoe
23 is proud to be part of these improvements. Residents of our
24 area have felt the positive impact of our presence as good
25 jobs become available to them. We offer solid opportunities



1 for hundreds of our neighbors to improve themselves and
2 their lifestyles. We take pride in educating and training
3 people with no previous experience in the hospitality or
4 gaming industry.

5 Additionally, for local suppliers, business becomes
6 brisk wherever a Horseshoe entity operates. Of course this
7 works to our benefit as much as our neighbors. We feel
8 really good about our voluntary involvement in the
9 community. Horseshoe is a leader in philanthropic
10 contributions that improve the economy and the quality of
11 life for our neighbors in the community. Our list of
12 charities to which we contribute grows longer each year, and
13 we are especially proud that so many of our managers and
14 employees will become personally involved with the local
15 charities in Northwest Indiana. These wonderful employees
16 who volunteer their time and talent, not just their money,
17 to their neighbors are not only Horseshoe ambassadors but
18 good citizens as well.

19 Our neighbors say they feel lucky that Horseshoe's in
20 town. Well, we feel lucky to be here too; moreover, we hope
21 so do you today as you renew our plenary license.

22 To conclude our presentation we want to show you a
23 short video that summarizes what Horseshoe in Hammond is all
24 about. Before I do, I'd like to introduce you to the guy
25 that all our customers and employees call Jack: Jack

1 Binion.

2 MR. VOWELS: Good morning.

3 MR. BINION: Good morning, Chairman Vowels,
4 Commissioners, Executive Director Thar, and Staff. I'm Jack
5 Binion, Chairman of Horseshoe Gaming.

6 As you can see, we have a great staff at Hammond led by
7 Rick Mazer, who has been with the Hammond property since it
8 opened.

9 Now you've heard a lot of things and read many personal
10 things about me and my family. I'm here today to ask you to
11 look at the future as I do and at the positive partnership
12 that the company has had and will continue to have with the
13 City of Hammond and the State of Indiana. On behalf of my
14 family and the entire staff -- I'd like to thank them for
15 coming out and showing their support this morning -- and
16 thank you, Commissioners, for your time and consideration.
17 Thank you.

18 MS. KASLEY: Can we roll the video now?

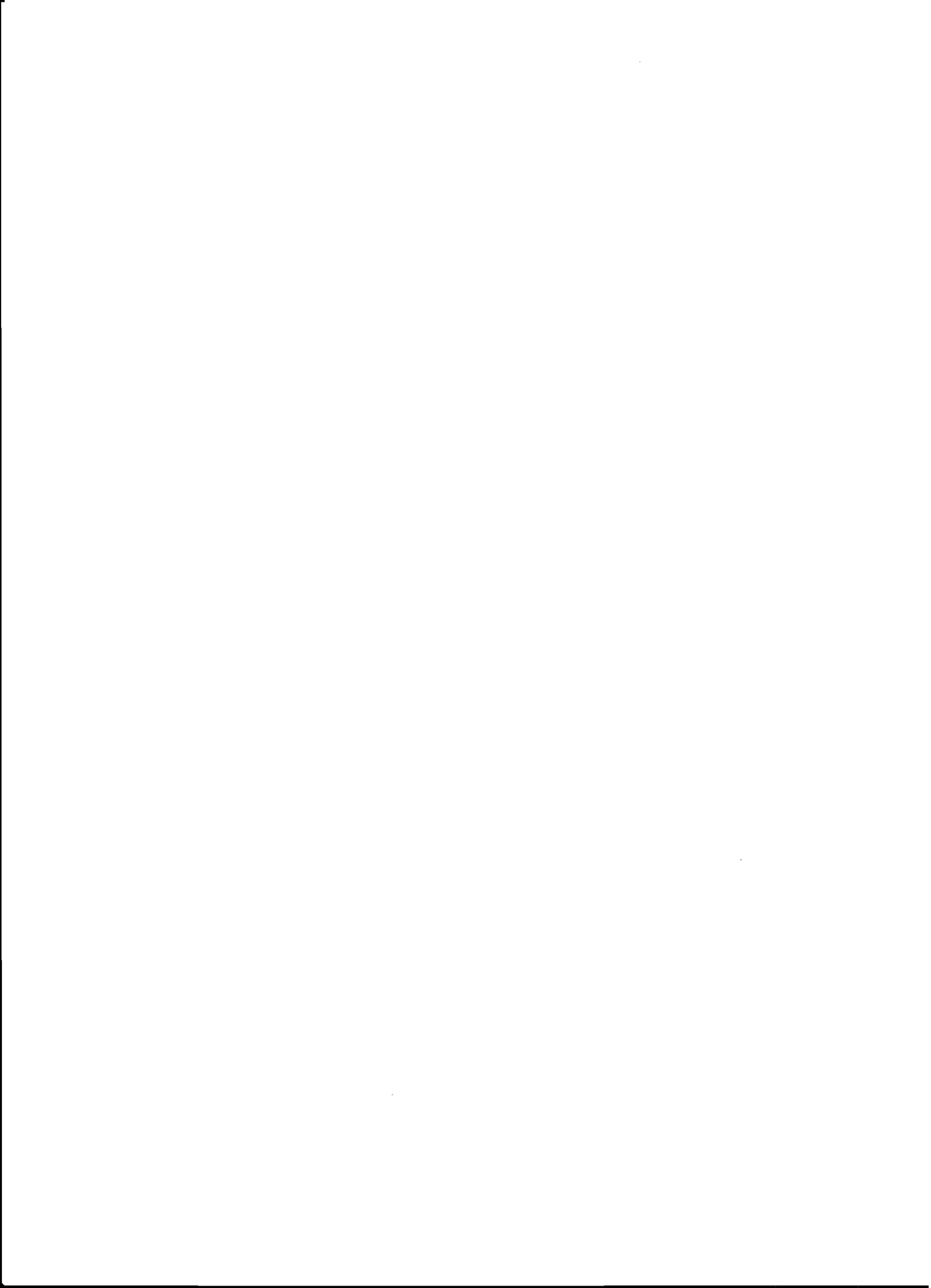
19 MR. VOWELS: Yes.

20 (A video was shown.)

21 MR. HANNON: Now is the time for the applause. We're
22 done. That concludes our presentation.

23 MR. VOWELS: Thank you, Mr. Hannon. We'll do the
24 question-and-answer portion with Horseshoe at the end.

25 At this time the next person that I have to address the



1 commission would be Reverend John Wolf.

2 Reverend Wolf, are you here? Reverend Wolf, how are
3 you today? Nice to see you.

4 REVEREND WOLF: I'm fine. Thank you.

5 MR. VOWELS: I have some sheets here that show some
6 other people in your group. Is David Byrum also associated
7 with you?

8 REVEREND WOLF: Yes.

9 MR. VOWELS: Okay. Will you be long?

10 REVEREND WOLF: Well, we have several presentations.

11 MR. VOWELS: My question to you is how do you want to
12 line up the speakers? Will you have more than one speaker?

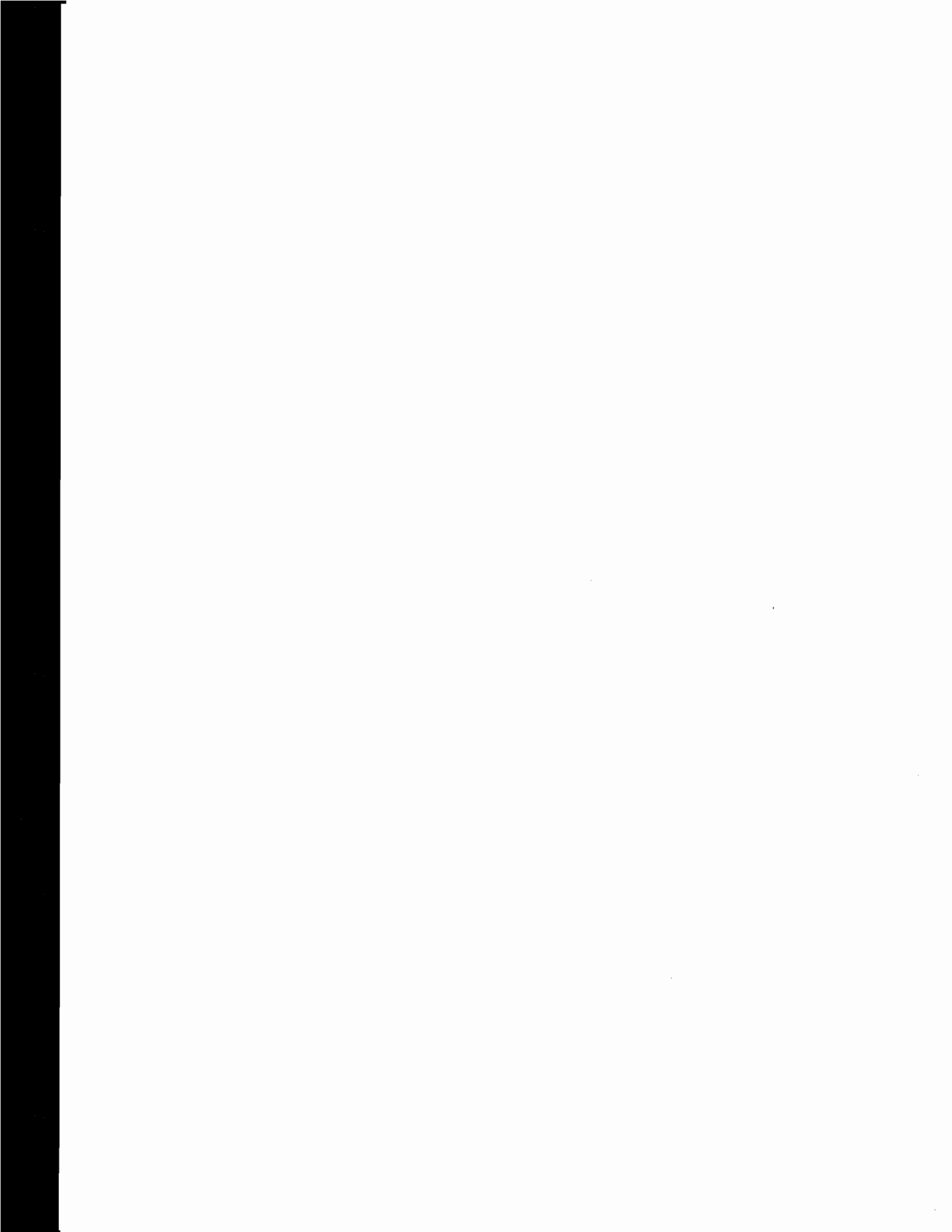
13 REVEREND WOLF: Well, I hope I don't take as much time
14 as Rick Mazer. But after I finish, Anita Bedell from
15 Illinois will speak to the Illinois issue. And you have two
16 or three others who are here.

17 Let me ask you, Rick, all these people that are here
18 from Horseshoe, are they on the payroll?

19 MR. VOWELS: Reverend Wolf, if you'll just present to
20 us.

21 REVEREND WOLF: Yeah. Well, I wanted you to know we
22 have a contingent here who are not on a payroll, who are
23 here voluntarily and at their own expense.

24 My name's John Wolf. I'm from Valparaiso. I've been
25 head of the -- founder of the Indiana Coalition Against



1 Legalized Gambling since 1993. There has been no expansion
2 of gambling in Indiana since 1993.

3 My background is entirely in this state. I'm a United
4 Methodist pastor, retired. I've served Evansville and
5 Hammond, South Bend, Ft. Wayne. I know this state very
6 well. My family came here in 1830-something.

7 Furthermore, the major of having ethics in director's
8 work led me to this subject. I'm speaking particularly to
9 the ethics of Mr. Binion and of Horseshoe, whether it's in
10 this state or others.

11 The Gaming Commission is charged by the governor to
12 protect the public interest in accord with the Riverboat
13 Casino Law of 1993. At times it has appeared that many
14 state commissions have become cheerleaders for the casinos
15 or appeared inferentially soft on regulations of the
16 casinos.

17 In an article in "The Wall Street Journal" of August
18 17th, this year, four states are listed together by Frank
19 Fahrenkopf, president of the American Gaming Association,
20 representing the big casino operators. Among these are
21 Indiana. Nevada, New Jersey, Missouri, and Indiana, among
22 those who are inferentially soft on regulations.

23 The Indiana Coalition Against Legalized Gambling is a
24 grassroots movement. It has opposed all gambling expansion,
25 supports a hard-line policing by the Indiana Gaming

1 Commission on the relicensing of Jack Binion. We ask you to
2 do the right thing for Indiana and deny the license.

3 I regret that the wedding of my granddaughter prevented
4 me from appearing before you on August 20th, 1999, in
5 opposition to the licensing in the first place, the
6 conditional licensing. And I thank Jack Thar and the staff
7 for a transcript of that hearing.

8 My reply to Mrs. Ann Bochnowski's questions on the
9 character issue at the time, my reply would have been
10 different. Let me explain.

11 Mrs. Bochnowski asked Jack about the unsavory
12 characters he did business with. Jack's reply was an
13 understatement, which he said, In the gambling business are
14 people not of the highest quality character. I rubbed
15 elbows with those kinds of people, but I'm not associated
16 with them.

17 Not associated? He was associated daily with two of
18 his own family as Chairman of the Board of a family-owned
19 corporation. His father, the late Benny Binion, was one of
20 the notorious founders of Las Vegas after being run out of
21 Dallas, Texas, for illegal gambling. Benny served time in
22 prison and was in constant friendship with gangsters like
23 Meyer Lansky. According to the prize-winning investigating
24 reporter and author of "Temples of Chance," David Johnston,
25 the FBI had 1,298 pages on Benny, who also said to a Texas



1 reporter, I'm still able to do my own killings.

2 Benny Binion was Jack's mentor. He trained the man who
3 states in his commercials, I'm a gambler and have been a
4 gambler all my life.

5 Then there's another member of the corporate board,
6 brother Ted, who was murdered after a career of drugs and
7 gangster associations. Both Benny and Ted were denied
8 licenses in Nevada. Jack absorbed the Las Vegas way of life
9 from 1964 to 1998 as President and CEO of Horseshoe. Jack
10 kept his own slate clean, but there is such a thing as
11 corporate corruption. The Illinois report states the Nevada
12 Control Board expressed reservations regarding Mr. Binion
13 and his manner of operating a casino within a regulated
14 environment.

15 Anita Bedell will speak after I've completed my remarks
16 rather than here at this point.

17 When the Illinois Gaming Commission declared Binion
18 unfit for a license, it changed the game dramatically and
19 put the Indiana Gaming Commission under great pressure.
20 Originally the two states were linked together. If Indiana
21 had declared him unsuitable, Illinois would have done the
22 same. The reverse would also be true, for it is rare in
23 this regulatory business that one state unit would override
24 the other.

25 Illinois denied Binion a license. The explanation is

1 not just as simple as Hannon gave awhile ago. It's here in
2 59 pages of report from their staff delineating why. I read
3 this entire report. They refer to, quote, His disturbing
4 pattern of business ethics in Nevada, Mississippi, and
5 Louisiana; the flouting of the law when pursuing personal
6 interests of those of his friends. Was Illinois wrong?

7 One of these, quote, friends, of Binion was Kamel
8 Nacif, a high-roller, multimillionaire from Mexico. He was
9 arrested in 1993. Binion put up \$2 million bail for Nacif
10 because he said he wanted his business at Horseshoe. The
11 Nevada Gaming Control Board said Nacif, quote, associated
12 with narcotics, firearms, money-laundering.

13 Not associated? Ironically Binion is now suing Nacif
14 for \$3 million in bad gambling debts.

15 In the contentious family suit of sister Becky against
16 her brother, Jack, in 1996 for taking money from Horseshoe
17 to colonize gambling businesses elsewhere, he evidently lied
18 about fulfilling his breach of fiduciary duty as President
19 and CEO in Las Vegas. He settled for \$28 million. This
20 would seem an admission of guilt.

21 The head of the Louisiana State Police Gaming Division,
22 Lieutenant Dave Morgan, said they turned down Binion because
23 he had been fined \$1 million in Nevada for violating federal
24 law that requires all transactions of more than \$10,000 to
25 be reported. The Division of Gaming Enforcement's turn-down



1 of Binion was reversed by the Riverboat Gaming Commission.

2 Horseshoe Casino was the first casino to come up during
3 the prosecution's case before the federal grand jury against
4 former Governor Edmund [sic] Edwards. Edwards is now in
5 prison for accepting bribes.

6 On this matter, "The Louisiana Times" said, quote, When
7 Binion was called to testify before the grand jury
8 investigating Edwards, he asserted his Fifth Amendment
9 protection against self-incrimination and refused to answer
10 questions.

11 What should be more bothersome to us here in Indiana is
12 the statement Binion made to the press on February 12, 2000,
13 where he stated his vision for Northwest Indiana.

14 I think, sir, I sent you copies of that particular
15 document in the mail along with ten questions that were sent
16 to you, care of Mr. Thar.

17 In this statement he said, Northwest Indiana would
18 rival Las Vegas. That's a denial of what Mr. Wagner said a
19 while ago. His intention is, if dockside gambling is passed
20 by the legislature, to turn this area of the state into the
21 Las Vegas of the Midwest.

22 The Indiana Gaming Commission must seriously consider
23 the implications of this purpose. By no stretch of the
24 imagination did Hoosiers change the constitution in 1986 in
25 order for Las Vegas to colonize Indiana; yet, that is all

1 Binion knows and has demonstrated in three states. He may
2 deny his revealing statement for reasons of public
3 relations; nevertheless, this is how he thinks.

4 In Nevada the gambling industry controls the city, the
5 county, and the state government. Former governor and
6 Senator Paul Laxalt said, What may be a proper standard of
7 morality in Nevada may not be a proper standard elsewhere.
8 Certainly not in Indiana.

9 How well he spoke. Las Vegas is number one in gambling
10 addiction, number one in suicides, number one in divorce,
11 number one in high school dropouts, third in bankruptcies,
12 and fifth in crime. Las Vegas may have another unenviable
13 record: 136 pages of prostitution in the yellow pages of
14 the telephone book.

15 We know Binion really wants to set Indiana on this
16 course. Our question is: Does the Indiana Gaming
17 Commission want to do the same?

18 I have just finished reading this book, "Money and
19 Power: The Making of Las Vegas" as told 1948 to year 2000.
20 The Binions are mentioned in that book. I will not read
21 from it. It's written by award-winning Sally Denton and
22 Roger Morris, who was a member of the National Security
23 Council under Presidents Johnson and Nixon. To me, it's
24 documentation, footnoting a very scholarly work. Every one
25 of you needs to read that. It details the corruption



1 between gambling owners and politicians and the Las Vegas
2 way of life. This commission must ask the vital question:
3 Is that what Indiana wants? Are the Midwest values of
4 Illinois and Indiana the same or better than Nevada,
5 Mississippi, and Louisiana? I think they are.

6 The training his criminal father gave him, his pattern
7 of business in three states that Illinois found to be a
8 trail -- quote, A trail of poor business practices,
9 regulatory violations, and financial malpractices. And most
10 of all, by his stated purpose to turn Indiana into Las
11 Vegas, are reasons Binion must be strongly rejected by this
12 commission. I think that's verified by this morning's
13 "Indianapolis Star" editorial, which said exactly that.

14 Another matter I'll call to the attention of the
15 commission, rereading the transcript from the 1999 license
16 hearing, I note on pages 158 and following that Jack Thar
17 goes out of his way to vouch for and boost Jack Binion and
18 excuse his actions with friends as, quote, Acts of
19 kindness. Is this the proper role for the Executive
20 Director, who I admire, to take with the petitioner?

21 Furthermore, is it proper for one of the lead
22 investigators at that time, Mr. Floyd Hannon, who spoke to
23 you awhile ago, to resign in May 1999, and then be employed
24 by Mr. Binion in June 1999?

25 In my brief acquaintance with Jack Binion, I found him



1 affable. In fact, we kind of made a date for lunch here
2 before the meeting started. He's affable, he's friendly,
3 he's pleasant as a casino host must be to his customers and
4 employees. But this hearing is not about personality. It's
5 about the ethics of business practices. As previous
6 investigations show in detail what he learned in Las Vegas
7 and he doesn't know anything else about that, about
8 business.

9 Do what is right for Indiana, not for Jack Binion. You
10 will be sending a message across the nation that Indiana
11 does not have an open-door policy on gambling. Ms.
12 Bochnowski's question on the character issue is more valid
13 than ever. On that score, we ask, If Binion can come in,
14 can anyone come in? It's Hoosier values against Las Vegas
15 money and muscle.

16 If you're not sure as a commission, recommend either no
17 license with six months to sell, as Illinois did; or better
18 yet, recommend a statewide referendum on the casino issue,
19 something we've never had in Indiana.

20 Thank you for listening to the other side of the
21 story. I appreciate any questions you may have to ask.

22 MR. VOWELS: Thank you. My understanding is Ms.
23 Bedell is next.

24 REVEREND WOLF: Anita Bedell from Springfield,
25 Illinois, has a statement to make about the work of -- the

1 same comparable work that we do here.

2 MR. VOWELS: Thank you.

3 Ma'am.

4 MS. BEDELL: Thank you for allowing me to speak. My
5 name is Anita Bedell and I'm from Illinois. I'm here today
6 to represent the National Coalition Against Gambling
7 Expansion.

8 Mistakes were made when a newly appointed board was
9 asked to make a decision about the purchase of the Empress
10 Casino in a special meeting on November 30th, 1999. We had
11 a new governor in 1999. And after the Gambling Act was
12 passed, the administrator left, four of the board members
13 left, and we had one chairman who had experienced serving on
14 the board. All the other people were new. One of the board
15 members, this was her first meeting when she was asked to
16 approve the sale of the Empress Casino. So this was the
17 situation in Illinois. They were under a lot of pressure;
18 they were under a deadline; and mistakes were made. The
19 vote was three yes; one voted no; one excluded himself.

20 Later, as I'm sure you know, the Gaming Board Staff
21 Report was released. At that meeting, it was most unusual
22 because the board chairman did not ask for a recommendation
23 from the staff. They just proceeded directly to a vote.

24 In January of 2000, a "Chicago Tribune" headline:
25 Casino Probe Ignored. And it says, The disturbing -- they



1 quoted from the Staff Report, which was leaked to the press.
2 The disturbing pattern in Mr. Binion's business practices
3 and an unwillingness to comply with existing laws, rules,
4 and/or guidelines, whether they arise from ordinary business
5 convention, regulatory decision-making, or federal and state
6 law. Particularly, when pursuing his personal interests or
7 those of his friends, Mr. Binion appears to view such laws
8 as obstacles to circumvent rather than standards he is
9 obliged to follow. The result has been a trail of poor
10 business practices, regulatory violations, and financial
11 malpractice.

12 After this story appeared, approximately two weeks
13 later the chairman resigned. The one board member who had
14 abstained was made chairman of the board. The investigation
15 continued; and at the July meeting of 2000, by a unanimous
16 vote, the two people who had previously voted for the sale
17 of the Empress to Mr. Binion reversed their votes, and they
18 voted unanimously to deny the license renewal.

19 The Gaming Board's decision to deny the renewal of the
20 license was based on Mr. Binion's unsuitability as the key
21 person and on Empress's failures since being acquired by
22 HGHC to continue to meet all the requirements of the
23 Riverboat Gambling Act and rules. And I'm sure you've all
24 read a copy of what the allegations were.

25 One of the compliance issues was HGHC's execution of a



1 \$20 million consultant agreement and payment to Empress's
2 former shareholders where there had been no receipt of
3 fair-market value for reported services rendered to
4 documentation of the work. According to a news article,
5 July 20th of 2000, the Gaming Board Staff said that it
6 appeared that a \$20 million consulting fee actually might
7 have been an avenue for Binion to increase the purchase
8 price of Empress, given the company's added value from
9 dockside gambling, without changing its price reflected in
10 the financing. Under the terms of the agreement, Horseshoe
11 Gaming was to pay \$4 million upon the consummation of the
12 agreement and \$4 million in each of the next four years
13 contingent upon a continuation of dockside gambling,
14 according to the Staff Report. The 1999 gambling law, which
15 allowed dockside gambling, had a clause that if any part of
16 the law was found unconstitutional, the whole law would be
17 thrown out. That's why the contingency agreement is
18 questionable.

19 The same thing happened with the racetrack, when
20 Arlington Race Track sold to Churchill Downs. They had a
21 contingency contract there saying that they would get more
22 money if the law was allowed to stand.

23 In January of this year, the Gaming Board filed a
24 formal complaint -- and I have a copy for you in my
25 presentation -- where they fined the company \$95,000. And



1 if you look under the facts, 1 and 2, they were fined for
2 entering into a consulting contract with John Glennon only
3 eight days after the Gaming Board had voted to declare Mr.
4 Binion ethically unfit to run the Illinois casino. Mr.
5 Glennon and North American Capital Opportunities is the same
6 contractor referenced in the notice of denial. What you
7 might not know and what is in a story in "The Chicago
8 Tribune" on January 23rd, 2001, is Mr. Glennon was the
9 Finance Committee Chairman for Governor George Ryan's
10 campaign organization. According to the Tribune, he was a
11 major player in the drive to win legislative approval of the
12 governor's \$12 billion Illinois First Program, which is a
13 pork barrel program which was used as leverage to pass the
14 Dockside Gambling Bill in 1999.

15 Gambling interests are trying to pass dockside gambling
16 in Indiana. Will Mr. Binion enter into the same type of
17 contractual relationships for lobbying in Indiana?

18 When Mr. Binion and his organization appeared before
19 the Illinois Gaming Board in October 1999, they said that
20 several states had investigated Mr. Binion and licensed
21 him: Nevada, Louisiana, Mississippi, and Indiana. And they
22 said Illinois should do the same thing.

23 The agreement between Mr. Binion and the Illinois
24 Gaming Board do not require Mr. Binion to admit any
25 wrongdoing; however, I ask that you look at the charges in



1 the letter of denial, the disciplinary complaint from
2 January 31st, 2001, and see that the pattern continues.

3 It has taken 20 months for the Illinois Gaming Board to
4 resolve the dilemma that resulted from the sale of the
5 Empress Casino to Mr. Binion. While there was a settlement
6 and Mr. Binion was allowed to sell the Empress Casino for a
7 profit, the bottom line is that he was found unsuitable, and
8 he cannot be licensed in Illinois.

9 This is not about character or the family backgrounds
10 of Mr. Binion. It's about financial integrity and business
11 practices of a casino operator in his operations. The
12 Illinois Riverboat Gambling Act's stated purpose is to
13 benefit the people of the State of Illinois, which the
14 legislature recognized can only be successfully accomplished
15 if public confidence and trust in the credibility and
16 integrity of the gambling operation and the regulatory
17 process is maintained.

18 If you renew the license of Mr. Binion's Horseshoe
19 Casino, how will the people in this state and the casino
20 companies view the regulatory process in Indiana? We ask
21 that you follow the lead of Illinois and deny the license.

22 Thank you.

23 MR. VOWELS: Thank you, Mrs. Bedell.

24 REVEREND WOLF: We have a few brief statements to be
25 made by others who are here. Do you have the list of their



1 names, sir?

2 MR. VOWELS: I have Daniel Eckart. Is he with your
3 organization?

4 REVEREND WOLF: Yes.

5 MR. VOWELS: And Dick Hamilton, David Byrum, Paul
6 Arnold. Those are the names.

7 REVEREND WOLF: They have brief statements from other
8 parts of the state.

9 MR. ECKART: My name's Daniel Eckart. I'm a United
10 Methodist pastor in the North Conference, and I'm the Chair
11 of the Conference Committee on Gaming Issues.

12 I want to make it clear I don't have anything personal
13 against Jack Binion. I just met him through John Wolf
14 before the meeting. And I'm sorry that I wasn't also
15 invited out to dinner. It will probably be a very nice one,
16 but nevertheless...

17 This is not -- this is not a Hammond issue. It's a
18 state issue, the State of Indiana. And I would have to say
19 that to some degree I would applaud what Jack Binion has
20 done with a lot of the money from the Horseshoe here in this
21 area. But I would say that based on the reports that we
22 have in newspapers and books that this is not out of any
23 philanthropic motivation or love of humankind, but it just
24 simply is good PR to cover up corrupt business practices and
25 an unethical manner of doing business.

1 And I think that the more that any community or any
2 state becomes dependent upon an economic base that comes out
3 of corrupt business practices is on very tenuous ground, and
4 I would urge you to deny the license at this time.

5 MR. VOWELS: Thank you, sir.

6 I have the list of the other three. Dick Hamilton.

7 MR. HAMILTON: Good morning. Thank you, sir. I am
8 Dick Hamilton. I'm a member of the Coalition for which John
9 Wolf has spoken. I've been a resident of Indiana for a long
10 time.

11 There is a surreal kind of feeling about this meeting.
12 Has it ever occurred to anyone here that there is no
13 comparable commission to investigate when a new movie mall
14 is put in place? There is no comparable state commission to
15 investigate when additional golf facilities are built or a
16 new baseball team would like to come into Indiana. Why is
17 it that there have to be the donated time of able citizens
18 throughout the state to monitor this particular kind of
19 enterprise uniquely in our public life together? The
20 answer's very simple. The answer is the experience of
21 American communities and the nation as a whole.

22 And I invite the commissioners here to put in context
23 the very impressive financial data which can be brought by
24 the gambling industry to this kind of an event and to notice
25 that we do not have offsetting data, though that kind of

1 data has gradually accumulated across the country; and twice
2 before in the lifetime of our republic has resulted in the
3 turning back from the easy appeal to gaming and gambling as
4 a source of public revenue and private benefit. That
5 history is documented over and over again, and it is very
6 important that specific decisions in Indiana be made against
7 that larger context.

8 Now I recognize very clearly that the issue before us
9 today is a very narrow issue of the licensing of one
10 management team to the enterprise, one among many, in
11 Indiana. Already in Indiana's fascination with gambling
12 income, in another context, outside the present moment, the
13 lottery is under problems, as is other -- as are other
14 aspects of gaming income because of the Build Indiana Fund.
15 That is not specifically before us, but is symptomatic of
16 the experience of the American public. It is not accidental
17 that all of the testimony brought to extol the benefits of
18 this enterprise have come from people either on the payroll
19 or struggling desperately as public officials to make ends
20 meet for specific communities and for the state as a whole.
21 It is relevant that that turn to that source of income has
22 twice in United States history been denied by state after
23 state after periods of romancing the gaming industry.

24 I have to register a personal animosity here. I'm
25 sorry. A personal response to quoting the Bible and the



1 Golden Rule as the benefit and the basis for the work of the
2 gaming industry. The financial data we do not have is all
3 of the dollars which flow out of Indiana into private
4 pockets from where? From the citizens of Indiana and our
5 guests from Illinois and elsewhere, who risk, sometimes
6 voluntarily and sometimes under compulsion, income which is
7 an income transfer from personal resources to the gaming
8 industry.

9 I ask you as commissioners to move beyond narrow legal
10 requirements without proving criminality. That's not your
11 commission. Your commission is what is good for the State
12 of Indiana. Is the influence good? Is the presence good?
13 Are the economics good in the longrun and on the large
14 scale? Not narrow definitions of criminality but positive
15 influence for the well-being of the people of Indiana.

16 Please hold the narrow question before you in that
17 larger context. I believe if you do, you will see in this
18 specific instance that we should turn, at best, to other
19 management and in the longrun to other sources of public
20 benefit.

21 Thank you.

22 MR. VOWELS: David Byrum.

23 Thank you.

24 MR. BYRUM: My name is David Byrum. I'm a United
25 Methodist pastor in the North Indiana Conference. I didn't



1 prepare a statement before coming here. I put my name on
2 the list because I wanted to come up here close to you and
3 look in your eyes. I wanted to remind you who you are as
4 Hoosiers and lift up to you the statement that Mr. Mazer
5 made just a few minutes ago. I'm quoting him. Jack
6 Binion's philosophy goes to the heart of a person. It does
7 not stop at their work. It forever changes their
8 perspective on life.

9 I hope behind me the people who work for him will
10 remember what's coming for them. It goes to the heart of a
11 person and forever changes their perspective on life.

12 Surely this must matter to you. I hope you will deny
13 the licensing of this one. I know the horse is out of the
14 barn. That's a Hoosier reference. But these employees will
15 be re-employed by someone with good business practices,
16 quote-unquote. Their jobs aren't in jeopardy. Don't feel
17 under pressure from them. Someone else will come along.
18 The question here is Jack Binion. I hope you will listen
19 very closely to what Mr. Mazer confessed to all of us.

20 Thank you.

21 MR. VOWELS: Thank you, Mr. Byrum.

22 Paul Arnold.

23 MR. ARNOLD: Good morning. I'm here, not primarily on
24 behalf of the Indiana Coalition; I'm here primarily as a
25 resident of Hammond, Indiana. I'm a pastor in Hammond. And



1 I just want to share with you a little bit different picture
2 than what you saw in the video, at least from people that I
3 live with and talked to.

4 I live on a street that has been totally rebuilt with
5 new storm sewers, and it's a wonderful street. I live on a
6 street that has new garbage cans that I take out to the curb
7 every week, and I enjoy that. And I applaud the city
8 council and our mayor who has said we will use gambling
9 funds only for infrastructure, at least primarily for
10 infrastructure purposes.

11 But I also pastor members of a church, some of whom are
12 employed by the casino industry, not just at Horseshoe
13 Casino, but others as well. I want to tell you just a
14 couple of brief stories of those folks.

15 One of those persons tells me that her hours that she
16 works continues to be changed, and she finds it difficult to
17 participate in a number of things with her family as well as
18 her church life because of the kind of hours that she
19 works. One time it's 2:00 o'clock in the afternoon till
20 10:00 at night; sometimes from 4:00 in the evening till
21 early in the morning. Again, it's a very difficult time for
22 her family life.

23 I share with you a story from a young woman, who is a
24 member of our congregation who's employed on a casino boat
25 who has stopped attending church. And I noticed her



1 attendance after awhile. I called her and said, We've
2 missed you.

3 And she said to me, Well, you know I've got a new job
4 and I'm working there now. But, she said, I'm ashamed.

5 And I said, Well, you know, why are you ashamed?

6 She said, I'm ashamed that I work at a casino.

7 Now not every employee is that way. I'm just -- I know
8 that. This was just a story from one person who said she
9 didn't feel good. But she's there because it's a
10 good-paying job; and she's able, she feels, to provide for
11 her family. But she's ashamed about it.

12 I don't know about the business practices of Jack
13 Binion. That's why I can't speak to that issue. But I
14 think I can speak to the general issue of how people are
15 responding, at least in my contacts with folks who work in
16 the gaming industry.

17 And my concern is that I would rather have whole people
18 rather than whole streets and whole garbage cans. And if
19 the business practices that, at least what I hear, you know,
20 are going to be done, it doesn't sound to me like it
21 encourages whole persons. So I would hope that you keep all
22 of that in context as you consider renewing the gaming
23 license for Hammond, Indiana.

24 Thank you.

25 MR. VOWELS: Thank you, Mr. Arnold.



1 The next that I have here is in reference to the City
2 of Whiting: Mayor Bercik, Karen Krull, and John Toleikis.
3 If you'd like to come up to the table.

4 REVEREND WOLF: This completes our...

5 MR. VOWELS: Thank you, Reverend Wolf.

6 MAYOR BERCIK: Good morning. Five years, that's quite
7 a long time, isn't it?

8 I'm gonna try to be as brief as I can. I know there
9 will be other people coming forward. So I will start.
10 Commissioner Vowels and the members of the Indiana Gaming
11 Commission, thank you for this opportunity to speak before
12 you this morning.

13 My name is Robert J. Bercik. I am the Mayor of the
14 City of Whiting, Indiana. Before I begin I would like to
15 introduce two individuals from the City of Whiting who will
16 be addressing you this morning. They are Karen Krull,
17 President of the Whiting-Robertsdale Chamber of Commerce;
18 and John Toleikis, President of the Whiting-Robertsdale
19 Community Improvement Corporation.

20 We are here -- I'm sorry -- we are each here before you
21 today to speak about the positive impacts the Hammond gaming
22 operation has had on our community from three unique
23 perspectives.

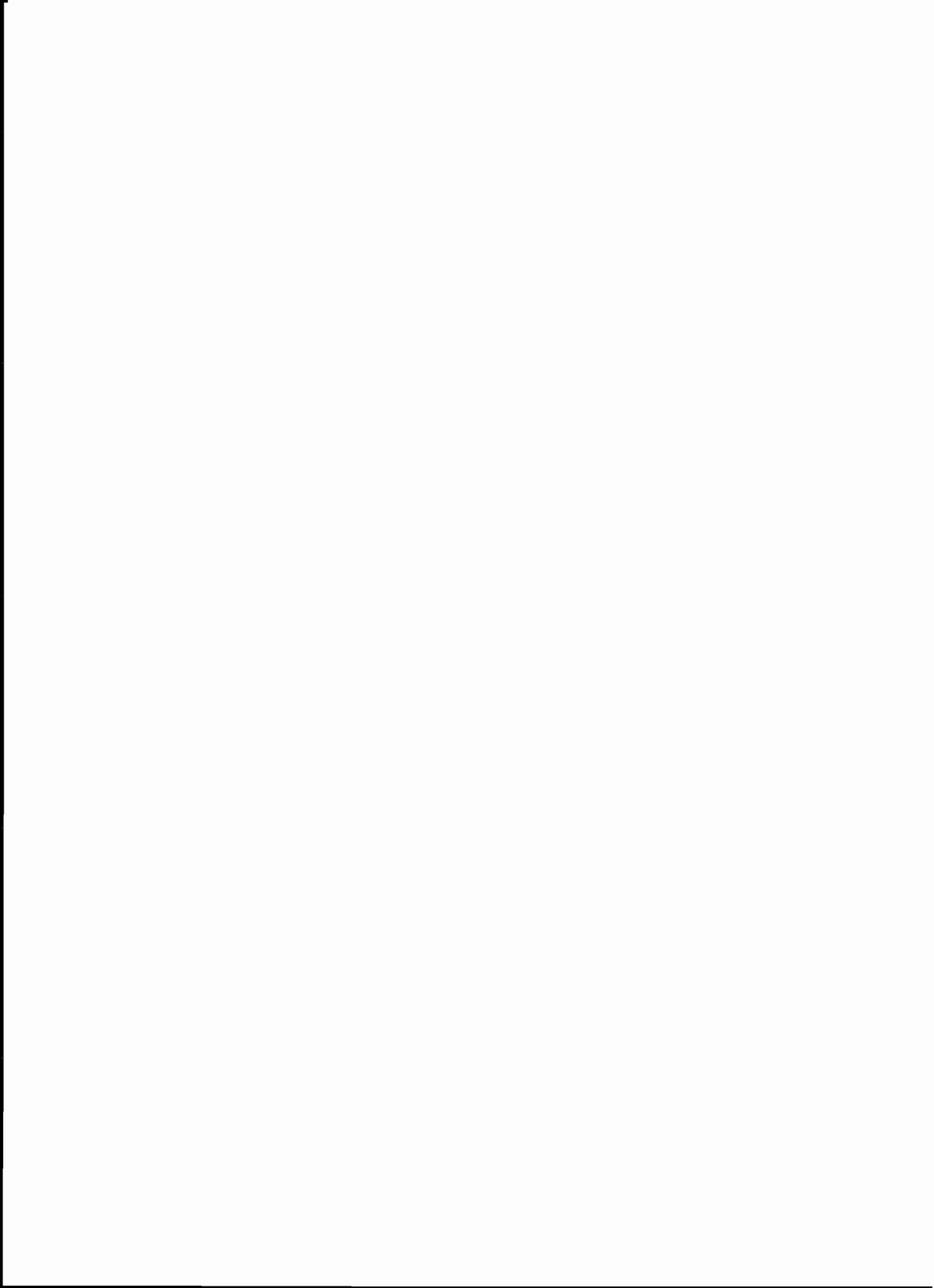
24 In 1995, Dr. Steve Levin, the President of the Chamber
25 of Commerce, and I spoke before the same commission. The



1 commission and then Lake Michigan Charters, Ltd., agreed to
2 include a line item of \$1,250,000 over a period of five
3 years for public safety and economic development. I am here
4 today to thank the commission for its foresight, but
5 especially Lake Michigan Charters, Ltd., the Empress Hammond
6 Casino, and the Horseshoe Casino Hammond for its continued
7 commitment and proactive response to the possible negative
8 impacts and its provisions to stimulate economic development
9 opportunities in a community adjacent to and in the shadow
10 of its operations.

11 On August 14th, John Toleikis and I had the opportunity
12 to meet with Mr. Thar, the Commission's Executive Director,
13 and his senior staff to discuss the impacts of Hammond
14 gaming operations on the City of Whiting over the past five
15 years. Most importantly we submitted to the commission our
16 five-year report of the Community Improvement Fund
17 established in 1997 to administer, manage, and improve
18 distribution of funds earmarked for the Whiting community.
19 You should have already received a copy for your review.

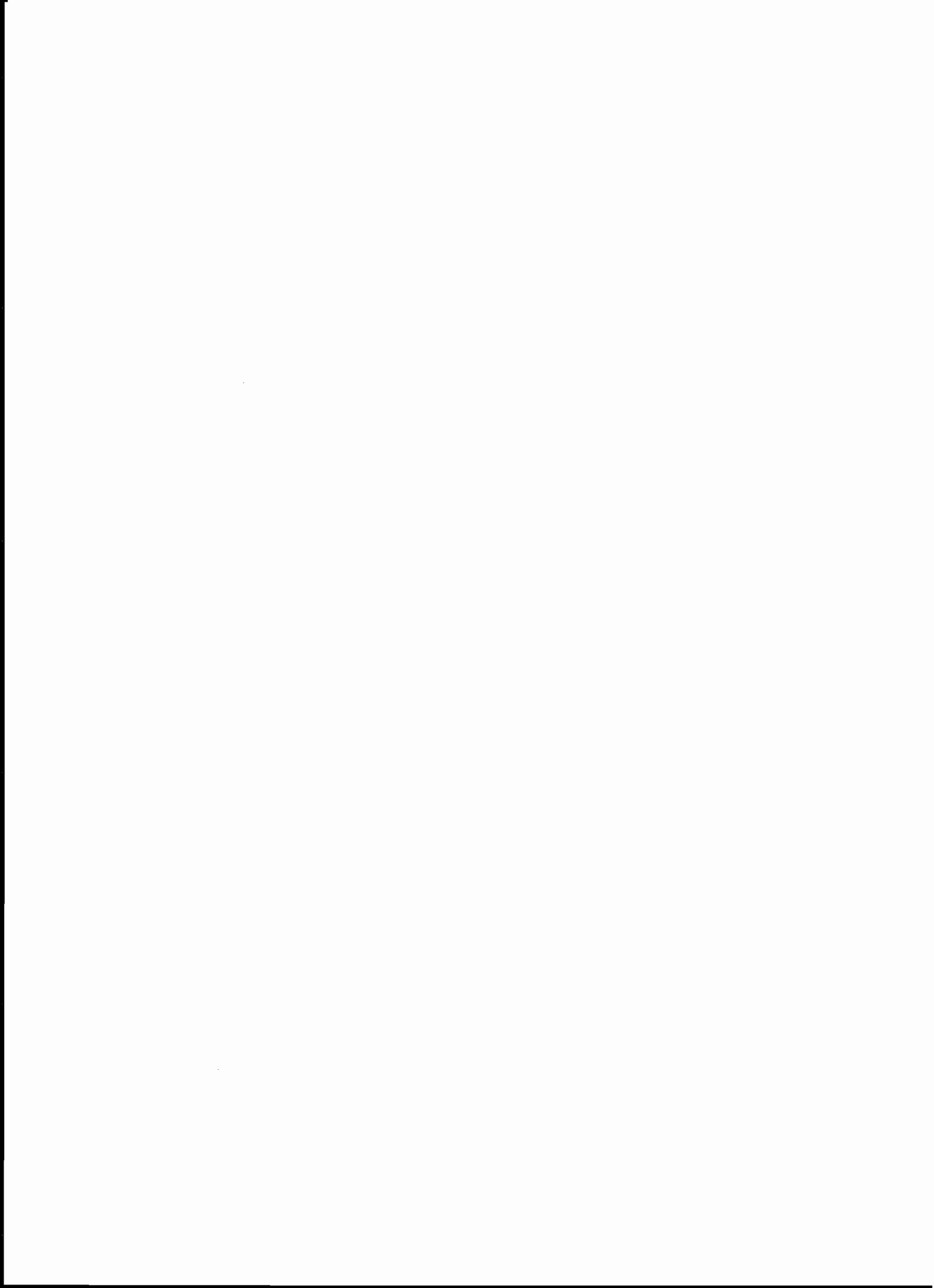
20 Since 1997, the Community Improvement Fund, CIF,
21 committee has met regularly on a monthly basis, acting much
22 like a trustee to ensure funds are distributed appropriately
23 accordingly to the terms of the 1995 certificate of
24 suitability. I believe that the CIF committee has been a
25 good steward of these funds.



1 Although public safety concerns have not increased
2 beyond our capability to respond appropriately, due to
3 interlocal communication, planning, and a proactive response
4 by all of those involved, we have set aside funds should any
5 public safety concerns need to be addressed.

6 Regarding economic development initiatives, we have
7 funded over 30 projects and programs to improve the quality
8 of life in our community. For example, in partnership with
9 local financial institutions, a program was established to
10 assist single-family homeowners in Whiting's redevelopment
11 area to improve the condition of their homes. A \$400,000
12 loan pool was established to stimulate major home
13 improvement in a neighborhood in need of private investment
14 with \$40,000 from the CIF to be used to underwrite the loans
15 to reduce interest fees. The City of Whiting and Build
16 Indiana Fund through the graciousness of Earl Harris, our
17 state representative, is matching \$75,000 of CIF funds to
18 light the pathways of Whiting Lakefront Park, home to
19 numerous summer events attended by persons from around our
20 region and the state.

21 Funds were used for a Phase 1 environmental site
22 assessment completed for lakefront property in order to
23 develop Whiting's first new residential subdivision in over
24 25 years. We have also established a Whiting-Robertsdale
25 Newsletter titled "The Right Stuff," which is published



1 monthly and delivered to the residents of Whiting and
2 Robertsdale through a partnership with the City of Hammond
3 and Mayor Dedelow.

4 This is only four examples of how our gaming funds were
5 utilized and leveraged through partnerships to stimulate
6 economic development in a variety of areas. Our five-year
7 report of the Community Improvement Fund details each
8 program and project.

9 I commend the Indiana Gaming Commission for its
10 foresight and the gaming operations for the commitment to
11 the adjacent community. The CIF funds have resulted in a
12 win-win situation for our community and the gaming
13 operations in the City of Hammond. The years to come, we
14 hope for continued cooperation and mutual benefits in
15 promoting public safety, community economic development, and
16 the quality of life on our common ground of Whiting and
17 Robertsdale.

18 With that in mind, on behalf of the City of Whiting, I
19 support approval of the Horseshoe Casino Hammond's license
20 to continue gaming operations in the City of Hammond.

21 Thank you very much for allowing me to come here
22 today. And I would like to now introduce Karen Krull,
23 President of the Whiting-Robertsdale Chamber of Commerce.

24 MR. VOWELS: Thank you, Mayor.

25 MS. KRULL: Thank you, Mayor, and good morning everyone.



1 The Whiting-Robertsdale Chamber of Commerce promotes
2 economic and business development of industry, retail
3 stores, professional offices, the community, and the
4 residents of the extreme northwest corner of Indiana.

5 For those of you unfamiliar with the specific geography
6 of this area, Robertsdale is the far northern section of
7 Hammond sitting on the southern shores of Lake Michigan.
8 Robertsdale's western boundary is Wolf Lake and the Illinois
9 state line, and on the east that meets Whiting. Although
10 physically in the City of Hammond's footprints, it is
11 separated from the rest of Hammond by open areas, brown
12 fields, the new golf course, and scattered industrial
13 sites. But back at the Chamber of Commerce we represent
14 both Robertsdale and Whiting. It's just one indication of
15 the long history that these two neighborhoods have shared
16 over the years. Over time they have grown into a single
17 community separated by a municipal boundary that snakes
18 quietly through neighborhood streets.

19 The Horseshoe Casino, formerly the Empress, is located
20 on Lake Michigan in the Robertsdale section of Hammond. The
21 Whiting-Robertsdale Chamber of Commerce has experienced a
22 very positive relationship with the casino throughout its
23 previous five years. The casino has been a strong financial
24 supporter of the chamber including membership and
25 sponsorship of various events held annually during its five

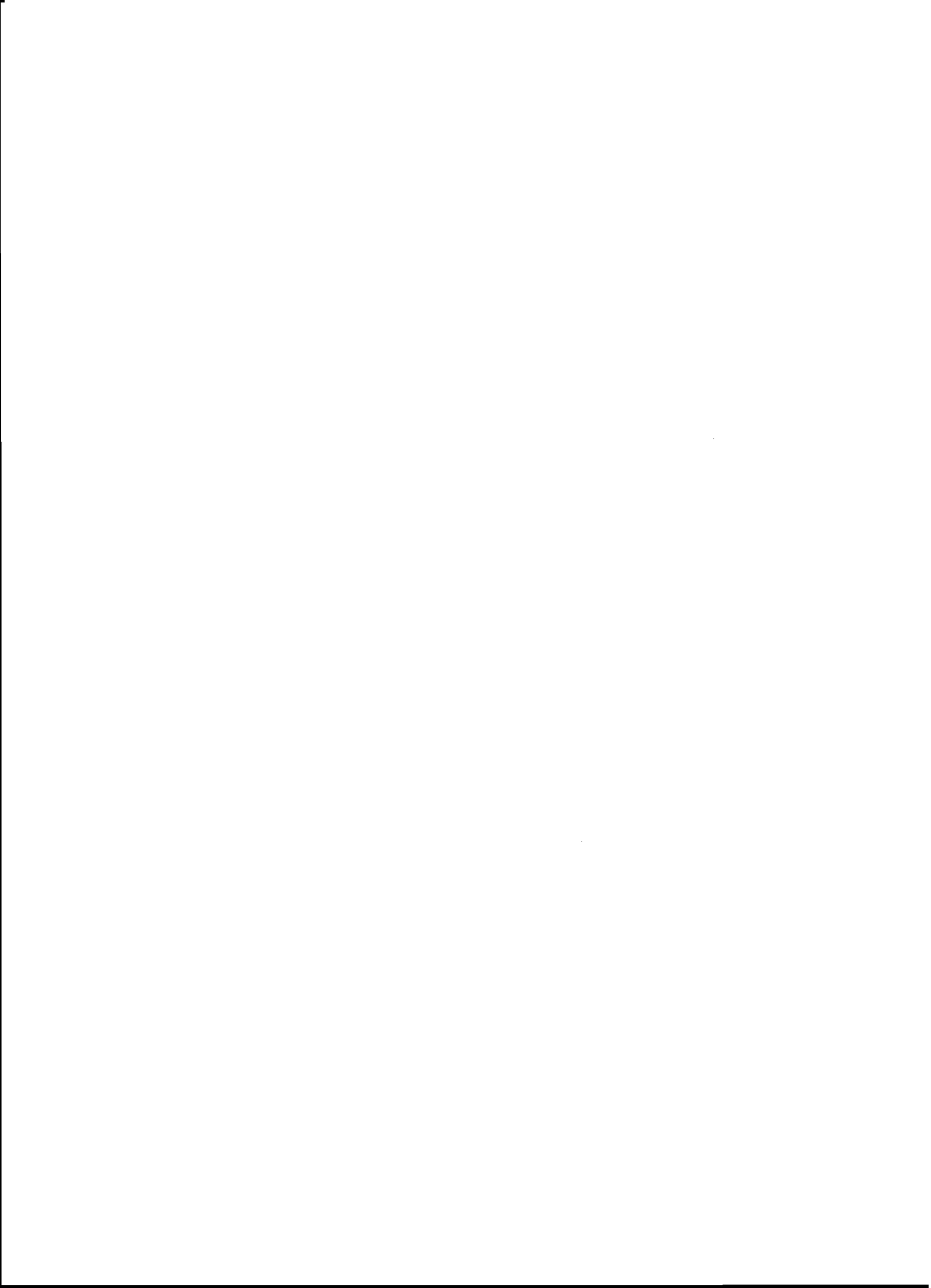
1 years. The casino has also been an active participant in
2 the organization of the chamber itself. Their director of
3 external affairs and communications has held the office of
4 first vice president and has also been a member of the board
5 of directors during its years. In this role, the casino has
6 offered their marketing expertise and experience as they
7 have participated in various projects and working committees
8 of the chamber.

9 Through the casino's funding to the Community
10 Improvement Fund, the chamber has been able to expand
11 various initiatives to help facilitate economic development
12 and improve the quality of life in the community itself.

13 The Community Improvement Fund has provided a five-year
14 summary of these projects to the Gaming Commission. This is
15 a long list of impressive projects that have been
16 accomplished as a direct result of Horseshoe's financial
17 support.

18 The Whiting-Robertsdale Chamber of Commerce looks
19 forward to continuing this strong relationship with the
20 Horseshoe Casino. Our collaboration with the Horseshoe has
21 helped stimulate a vibrant and economically viable community
22 to help them provide a welcoming environment to their
23 customers and visitors. We appreciate the Horseshoe's
24 interest in our Whiting-Robertsdale community.

25 In reaffirmation of our supporting letter to the



1 Indiana Gaming Commission earlier this year, the
2 Whiting-Robertsdale Chamber of Commerce fully supports the
3 continuation of the Horseshoe gaming license.

4 Respectfully submitted, Karen Krull, President of the
5 Whiting-Robertsdale Chamber of Commerce.

6 With that, last but not least, John Toleikis.

7 MR. TOLEIKIS: Thank you. Our mayor and the president
8 of our Chamber of Commerce have both indicated the community
9 support for the continuation of the gaming license for the
10 Horseshoe Casino. A few examples were mentioned to
11 illustrate the positive effects on our city: Improvements
12 to housing, low-interest loans in our redevelopment area, a
13 new community newspaper, lighting of our lakefront park to
14 improve its attractiveness and safety.

15 How about 16 more examples? In honor of our Armed
16 Forces, two memorials were improved. Our original memorial
17 to Whiting's World War I and World War II heroes was
18 beautified and made comfortable to visit. It's right in the
19 center of our town where the kids and veterans sit side by
20 side. On the same street a few blocks away, the Vietnam
21 veterans needed help to finish their efforts to honor more
22 recent heroes. Help was provided to complete their
23 fund-raising efforts and to relocate an interfering
24 stoplight. In the parks and public spaces, four small
25 park-like commons areas were created out of empty public



1 lots. Each of these serve as entrances to the community,
2 inviting people to stop and rest, view public art, and learn
3 a little about Whiting.

4 Binhammer Commons pays tribute to community
5 involvement. Centennial Commons provides a landscaped area
6 to sit at tables. Welcome Commons says hello in some 30
7 languages. Founders Commons will show the depth of
8 Whiting's history.

9 Public art: Artist Mitch Markovitz created a Whiting
10 poster for participation in the Lake County poster series
11 promoting the South Shore Line and Urban Electric Railway.
12 Banners were created from this poster and hang from
13 lampposts along our downtown district. Additionally, two
14 stone sculptures were commissioned and placed in our new
15 commons.

16 Economic development: Development of a web site for
17 the entire city, including government, business, activities
18 and events, kept current throughout the year; a community
19 survey to fulfill requirements for a documented vision for
20 the city; the 119th Street billboard program, created to
21 promote business and community activities which provide
22 year-round updates on Whiting activities; Main Street, USA,
23 a promotional video, distributed in response to inquiries
24 about Whiting and the area nearby. The Chamber brochure and
25 Chamber visitors' guides, also supplied by Empress money and



1 Horseshoe money, are used along with the video to further
2 help new visitors.

3 And there's more: Support of historic housing, support
4 of a local art gallery, support of a traveling billboard
5 promoting the Whiting area, the tree planting in our
6 redevelopment area.

7 I could go on for several more minutes. But the point
8 is this is all possible only because of the support of our
9 local gaming operations. We want to thank the Horseshoe
10 Casino for its past support and for its recent decision to
11 stay involved by continuing the contributions to Whiting.

12 I echo the thoughts of my mayor and chamber president
13 by saying we support the continuation of the Horseshoe's
14 gaming license.

15 Thank you very much.

16 MR. VOWELS: Thank you, sir.

17 The last organization to address the commission is the
18 Synergy Media, Incorporated, Ben Cherry and Matt Scott.

19 Is there just one of you then?

20 MR. CHERRY: Yes.

21 MR. VOWELS: Just one of you want to address --

22 MR. CHERRY: Yeah.

23 MR. VOWELS: And your name, sir?

24 MR. CHERRY: My name is Ben Cherry.

25 My name is Ben Cherry, and we're from Synergy Media



1 located at 475 Broadway, which is right across the street
2 from the Genesis Convention Center. And I stand before you
3 in support of the Jack Binion Horseshoe Casino.

4 I have a prepared statement that will just take a few
5 seconds.

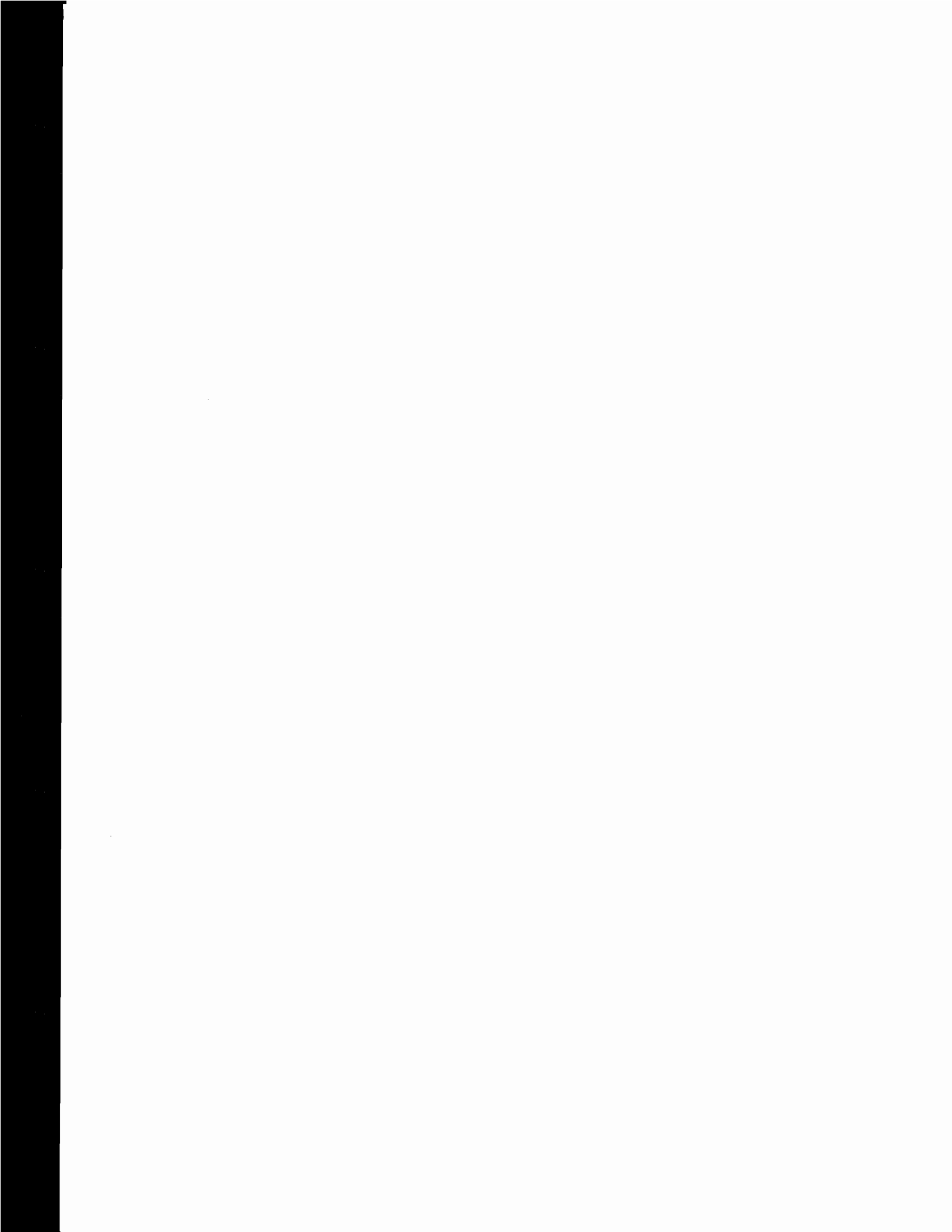
6 Over the past year Synergy has assisted the Horseshoe
7 with many of their media service and production needs.
8 We've helped the corporation -- we've helped with corporate
9 communications, videotaping employee celebrations, training
10 and graduations. We were there for the car give-away, the
11 grand opening gala, and other events. With these types of
12 interactions, it is evident to us that, No. 1, the Horseshoe
13 is a corporation that sincerely cares about its employees as
14 well as its guests. The smiling faces and adoring comments
15 we captured on tape attest to this. And, No. 2, that Jack
16 Binion is a classy gentleman and a savvy businessman that
17 contributes positively to the entire Calumet region.

18 I thank you for your time. And, again, I am in support
19 of the Jack Binion Horseshoe Casino license.

20 MR. VOWELS: Thank you.

21 We're going to take a 15-minute break. That will put
22 us back here, by my watch, at about 11:55. And so we'll
23 come back, and then we'll begin the question-and-answer
24 session.

25 (A brief recess was taken.)



1 MR. VOWELS: Okay. We'll go ahead and call the meeting
2 to order. There was a list a people that I was unaware of,
3 so we will call them up here. And then we're going to take
4 a 40-minute break for lunch, and then we'll start back up
5 with the question-and-answer. I thought we were finished
6 with the people who had asked to address the commission, but
7 now I have the full and complete list. The list is closed.

8 The first person that I have is Caroline Marsh. Mrs.
9 Marsh.

10 And what we'll do is, since we have eight or nine
11 people --

12 MS. MARSH: How many other --

13 MR. VOWELS: I'm sorry?

14 MS. MARSH: How many other speakers are there? Because
15 I'm not quite prepared.

16 MR. VOWELS: There are about seven or eight more.

17 MS. MARSH: I'd like to be towards the end, because I'm
18 making my remarks based on what I heard this morning.

19 MR. VOWELS: Okay. That's fine.

20 MS. MARSH: Thank you.

21 MR. VOWELS: Dewey Pearman.

22 What I want to do, Ms. Marsh, while you're preparing
23 those, you may want to keep in mind there's gonna be a
24 two-minute limit.

25 MR. PEARMAN: I just heard a two-minute limit?



1 MR. VOWELS: Yes.

2 MR. PEARMAN: Okay. Chairman Vowels, members of the
3 commission, I'm Dewey Pearman. I'm Executive Director of
4 the Construction Advancement Foundation and a lifelong
5 resident of Lake County. I was born and raised in Hammond,
6 and I now reside in the city of Gary.

7 The Construction Advancement Foundation is a regional
8 construction industry trade association representing
9 approximately 400 building contractors that work in the
10 Northwest Indiana market. Those contractors employ
11 15,000-plus union building trades craftsmen that live in the
12 Northwest Indiana area.

13 The Empress Riverboat Casino and Horseshoe organization
14 has employed many hundreds of thousands of craftsmen since
15 being in Hammond. I'm pleased to tell you that the
16 construction work done at the site and the ongoing
17 maintenance work that the Horseshoe organization has
18 undertaken and the improvements that the Horseshoe
19 organization has undertaken has employed over a million
20 man-hours of employment for union craftsmen in Northwest
21 Indiana.

22 We're very pleased that early in the process of gaming
23 construction in Hammond that these organizations made a
24 commitment to utilize local contractors and local building
25 trades craftsmen. We're very pleased that that commitment

1 was honored and is ongoing. The Horseshoe organization has
2 put in many millions of dollars of improvements in their
3 facilities and continues to use local craftsmen and local
4 contractors.

5 I'm pleased to tell you that I am this year's campaign
6 chairman for the Lake Area United Way campaign, and I've
7 been very impressed and very encouraged by the level of
8 involvement and commitment that the Horseshoe management and
9 staff and employees have made to Lake Area United Way and
10 the agencies that it funds. I also happen to sit on the
11 board of other not-for-profit organizations in Northwest
12 Indiana at which I serve along with other Horseshoe
13 management board members. I'm constantly impressed with the
14 extent of their commitment to the community social and
15 economic well-being of the residents of Northwest Indiana.

16 I would very much appreciate your consideration of
17 their license and encourage you to support that renewal.

18 Thank you.

19 MR. VOWELS: Thank you, Mr. Pearman.

20 Eddie Trail. Mr. Eddie Trail. And, again, Mr. Trail,
21 limit it to two minutes. Thank you.

22 MR. TRAIL: Hello, Commissioners. I'm Eddie Trail.
23 I'm the Executive Director of the Boys and Girls Clubs of
24 Northwest Indiana. We have local facilities in the city of
25 Gary, Hammond, East Chicago, Cedar Lake, and Lake Station.



1 Since the time that the Empress Horseshoe Casino first
2 located in Northwest Indiana in our region, the Boys and
3 Girls Club of Northwest Indiana has had nothing but support
4 from this business. Horseshoe employees are extremely
5 friendly and care a great deal about this area, mainly
6 because many of them reside in the communities in which
7 there are clubs and have children that attend our Boys and
8 Girls Clubs. The support we have received and continue to
9 receive from Horseshoe Casino has been immeasurable.

10 Here are some of the ways in which they have been
11 supportive to our over 6,000 youth we serve in Lake County:
12 We have received extreme volunteer support from employees,
13 with their top executives serving on our board of
14 directors. And if I may just take a moment and just give
15 you a little bit more insight with this. When we have many
16 of our events that happen in our local clubs, we're talking
17 about times which are past the average working day. Many of
18 the employees who help support us, after they've had their
19 eight- or ten-hour work shift, they have come and assisted
20 with our Boys and Girls Clubs' programs in the evenings.
21 We've had 100-percent participation in many of the major
22 events that our Boys and Girls Club organization has had.

23 As you've also seen from the earlier presentation, the
24 Boys and Girls Club is one out of 600 civic organizations
25 who receive support from Horseshoe Casino. Their annual



1 giving is above and beyond their general support they
2 provide for many of our local events.

3 Employees who give to the Lake Area United Way were
4 also able to designate many of those gifts to the Boys and
5 Girls Club. They've also been able to give a product, not
6 necessarily used by some of the casino promotions; for
7 instance, they were able to provide some Beanie Babies,
8 which were given as gifts to our club members. We've seen
9 demonstrated general concern and interest --

10 MR. VOWELS: Mr. Trail. Mr. Trail, the two minutes is
11 up.

12 MR. TRAIL: The two minutes is up? Okay.

13 MR. VOWELS: You can wrap it up.

14 MR. TRAIL: Okay. General concern and interest in the
15 welfare of the youth we have seen demonstrated from the
16 Horseshoe Casino employees. And we'd like to say again,
17 thank you for this opportunity to let you know of the
18 support that this organization of Mr. Binion's provided for
19 us.

20 Thank you.

21 MR. VOWELS: Thank you, Mr. Trail.

22 Christopher Morrow. Christopher Morrow. And, again,
23 Mr. Morrow, two minutes.

24 MR. MORROW: Two minutes is no problem. I have a copy
25 of my comments that I'd like to be made as part of the



1 public record.

2 My name is Christopher Morrow, Chairman of the
3 Mercantile National Bank Indiana with our main office
4 located in Hammond, Indiana.

5 We currently maintain a deposit relationship with the
6 Horseshoe Casino and participate in their borrowing needs.
7 Again, I am speaking on behalf of the casino today, the
8 Horseshoe Casino. I am discussing the successes of gaming
9 in Hammond over the last five years, and most recently with
10 Mr. Binion, owner of the Horseshoe Casino.

11 Mr. Binion and I have a few things in common: We both
12 run family businesses; we work hard in an age where our
13 respective businesses are more heavily regulated than the
14 generations before us; we work hard to employ the best
15 employees and give them the autonomy needed to run our
16 businesses proudly; and we take pride in running our
17 business like a family institution in an age of big
18 conglomerates and nonpersonal corporations.

19 Hammond has come a long way in the last five years.
20 Hammond is the gateway, not only to gaming in Northwest
21 Indiana, but the gateway to Indiana from Chicago and
22 Illinois. Hammond is a part of the Chicagoland market, and
23 is a leader of the Midwest's industrial landscape.
24 Hammond's origins are tightly woven in petroleum,
25 manufacturing, and steel-related businesses, but in the last



1 five years has become one of the largest gaming destinations
2 in the region and the state. Our marina in Hammond is
3 wonderful, but its full capacity is due to gaming.

4 Mr. Binion has come to Northwest Indiana and has worked
5 hard to meet our citizens, visit our communities, and
6 continue the tradition started by his predecessor. Mr.
7 Binion has also spent millions of dollars changing the image
8 of what was the Empress to Horseshoe. He has continued to
9 encourage his employees, both management and staff, to be
10 involved in the community. For example, Mr. Mazer, General
11 Manager, is heavily involved with the Lake Area United Way.
12 He also works with the local businessmen throughout the
13 county dealing with important issues such as transportation,
14 property tax reform, and the inventory tax reduction.

15 Ms. Monica Kasley is also involved heavily in the
16 community, serving on the chamber and redevelopment boards
17 that are important to the expansion of business in Hammond.

18 Mr. Binion has a strong history of maintaining local
19 autonomy for his management team and its vendors. The
20 Mercantile has seen an increase in its business with the
21 Horseshoe since Mr. Binion has taken over.

22 MR. VOWELS: Mr. Morrow, you're time is up. If you
23 could wrap it up please.

24 MR. MORROW: Gaming revenues have provided
25 infrastructure, including countless numbers of streets and



1 sidewalks, capital improvements such as a new police station
2 and community centers. Hammond continues to enjoy these
3 many benefits of gaming revenue that would otherwise not be
4 available.

5 Critics are quick to point out the negatives of
6 gaming. But what is passed over is the \$11 million in
7 recent redesign costs, the employment of over 2,300 people,
8 \$65 million in salaries and benefits, and the pumping of
9 \$284 million into the local and state economy.

10 MR. VOWELS: Mr. Morrow.

11 MR. MORROW: Mr. Binion has been consistent --

12 MR. VOWELS: Mr. Morrow.

13 MR. MORROW: -- in all the markets he serves and has
14 worked hard in Hammond --

15 MR. VOWELS: Mr. Morrow.

16 MR. MORROW: -- in retaining and maintaining that
17 consistency. I urge you all to vote favorably for Mr.
18 Binion and the Horseshoe Casino.

19 MR. VOWELS: Thank you, sir.

20 Luis Smoot. Mr. Smoot.

21 MR. SMOOT: I'm Luis Smoot, Sr., with Smoot
22 Construction of Indiana and Smoot Companies, a
23 56-year-old -- I should say since 1946 -- construction
24 company, three family generations in that business. I'm the
25 President and CEO of that company.



1 I would just like to state that what gaming has done
2 and what Mr. Binion has done for our business is give us an
3 opportunity to extend that performance that you saw me talk
4 about on the video. Oftentimes, in our business, we as a
5 minority contractor are not given opportunities to enhance
6 our credibility as well as our track record. Our venture
7 into the gaming business, we will perform as directed by Mr.
8 Binion, contain the cost, help control the budget, produce
9 quality, and above all else, continue our record of
10 performance in making minority contractors involved in our
11 process.

12 We thank you for the opportunity, and we thank Mr.
13 Binion for the opportunity at Horseshoe.

14 MR. VOWELS: Thank you.

15 Katie Holderby.

16 MS. HOLDERBY: Thank you, Mr. Chairman, Commissioners,
17 and Executive Director Thar, for allowing me to speak today
18 on behalf of Horseshoe Casino. My name is Katie Holderby,
19 and I'm the Senior Vice President of Marketing for the Lake
20 County Convention and Visitors Bureau. I have been with the
21 bureau since 1993; and as you can imagine, it has been an
22 exciting time.

23 I was fortunate enough to see the addition of four
24 casinos on our lakefront and many other secondary projects,
25 including hotels, parking garages, restaurants, and other



1 improvements to the grounds of the casinos. As you know,
2 convention and visitor bureaus receive funding from the
3 casinos. Our budget has increased significantly over the
4 past five years, allowing us to spend more time and money on
5 marketing and selling Lake County as a destination to
6 visitors.

7 One of the major improvements we have made is the
8 addition of the 23,000-square-foot visitors center on 80/94,
9 three miles east of the Illinois-Indiana border. Since our
10 opening in December of 1999, we have welcomed more than
11 100,000 visitors. That is 100,000 opportunities to send
12 people into the communities of Lake County and Indiana.
13 That is 100,000 opportunities we would not have had if it
14 wasn't for the addition of four casinos on Lake Michigan.

15 The bureau's main focus is to bring meetings and
16 conventions to Lake County. With the addition of Horseshoe
17 and the other casinos, we have had the opportunity to offer
18 more to potential meeting planners and group tour planners.
19 We have seen a difference. Whether a small portion of a
20 group at a local hotel go to a casino or not, it is an added
21 value to the tourism product we have in Lake County. I have
22 seen many cases over my five years since the casinos have
23 been here where it has swayed the decision of a meeting
24 planner when they find out we have casino gaming.

25 Horseshoe Casino has always been a partner in working

1 with us in bringing meetings and conventions to Lake
2 County. The sales staff at Horseshoe is always prompt and
3 professional in following up with any leads that may come
4 their way.

5 Mr. Mazer has been a leader among the four casinos. He
6 had mentioned earlier a couple projects that he initiated.
7 One of those is a billboard program that we did, and it was
8 promoting all four casinos on Lake Michigan. Also, we did
9 open a visitors center at the Empress when it was Empress
10 Casino, telling gamers and visitors what other locations
11 they could go to in Lake County.

12 I'm gonna have to skip to the end; right?

13 MR. VOWELS: Yes.

14 MS. HOLDERBY: Okay.

15 MR. VOWELS: We like that in a speaker.

16 MS. HOLDERBY: I believe tourism and the hospitality
17 industry is the future of Lake County. And we have seen
18 many opportunities and new jobs created because of the
19 casinos in Lake County. This is the best opportunity to
20 retain our bright young students. We want them to make a
21 home in Lake County, rather than to move to other
22 communities.

23 As you heard from Mr. Mazer and on the video, education
24 is very important to Horseshoe. Good education is essential
25 in making Lake County move forward instead of remaining

1 stagnant or taking steps backward. Horseshoe and the other
2 casinos have offered well-paying jobs and benefits to the
3 residents of Lake County. I should know. I have lost
4 several employees to Horseshoe and other casinos because of
5 their well-paying jobs.

6 I don't know Mr. Binion personally, but I do know Mr.
7 Mazer and the staff at Horseshoe. They are professional
8 and, most importantly, customer-driven. In this competitive
9 market, customer service is essential to the success of
10 Horseshoe and, in turn, all of Lake County.

11 I'm here to say that I support the gaming license for
12 the Horseshoe Casino Hammond.

13 Thank you.

14 MR. VOWELS: Thank you.

15 Jose Montoya.

16 MR. MONTROYA: Hi. I'm an employee of the Horseshoe
17 Casino. I've been here nearly nine years, and I've had
18 several promotions and have been a part of many
19 opportunities available to myself and others, the most
20 dramatic being the purchase of my new home in Higgins Park
21 in Hammond. Everywhere you look there's cranes, there's
22 development in the area, not only from the Horseshoe but
23 influencing other businesses as well.

24 I know that I have several friends that have moved to
25 the area in recent years since the casinos have been here.



1 I mean, everywhere you look, not just in the Hammond area,
2 everywhere else is kind of binded into it.

3 I do support the license and hope you do too.

4 MR. VOWELS: Thank you, sir.

5 Lou Martinez.

6 MR. MARTINEZ: Good afternoon. Nice to be with you
7 again, this time to demonstrate our support for the
8 relicensing application of Horseshoe Casino.

9 I trust that you've had a nice stay, overnight stay in
10 our fine community. Thank you for that time of break. I am
11 a proponent of the idea that the mind will absorb what the
12 seat can endure, so thank you.

13 Since the advent of the boats in Northwest Indiana, we
14 have benefited at the United Way to the tune of about
15 \$600,000. Of the four riverboats in Lake County, the
16 Horseshoe property has led the way in contributions, and
17 they total over \$205,000. This was due in large part to the
18 very successful first-time campaign run by the Horseshoe
19 property last year, which yielded contributions over
20 \$66,000, a \$43,000 increase from the previous year.

21 We enjoy the privilege of being identified as the
22 charity of choice by the leadership team at Horseshoe. It
23 starts with Mr. Binion; it's solidified by Roger Wagner, who
24 once served as the United Way campaign chairman for the
25 United Way of Atlantic City; and is orchestrated by Rick

1 Mazer, Monica Kasley, Loretta Vannoy, Chelsea Stalling, and
2 others at the Hammond site. We are proud and grateful for
3 their steadfast support of our organization.

4 But their support has not been limited to dollars
5 alone, as evidenced by the video and in Rick's
6 presentation. They have a profound impact on the human
7 service network and the not-for-profit network on the
8 volunteer hours they've been supplying to all the agencies
9 in Northwest Indiana.

10 Lake County's fortunate to have the likes of Cathy
11 Walker, Mike Kelly, Joe Domenico, and Rick Mazer directing
12 our four riverboats. Each is committed to making the
13 property the best it can be. Just as important, each is
14 also very equally committed and is supportive of responsible
15 gaming for its patrons.

16 But none is more involved in a variety of community
17 efforts to improve our economic and human condition than Mr.
18 Mazer. For the past several years, Rick has served on our
19 United Way board of directors. For the past six months,
20 Rick has been one of four community volunteers who have
21 spent innumerable hours reshaping our bylaws and government
22 documents.

23 Rick is deeply involved with the Northwest Indiana
24 Forum, where he currently sits as Chairman of the Board, and
25 works to address the economic growth and development issues

1 of Lake, Porter, and LaPorte Counties. He's active with the
2 Quality of Life Council, TradeWinds, Boys Clubs, to name
3 just a few. He does this on top of his pressing work
4 schedule, and like the other GMs, spends countless hours at
5 those properties.

6 It is the culture of Northwest Indiana to have
7 not-for-profit meetings at 7:00 or 7:30 in the morning.

8 MR. VOWELS: Mr. Martinez, we're almost --

9 MR. MARTINEZ: Okay. So Rick comes in and is very
10 participatory and active in that regard.

11 In closing, let me add this: I've had the opportunity
12 to meet Mr. Binion on several occasions. If ever there was
13 a man who loves his job, it's him. We should all be so
14 fortunate to enjoy our work so much. It shows. His energy,
15 his enthusiasm is contagious, as evidenced by Reverend Wolf
16 in his presentation. It makes you want to work and be part
17 of what he is doing. I find him to be a man of his word,
18 committed to making Horseshoe the best it can be, full well
19 realizing the need for Horseshoe to be a solid community
20 partner improving the quality of life for all of us in
21 Northwest Indiana.

22 I thank you for your time and ask you for the approval
23 of the relicensing application of Horseshoe.

24 MR. VOWELS: Thank you, sir.

25 And the last speaker is Caroline Marsh. Ms. Marsh.



1 I remember in college in speech class, the teacher
2 would say you had to talk for two minutes, and that just
3 seemed like an enormous amount of time.

4 MS. MARSH: Well, I think that the citizens who aren't
5 affiliated with the corporation should have some extra time
6 because we really have a lot to say. In any case --

7 MR. VOWELS: The situation is you were the last to sign
8 in after being --

9 MS. MARSH: Well, two minutes is limiting. In any
10 case, I have spoken before the commission before.

11 MR. VOWELS: I remember.

12 MS. MARSH: And I spoke on behalf of many
13 organizations. I led a coalition called the Save the Blind
14 Trap Committee. And I'm here to report what has happened to
15 the bird sanctuary at the Hammond lakefront.

16 What has happened there is nothing for the bird
17 sanctuary. We were given nine and a half acres and these
18 nine and a half acres and the division of that property was
19 done basically in secrecy. A parking lot is next to the
20 bird sanctuary. It's almost 18 acres. It's as big as the
21 park sanctuary which is 16 acres.

22 But nothing is done. We were promised that it would be
23 fenced in. Five years later, today, it is not fenced in.
24 It is not enhanced. There is no money set aside to work on
25 the bird sanctuary and it looks terrible.



1 I've tried to meet with groups, and all the
2 finger-pointing goes on. I was pointed to the Port
3 Authority; Port Authority points me to Empress at the time;
4 Empress points me to the City of Hammond Beautification
5 Program. And the trash and the garbage and the destruction
6 of the area and the lack of respect for the area goes on.

7 What I mean by lack of respect is we had rough-winged
8 swallows nesting in the area, and they put a dog beach in
9 front of it. They now have a dog beach at the Hammond
10 Marina, which I think is illegal.

11 I can go on. And if the golf course is going in where
12 the George Lake area is, they're taking out wetlands to
13 build this golf course. And I'm now in the process of
14 opposing this and offering a compromise. I'm involved with
15 the Army Corps of Engineers and with the State condemning
16 this golf course because of the filling of wetlands, which
17 are supposed to be protected by the federal government.

18 I can also go on with what's going on in Whiting. I
19 live in Whiting, and you've had some Whiting -- the mayor
20 here. And what I'm afraid of the most is that they are
21 working with Binion and they --

22 MR. VOWELS: Ms. Marsh, we're getting to the end.

23 MS. MARSH: And that they are marketing our area and
24 selling our entire lakefront. There's gonna be no green
25 space; there's gonna be no nature. And I think that this is



1 not complying with the original plans for the area, and I'm
2 against the licensing of the Horseshoe, because it doesn't
3 give -- provide us a quality of life. It will wall off the
4 lakefront from the neighborhoods.

5 MR. VOWELS: Thank you.

6 We will now take a 40-minute break. That puts us at
7 1:00 o'clock. So we'll start promptly at 1:00 with the
8 question-and-answer period.

9 (A lunch recess was taken.)

10 MR. VOWELS: All right. We'll go ahead and call the
11 meeting to order, reconvene the meeting as it's almost five
12 after one, so we're not too far off schedule.

13 So this will be the time for the question-and-answer
14 portion with Mr. Binion and whoever needs to answer the
15 questions.

16 MR. HANNON: I'll try to direct you to the right
17 people.

18 MR. VOWELS: Would you rather have them sitting at the
19 table? They can move up to speak. Why don't we do that.

20 That big book, does that have all the answers in it?

21 MR. JOHNSON: All the questions.

22 MR. VOWELS: All right. We'll get everybody situated.

23 Okay. Ms. Bochnowski, you want to start with any
24 questions?

25 MS. BOCHNOWSKI: Sure. I'd like to hear from Mr.

1 Binion. And we might as well go ahead and start with this,
2 because we had quite a few people in here talking about the
3 Illinois license being denied and also your past
4 affiliations with different unsavory characters, which
5 really some of it was your family. And I'd just like to
6 hear your response on that. Although, we had the same
7 findings that Illinois had, we obviously came to different
8 conclusions. I'd like you to have an opportunity to talk to
9 those issues.

10 MR. BINION: Well, all I can say is I think -- let's
11 take Indiana. We've improved the operations. I think our
12 compliance procedures are second to none. I think we've
13 improved that. I think if you really look at our record
14 here, the time we have been, that everything is positive and
15 been, you know, a positive situation. I think if you look
16 at our operations in Mississippi, that also just renewed our
17 license, that we've had a positive effect on them; and they
18 spoke very highly of us. Same thing in Louisiana.

19 Yes, my father was in illegal gambling. My brother,
20 his unfortunate situation, had many past problems.

21 Las Vegas, we had the highest limits and that kind of
22 stuff. And the way it draws, it draws a person that, for
23 the most part, may be more of a gambler-type person or, for
24 a better word, may be someone out of the movies. But that's
25 just part of the business.

1 Is that -- I can see that's not answering your
2 question, Ms. Bochnowski. What -- exactly what did you have
3 in --

4 MS. BOCHNOWSKI: Well, I think we kind of went through
5 this before. But I just feel like on the public record,
6 since we did have so much come up here today, there were
7 specific instances where there were people that were maybe
8 on the wrong side of the law that you had some, you know,
9 dealings with in terms --

10 MR. BINION: Well, let me -- one of the things that
11 they make a big deal out of or it seems to be a big problem
12 was Kamel Nacif, who was a Mexican businessman that had --
13 he had the world's biggest denim factory. He'd been a Las
14 Vegas customer for many years, really more at Caesar's than
15 ours.

16 But one of the reasons that I sued him, in the
17 meantime, he wasn't paying me. He -- since that time, he's
18 come to the Venetian and lost millions of dollars, he's
19 continued to lose millions of dollars at Caesar's, he's
20 continued to be a customer in effect in good stead. He got
21 that other behind him. Maybe in retrospect, it was a poor
22 business decision. And that's all it was, was a business
23 decision. But I don't think so. So...

24 MR. VOWELS: Well, I guess part of one question, you
25 know, that type of thing has sort of come back because --



1 and I understand that you had explained that to us before,
2 that it was a business decision.

3 MR. BINION: Right.

4 MR. VOWELS: You were saying you were essentially
5 trying to get at least to his good graces --

6 MR. BINION: Right.

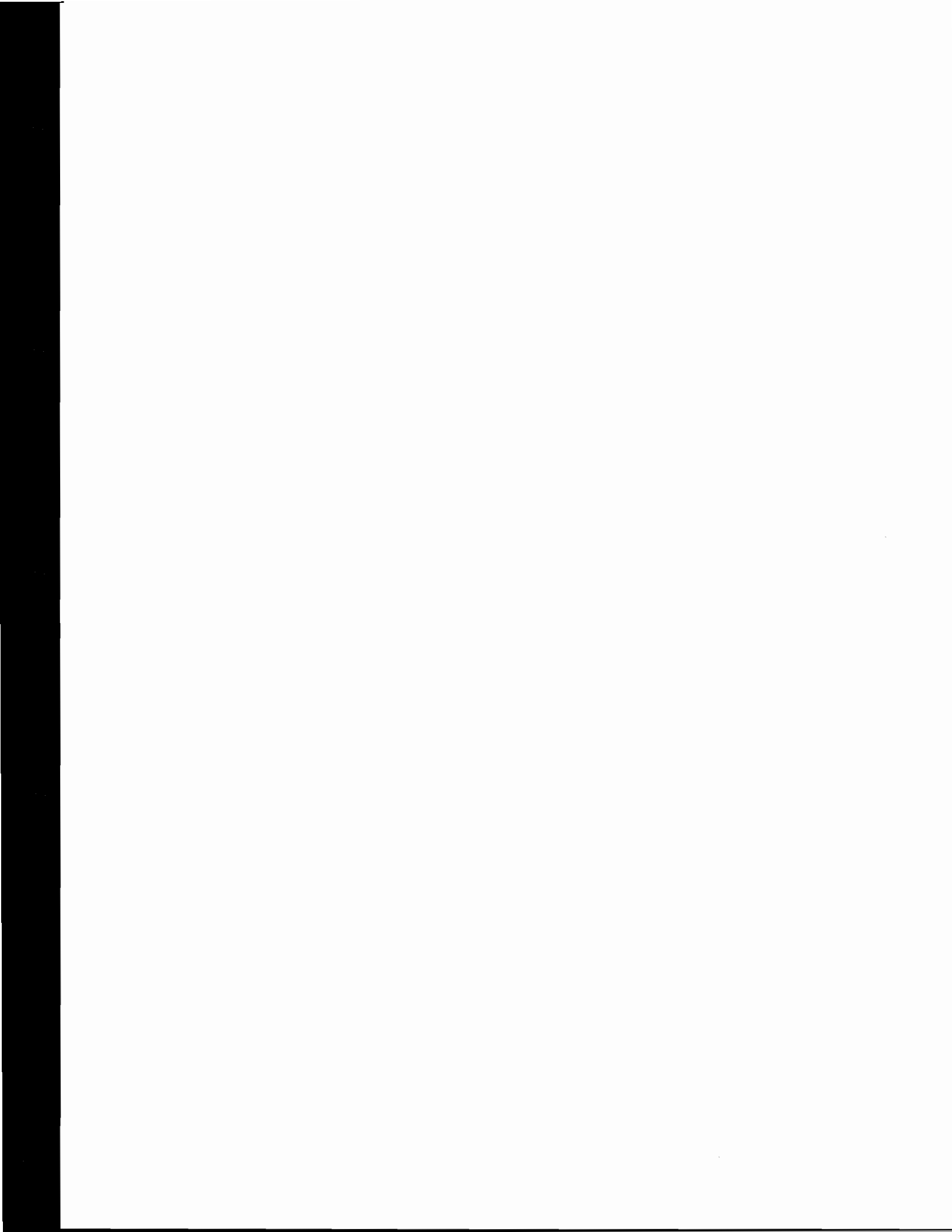
7 MR. VOWELS: -- so he would lose his money at your
8 place instead of one of the other places. If you had to do
9 it all over again, would you do it?

10 MR. BINION: Well, let me put it this way: As much
11 problems as it caused, obviously no.

12 MR. VOWELS: Okay. Well, I mean, that's the kind of
13 thing that you're under such scrutiny and --

14 MR. BINION: Exactly.

15 MR. VOWELS: -- you're attacked from all sides. I
16 don't know that I could undergo -- you know, put up with
17 undergoing the scrutiny that you've had to undergo. And
18 it's just you seem to be more the focus than some of the
19 others. And I know things about all the other riverboats in
20 Indiana; and, you know, some of the things that have been
21 said about you, I don't necessarily take hook, line, and
22 sinker. And I think that those fingers could be pointed at
23 some others. It's just that there's a light shining on you;
24 and if a situation like this Nacif situation came up again,
25 it would seem that because of the scrutiny and the limelight



1 or spotlight being on you, that it's just best not to do
2 that sort of thing. In fact, you almost have to mind your
3 Ps and Qs more so than the next guy.

4 MR. BINION: Obviously. Yes.

5 MR. VOWELS: Okay. Let me just ask about that
6 specifically. Nacif, is it correct that you are suing him
7 for \$3 million? Is that the --

8 MR. BINION: Yes.

9 MR. VOWELS: Okay. Was that the money that you had put
10 up for him or what was that?

11 MR. BINION: No. No. This was money that he lost
12 gambling. And he paid some. We won a lot of money off of
13 him. From an economic point of view, it was a good
14 decision; but obviously from the other side of it, it was
15 not a good decision. But I bought the markers from my
16 sister when I left. And he had -- like I said, he had it
17 paid; but yet he had continued to gamble. And so he's not
18 paying me, because I'm out of Vegas and I guess he feels
19 like, you know, I'm a dead horse as far as Vegas goes.

20 MR. VOWELS: I certainly don't have anything against
21 you suing people. If it wasn't for people suing people, I
22 wouldn't have anything to do so...

23 I didn't really have any problem with that part of it.

24 MR. BINION: He did pay the bond back and he was
25 exonerated.



1 MR. VOWELS: That's originally what my question was.

2 MR. BINION: Yeah. He did pay the bond back and he was
3 exonerated.

4 MR. THAR: I think our investigation showed -- and you
5 can correct me on anything that you think is wrong -- is
6 that he was in America when he was charged with some charges
7 out of Mexico having to do with tax violations.

8 MR. BINION: Exactly.

9 MR. THAR: He was arrested. You posted a \$2 million
10 bond out of your pocket.

11 MR. BINION: Exactly.

12 MR. THAR: He went to Mexico. Those charges were
13 dismissed. He came back. He paid you the \$2 million.

14 MR. BINION: Oh, yeah. Well, they gave back the bond.

15 MR. THAR: During the course of an investigation with
16 regard to the background of this, it's my understanding by
17 the Nevada Gaming Control Board, if that's the right title,
18 they didn't determine that Nacif was a drug-runner and a
19 gun-runner. They said they had heard from some other group
20 that he might have been associated with it and had never
21 confirmed nor denied that allegation.

22 MR. BINION: I understand.

23 MR. THAR: Is that correct so far?

24 MR. BINION: That's correct.

25 MR. THAR: This is what our investigation showed.

1 MS. BOCHNOWSKI: So there is no actual --

2 MR. THAR: Nevada never found that --

3 MS. BOCHNOWSKI: Okay.

4 MR. THAR: -- Nacif was involved in that. All Nevada
5 said was, We've heard from another organization that he
6 might have been. Nothing was ever confirmed or denied.

7 Later, Mr. -- as I take it, this gentleman continued to
8 gamble, ran up markers of \$3 million, he's not paid them,
9 and now you're suing him for it.

10 MR. BINION: Exactly.

11 MR. THAR: The two events were unrelated, other than
12 the fact it's the same individual and he gambled at your
13 casino.

14 MR. BINION: Yes.

15 MR. THAR: Mr. Kunkle, were you Illinois counsel with
16 regard to the hearings before the Gaming Board?

17 MR. KUNKLE: Yes, Director Thar.

18 MR. THAR: As a result of the sale of the Joliet
19 Empress or Horseshoe -- I don't know what it was named at
20 the time -- to Argosy and fulfillment of the settlement
21 agreement, what did the Illinois Gaming Board do in
22 relationship to findings regarding Mr. Binion and his
23 application for key person's licensure?

24 MR. KUNKLE: Specifically, the board -- and this was --
25 it's ironic because it's part of the settlement agreement



1 that's really a true and correct statement of Illinois law
2 anyway. It stated in their public vote at the end of this
3 whole process that Mr. Binion's request to withdraw his
4 application as a key person was allowed. When they first
5 made what they called a preliminary finding of
6 unsuitability, you'll find those words nowhere in the
7 Illinois act. I never heard those words before I saw them
8 in that pronouncement. I don't know what it means. It
9 doesn't mean that someone was found unsuitable in Illinois,
10 because under the Illinois act, that requires the act of an
11 administrative law judge in a trial de novo where evidence
12 is presented and subject to cross-examination for the very
13 first time and where evidence is subjected under oath for
14 the very first time. So it was merely a charge, much as
15 someone might receive a speeding ticket or a criminal
16 charge. Until there's some proceedings of evidence under
17 oath, it's relatively meaningless. And, frankly, because
18 those proceedings were settled and never carried forward,
19 the board absolutely followed Illinois law by stating it has
20 no legal effect, it's moot, and there is no such finding.
21 And that's truly the status of that today.

22 If they had wanted to use the disciplinary route and
23 done a specific separate complaint against Mr. Binion, he
24 would have had different rights in responding to that, and
25 it would have been a different proceeding. But they never



1 did that. They never chose to do that. So it was kind of
2 this adjunct as a basis for their failure to relicense. And
3 at the end, it's moot and totally meaningless by their own
4 order.

5 MR. THAR: What was your position before you
6 represented Mr. Binion in this?

7 MR. KUNKLE: From -- Governor Thompson appointed me as
8 chairman of the initial Illinois Gaming Board in 1990. I
9 believe it was approximately April. I served on that board
10 as chairman until the 10th license had been awarded. And
11 Governor Edgar was now in office, and I felt he should have
12 his own person. I resigned from the board in 1993. Prior
13 to my service on the board, my entry into private practice
14 in 1985. I was first assistant state's attorney in Cook
15 County, having served as a prosecutor for 14 years and 3
16 years before that a public defender. When I left the board,
17 I didn't even represent clients before the board for fully a
18 year and a half after I left. And to this day, I have never
19 represented a client before the Illinois Board that I
20 licensed or that I passed on while I was a board member. So
21 I think I'm respected by a background in that degree and
22 followed the Illinois statutes and proper ethics. And I was
23 perfectly willing and delighted to be able to represent Mr.
24 Binion. I learned a lot about him and a lot about the
25 company during the course of those proceedings.



1 And we filed a response titled The Verified Request for
2 Hearing on all of the Illinois charges. I assume you have
3 copies of it. If you don't, I have additional copies here
4 with me that go line by line and word by word and take on
5 the very problems, such as this Kamel Nacif. And this guy
6 is from one of the wealthiest families in Mexico. He's not
7 a drug-runner. He's not an arms-runner. He's a big-time
8 gambler in Las Vegas. As Mr. Binion said, that's where you
9 find some of the big-time gamblers. And you'll find them in
10 casinos.

11 And to me, as a former public defender and a lawyer in
12 Illinois and a prosecutor, the concept that somehow posting
13 your own private money as bond for an individual who's
14 presumed innocent, and indeed in this case was later
15 acquitted by dismissal, is a phenomenal thing. And that
16 was, frankly, one of the things that we were prepared to
17 really take on with great vigor in front of the board in
18 terms of what is this concept of someone doing something
19 wrong by doing a very charitable and Christian act of
20 posting bond for someone in trouble who's presumed innocent
21 and is later acquitted.

22 MR. VOWELS: Your client just rolled his eyes.

23 MR. HANNON: I tell you what, that one got to me.

24 MR. BINION: No. Obviously, it wasn't a Christian act.

25 MS. BOCHNOWSKI: I think -- you know what, I really



1 think I would have liked to have seen you in that
2 courtroom. We have some pent-up defense here I think.

3 MR. VOWELS: My background is not as -- I have a
4 similar background to you. And the idea of bond and other
5 than the allegations that this person was an unsavory
6 character but, as you said, the end was that the charges
7 ended up being dismissed for Kamel Nacif. And I have no
8 idea -- I don't know that I'd want to practice law in
9 Mexico. I don't know what their standard is or how things
10 proceed. I worry going from county to county. And from
11 judge to judge, it's different, and from county to county.
12 I understand what you're saying.

13 We've taken these issues apart and this is -- we had
14 you in Harrison County, looked at you there. And when it
15 came up that you were wanting to purchase the Empress, we
16 looked at you in that situation. We looked at you again and
17 again. And then after the Illinois situation came up, that
18 was all addressed individually.

19 There was one new issue that we didn't deal with
20 before, and that's the situation at the Tunica, Mississippi,
21 casino, the issue there, the team members' theft of about
22 \$500,000.

23 MR. HANNON: Yeah. I can speak to that. What happened
24 there was there was collusion between different
25 departments. As you know, the internal controls in the

1 casino are based on doubling up departments so that you try
2 not to have that. In Mississippi, we found that everybody
3 involved in this theft came from the same neighborhood.
4 They were all either related or neighbors.

5 But what they were able to do was to pass a full box, a
6 full BVD box from the slot machine across the count table
7 without emptying it. They would then take that box and put
8 it back on the cart full of other empties. The next day
9 when that cart was taken out by the count team to replace
10 the empties and pull the new boxes, they did almost a pea
11 game type thing with the boxes and managed to pass the full
12 box to a confederate and depart the building with it.

13 The size and the amount of business that we do at
14 Tunica, the loss that we had stretched over a long period of
15 time and didn't show up on any normal procedures. It didn't
16 show up in the percent of hold or any of that kind of
17 stuff. It should have shown up on a daily check of the
18 variances of the machines. Those variances are reported
19 through the audit staff or the -- I'm not sure I have the
20 right term, but through another group in accounting. They
21 also have a collusion in there. And what the person there
22 was doing was failing to make the report. So it was covered
23 up all the way through the process.

24 MR. VOWELS: And the last word that we have is that
25 those former employees are currently under indictment. Is



1 that the latest?

2 MR. HANNON: The Gaming Commission arrested a number of
3 those employees. We also got rid of others that were on the
4 fringe but may not have been arrested. The status of the
5 case, last I knew, it was pending in Mississippi.

6 MR. VOWELS: And have there been controls put into
7 place?

8 MR. HANNON: Yes. We've changed a lot of procedures
9 down there. The boxes are now color-coded so that one color
10 goes across the table at a time; so if it went across, it
11 would stand out with the other boxes. We strengthened the
12 procedures that were already there. We strengthened the
13 procedures in the count room with the drop team and improved
14 the surveillance.

15 MR. VOWELS: Do you know how that all fell apart? And,
16 again, generally conspiracies --

17 MR. HANNON: It all fell apart because somebody didn't
18 get their share.

19 MR. VOWELS: I've never been a big believer in
20 conspiracies because they never seem to hold up.

21 MR. BINION: I think another thing that is significant
22 is, after investigating it, Mississippi didn't -- what would
23 you say?

24 MR. HANNON: There was no action against us by the
25 Mississippi Gaming Commission --



1 MR. BINION: Yeah.

2 MR. HANNON: -- based on that theft. It was theft by
3 employees.

4 MR. VOWELS: And when you put the new controls into
5 effect, did you work in hand with the commission down
6 there?

7 MR. BINION: Oh, yeah.

8 MR. HANNON: Yes.

9 MR. VOWELS: And so the important thing, I guess, is
10 the commission didn't find any fault on the part of
11 Horseshoe in compliance?

12 MR. HANNON: No.

13 MS. BOCHNOWSKI: Now, in your Las Vegas property there
14 was a huge fine there. Here, this was quite some time ago,
15 the million dollars.

16 MR. BINION: Yes.

17 MS. BOCHNOWSKI: And I assume that you've learned
18 something from that. I mean, you took responsibility for
19 that, even though it had to do with various lax internal
20 controls. Have you -- do you think about that all the time
21 and address it?

22 MR. BINION: Since then -- and you're really now
23 talking about over --

24 MS. BOCHNOWSKI: A long time. I know.

25 MR. BINION: That's been over ten years ago. We have,

1 in my opinion, the best system and -- in fact, our system is
2 so good we're thinking about patenting the computer part of
3 it. Everybody's getting into patent protection now on
4 different things. But we have that good of a system.

5 And how many people do we have that do nothing but
6 CTRs?

7 MR. MAZER: Three or four.

8 MR. BINION: We have three or four employees that do
9 nothing but check out CTRs at the Hammond property. And I
10 doubt if there's another place in the state that has that
11 many people devoted to CTRs.

12 MR. HANNON: Essentially the CTR process, the fault of
13 it comes with the fault of the employees who fail for some
14 reason not to complete the issue. What we try to do is
15 develop a computer program that doesn't allow that kind of
16 mistake, that requires each box to be filled in and it's
17 worked out very well. There's three or four employees at
18 each property that work with that.

19 MR. VOWELS: The situation with your brother's passing,
20 was someone apprehended and prosecuted for that?

21 MR. BINION: Yeah, and they were convicted.

22 MR. VOWELS: Do you know what their motive was?

23 MR. BINION: Money. Money. They were gonna -- it was
24 really a personal thing because he was out of the Horseshoe
25 by that point. But his girlfriend was in his will, and he



1 also had some silver that they knew where it was. And they
2 felt like if they could remove him, they could steal the
3 silver, and she would be in the will. So that's what they
4 did.

5 MR. VOWELS: Were they hired by her or is that the way
6 it came out?

7 MR. BINION: Well, her and her boyfriend really, you
8 know, conspired to do this.

9 MR. VOWELS: And did he come by the silver by legal
10 means?

11 MR. BINION: Oh, yeah. Yeah. This was silver that,
12 you know, was above board that he had for a long time.

13 MR. THAR: I've got a few questions that arose as a
14 result of Reverend John Wolf's presentation. Mr. Wolf
15 mentioned the Edwin Edwards trial. We followed that trial
16 fairly closely from an investigative point of view. We
17 don't remember the Horseshoe name or Jack Binion's name
18 coming up in that trial. Could you address that?

19 MR. BINION: Well, I wasn't gonna say anything but we
20 weren't involved. Our name never came up. In fact, it's
21 just the opposite. We never had anything at all to do with
22 Governor Edwards. We never hired anybody that was
23 associated with Governor Edwards or anything like that.
24 Unfortunately, Reverend Wolf was mistaken about that.

25 MR. THAR: Reverend Wolf also brought up the fact that

1 when initially you applied for a license in Louisiana you
2 were denied. That is accurate.

3 MR. BINION: Yes, that is.

4 MR. THAR: Would you care to address that issue?

5 MR. BINION: Well, we were passed by the commission.
6 And I guess you might say it would be sour grapes, but we
7 were denied by the State Police, who was controlled by
8 Edwards. And we appealed back to the commission, and we --
9 and the commission overruled the State Police seven, zero.

10 MR. THAR: Reverend Wolf brought up the situation of
11 Mr. Hannon, who was formerly with this commission before
12 being hired by Horseshoe, suggesting that maybe there was
13 something improper about that. Would somebody like to
14 address that?

15 MR. BINION: Well, let me say this, because it's hard
16 probably for Floyd to defend himself. Floyd was an FBI
17 agent for 28 years, I think it was. He was on the
18 commission, and all you people know him personally from its
19 inception till he left to come with us. In all that time, I
20 know of no -- nothing that ever would suggest that Floyd's
21 reputation wasn't of the highest. In fact, that's why I
22 hired him, because I want good, strong regulation. And
23 Floyd is a good strong regulator with good credibility and a
24 high degree of integrity. So I think that was somewhat
25 unfounded, too, to suggest that Floyd is going to, in

1 effect, prostitute himself on a situation like this after
2 this many years of a great reputation.

3 MR. VOWELS: What's interesting on that note is that
4 when we approved the purchase of Horseshoe -- or Empress by
5 Horseshoe, the commission was unaware that Mr. Hannon was or
6 would be employed by Horseshoe until after, sometime after
7 we had made that approval, if I recall.

8 MS. BOCHNOWSKI: Right. Because I think that he didn't
9 want that to influence us in any way.

10 MR. HANNON: If I might, I had no part in the
11 investigation of Mr. Binion. I recused myself early on.
12 Reverend Wolf was nice enough to make a complaint to the
13 Indiana Ethics Board, who did take a look at it. And they
14 found nothing wrong. We have been very careful not to
15 violate any rules and regulations.

16 MR. JOHNSON: Could I further expand on that, Director
17 Thar? I'm Lacy Johnson with Ice Miller. I represent
18 Horseshoe and Mr. Binion.

19 Mr. Binion had been going through a staff change. One
20 of the senior vice presidents, John Schriver, had left. He
21 was a former FBI agent. And I was working with Mr. Binion
22 to replace that individual. We did a national search. We
23 made sure that we had no contact with Floyd Hannon as it
24 related to the process that we had going on in Indiana till
25 well after this commission had ruled in August of '99.

1 MR. KUNKLE: Director Thar, I just have one little
2 thing to add to that. Know that this is a topic that's come
3 up in Illinois too as a policy matter, a public policy
4 matter. And I just want to voice my opinion that if the
5 people that are involved in these kinds of regulatory
6 industries and as investigators with the FBI and with local
7 law enforcement, you know, when people have their own ax to
8 grind, they use those very good people, unfortunately, to
9 talk about revolving doors and corruption and all this. The
10 fact of the matter is, in my view as a former regulator, I
11 think that it's good for the industry and good for the
12 regulators to have people go from one side to the other
13 because they understand what's going on with the other
14 side. And they can strengthen both sides of the equation
15 and do a better job for the people that are really the
16 ultimate persons of interest at the end of the equation.

17 So, you know, I think a lot of people for particular
18 partisan interests and particular instances do a big
19 disservice to the industry and to the government by
20 suggesting that there's something wrong with people gaining
21 experience in the industry and then governmental bodies
22 utilizing that experience and vice versa.

23 MR. THAR: I think for the commission's edification,
24 Mr. Hannon made reference to Mr. Wolf approaching the State
25 Disciplinary Commission or Ethics Commission on this issue.

1 I, in fact, met with, in turn, the investigator for the
2 State Ethics Commission and turned over all our documents
3 for their review along with the recusal letter from Mr.
4 Hannon when he was doing the preliminary inquiries. I've
5 heard nothing since then.

6 MR. VOWELS: That's been quite awhile.

7 MR. THAR: Pre-August of 1999 or around August of
8 1999.

9 There was another reference made about a \$20 million
10 consulting fee being referred to in the Illinois report as
11 possibly being compensation. That consulting agreement was
12 brought to the Indiana Gaming Commission's attention at the
13 time it was entered into. At the time it was entered into,
14 we, in fact, questioned whether or not this was a consulting
15 agreement or whether or not it could be construed as added
16 compensation. At the time we were retaining Dr. Sharlene
17 Sullivan, as we do for large-scale acquisitions, to do a
18 review of the Horseshoe's acquisition of Empress Joliet and
19 Hammond. And at the time that she prepared the report, it
20 was prepared to take a look at the financial integrity of
21 the Horseshoe, taking into account whether they were paying
22 this as a consulting fee or whether or not it was added
23 sales or added compensation for the cost of the casino.

24 Dr. Sullivan's review, she said it was no -- it made no
25 difference. It did not affect the financial integrity of



1 Horseshoe, No. 1; and No. 2, where there is a change in the
2 law that was not anticipated causing the price of the
3 property to go up, she considered that even if it was
4 considered compensation as opposed to consulting moneys that
5 it was not outside normal business transactions.

6 So from an Indiana Gaming Commission point of view, we
7 had known about it; and we had analyzed it under both sets
8 of circumstances prior to passing on Mr. Binion's request
9 for transfer of ownership of the Empress of Hammond to
10 Horseshoe.

11 I might add that I am the one that told Illinois about
12 it, and I provided them with Dr. Sullivan's report. They
13 did not find it and then tell us about it. So the
14 references in the Illinois findings are based upon
15 information we provided to Illinois, not vice versa. We had
16 already reviewed that information and determined it to be
17 not violative of any of our laws, rules, or regulations.

18 I have one question for Mr. Mazer. And this one might
19 be a little bit harder, because it also strikes at a point
20 raised by Reverend Wolf and his people of which I think
21 there is certain legitimacy. And that is, what is society's
22 cost with regard to casinos and casinos having easier access
23 to larger members of the population? And what is the cost
24 to people that have problems with gambling?

25 You showed us a slide that said one problem gambler was



1 one too many or words to that effect. Yet I'm sometimes
2 under the opinion that the difference between a preferred
3 player and a problem gambler is that the problem gambler can
4 no longer pay his markers. So my question is, just what
5 exactly do you have as a problem-gambling program that's
6 more than a slogan?

7 MR. MAZER: Well, as I said in my presentation, every
8 year we bring in individuals. This year DuPont & Bensinger
9 or Bensinger & DuPont, who gives -- and all of our employees
10 end up going to it. If you've been through it once -- if
11 you're a new employee, you have to go through this program.
12 They go through an education process.

13 Compulsive gambling is a difficult thing to identify.
14 One of the things actually is in some cases it is someone
15 who may have credit or check cashing. Oftentimes there's a
16 break in their pattern that can identify a problem gambler.
17 So we train. Now, we put everybody through that because we
18 think it's important that everyone that works in this
19 industry understands that this is a problem and that it's
20 part of our industry and we need to address it. We can't
21 turn our back on it. We can't ignore it.

22 So we do go above and beyond in order to try and make
23 sure. Identifying, unlike an alcoholic, who may have -- who
24 obviously has an odor or smell, although some of the
25 patterns are the same, it's not quite as easy to identify.



1 But we have spoken to a number of people. We have
2 encouraged individuals to self-evict themselves or asked
3 them to leave. If they've indicated as such, we do have a
4 self-eviction policy, and we do have individuals on that
5 self-eviction policy.

6 MR. THAR: You were hitting right on the point I wanted
7 to ask you a question about. You've been the General
8 Manager at the Empress and now Horseshoe Casino since it
9 opened, have you not?

10 MR. MAZER: Yes.

11 MR. THAR: In that period of time, how many people have
12 you identified as potentially having a problem with gambling
13 and taken a corrective action on behalf of the casino in
14 relationship to that person?

15 MR. MAZER: Well, I can get you probably the best
16 number from Tom Matonovich, who is our Vice President of
17 Security.

18 MR. THAR: Is it more than one?

19 MR. MAZER: Yes. Yes.

20 MR. MATONOVICH: Currently we have 102 people on our
21 self-eviction list.

22 MS. BOCHNOWSKI: What does that mean exactly? When
23 they come in --

24 MR. MATONOVICH: They've either sent us a letter
25 requesting to be evicted for various reasons, or we've



1 identified them. We may have received a letter from a
2 family member identifying them. We just had one about two
3 months ago, a lady that was on the boat. We had a letter
4 from a doctor saying she was having a gambling problem. I
5 went to the boat, she was there, I approached her, she
6 confirmed it, we took her off, and we evicted her.

7 MR. THAR: But the question goes to not how many people
8 identify themselves as having a problem. How many people
9 has the casino identified as having a problem and then taken
10 a step to say, We need to talk to you about what we're
11 seeing as gambling patterns. Any?

12 MR. MAZER: Yes. I'm sorry. What was that last word?

13 MR. THAR: Any?

14 MR. MAZER: Yes. As I said before, it's very, very
15 difficult. And it's usually through a personal relationship
16 as you talk to people that you are able to get any
17 inclination. And sometimes it's the subtle things they may
18 say. Historically, it may have -- it came from a host who
19 had a relationship, spoke to the person. The person
20 indicated just through commentary that -- just through
21 conversation that they indicated that may have -- the words
22 they picked up that we would identify that there may be a
23 problem there. We then took the action to evict that
24 person.

25 MR. THAR: So out of 102 that are on the list, how many



1 of them did the casino identify as opposed --

2 MR. MAZER: I don't know specifically.

3 MR. THAR: -- to either a family member or the person
4 themselves?

5 MR. MAZER: I don't know specifically. Obviously the
6 vast majority come from the -- from people identifying
7 themselves or family members or physicians.

8 MR. THAR: Okay. Well, I bring this up and I'm
9 pressing it simply because you took the position with regard
10 to your presentation on behalf of Horseshoe that you have
11 the best problem gambling -- you're proud of your
12 problem-gambling program. So if we were to, as part of this
13 licensure, should it be renewed, ask you to keep statistics
14 on that, which wouldn't, of course, we assume, be other than
15 the bare number. We certainly don't want to have
16 identification of individuals that would probably violate
17 all kinds of privacy laws, but be able to identify those
18 that the casino takes steps on as opposed to others, would
19 Horseshoe be willing to do that?

20 MR. MAZER: Sure. We could maintain those statistics.

21 MR. THAR: And we can take your representation today
22 there is at least more than one person that Horseshoe has
23 identified, talked to -- or not necessarily Horseshoe. But
24 during your tenure as General Manager of Empress and now
25 Horseshoe, that there is at least more than one person that

1 the casino has identified as having a problem.

2 MR. MAZER: I'm aware of more than one. Yeah.

3 MR. BINION: Director Thar, what we try to do is get
4 our employees trained so that they know who to point
5 somebody to if they have a problem. A lot of times, you
6 know, if a guy's at a bar, you don't go in there and ask the
7 guy, Are you drunk? You want to drink in my bar? But --

8 MR. THAR: I understand that. And I understand every
9 casino has a program. I understand that they do a lot of
10 training. I understand they have a lot of slogans and put
11 out buttons and put out posters. But we're now starting to
12 ask the casino, after you've done all that, how well do you
13 execute on your program? And we're asking you today, how
14 well have you executed on your program? I think it's easy
15 to have marketing to come up with a slogan, put on a button,
16 slap somebody on the back and say, I train my people once a
17 year to identify them. But do they do anything after the
18 training? That's the question. You've responded to me,
19 Yes. I'm now asking, Will you keep statistics?

20 MR. BINION: Yes. Let me say this to give you the
21 difficulty in identifying somebody. The truth is I think as
22 a matter of reference there is probably more credit card
23 addiction in America than there is gambling addiction in
24 America. But looking up there, I can't tell if any of you
25 have a credit card problem or a spending problem. But we

1 will diligently watch and do the best we can.

2 MR. THAR: Well, I suggest there's a couple of areas.
3 Under our rules and regulations, if somebody wants to get
4 credit of more than a certain amount, there has to be a
5 credit check, background check, done to give the casino some
6 idea of what the person's financial capabilities are. I
7 would wonder to what extent you check that.

8 Secondly, to the extent somebody's in your Player's
9 Club, my guess is that your software would be able to tell
10 you whether or not the theoretical loss is becoming higher.
11 You can certainly use it to identify previous players. Do
12 you use it to identify problem gamblers? Or am I
13 overstating the capabilities?

14 MR. BINION: You're probably overstating the
15 capabilities a little bit because there's one guy that might
16 be losing -- okay. Like, we have some customers that -- a
17 guy will lose \$600,000. He's in a much better position to
18 lose this \$600,000 than maybe some lady losing \$200.

19 MR. THAR: I agree with that observation.

20 MR. BINION: And so it's hard to -- it's almost where
21 you have to almost make a personal relationship with them
22 before you realize that they're -- that they have a problem,
23 because you don't really know their financial background.
24 Obviously, like you say, when they get in financial trouble,
25 it identifies them. But until that point, and if we don't



1 have a personal relationship with them, it's next to
2 impossible.

3 MR. THAR: Well, my guess is you'd develop a personal
4 relationship with me well before I've lost \$600,000.

5 MR. BINION: Yeah, to a degree. You know, we -- but,
6 yeah. And the truth is I've probably seen more problem
7 gamblers in my lifetime than most. And it's because you --
8 but you have to get that personal relationship before you
9 understand. You know, because now you kind of get their
10 financial situation, because that's what it is. It's their
11 financial situation. Believe me, it's more of an art than a
12 science.

13 MR. THAR: Well, I know it's a very difficult
14 situation. But our questions are gonna start to become,
15 Aside from the slogans, what are the casinos doing and what
16 are the results?

17 MR. BINION: Yeah.

18 MR. THAR: You're the first one we've asked the
19 question of because you're one of the first ones to bring
20 that out as a strong point of your company.

21 MR. BINION: I think you're right about keeping the
22 statistics. It might show -- at least start showing a
23 pattern of what your results are.

24 MS. BOCHNOWSKI: It might be interesting to see that
25 across the board from everybody.



1 MR. THAR: One other thing we need to realize is that
2 if I, Jack Thar, want to go into a casino and gamble
3 anonymously and throw all my money away, not be in player
4 tracking, avoid identification by hostess and others, if I'd
5 do that, they never would know who I was and they wouldn't
6 know whether I could afford it or not. So we have to
7 understand that limitation. But then again, one would
8 expect that if a casino was serious about the problem-gaming
9 issue, if they saw somebody betting that heavily that they
10 knew nothing about, they would attempt to find something out
11 about them, possibly asking, Are you going too far? At
12 least I see that as a direction that maybe casinos might
13 have to start going.

14 I have two more things then I'll be finished. I notice
15 that you gave a donation to the Marion Theater Guild. Is
16 that connected to Marion High School in Chicago?

17 MS. KASLEY: No, it's not.

18 MR. THAR: That's too bad.

19 MS. KASLEY: It's Northwest Indiana.

20 MR. THAR: It's spelled the same.

21 MS. KASLEY: They'll be getting one.

22 MR. THAR: The mayor mentioned the concept. He said he
23 would very much welcome the idea of, should Horseshoe be
24 relicensed, that they give serious consideration to moving
25 their corporate headquarters to Hammond. So I'd like to



1 follow up on that. What are the thoughts in that
2 direction?

3 MR. BINION: Well, right now we have planned to move
4 into some offices -- to Indiana as soon as we improve our
5 property there and do more building, that we always felt
6 like we would come here. I'm -- beyond that, I'm a little
7 reluctant to say because we gave our commitment over in
8 Illinois, which we did do, and then it got kind of botched
9 up. But, yes, we plan on bringing some offices over to
10 Hammond when we do our construction project.

11 MR. THAR: It's my understanding any commitments to the
12 State of Illinois would have ended with the fulfillment of
13 the settlement agreement.

14 MR. BINION: Absolutely.

15 MR. WAGNER: Mr. Thar, if you recall, we had about 60
16 days to move. Our agreement was to move our offices out of
17 the Joliet property.

18 MR. THAR: I'm not asking why you are where you are
19 now. I'm asking where you might be in the future if your
20 license is renewed.

21 MR. BINION: Yeah. I think we would certainly consider
22 here.

23 MR. VOWELS: How many employees do you have at your
24 headquarters there?

25 MR. WAGNER: 50.



1 MR. VOWELS: I had heard that your concern was
2 relocating those people or putting them out of jobs or
3 something. Is that something --

4 MR. WAGNER: We moved 15 people to the Joliet area, so
5 they're an hour and a half drive from here at a pretty big
6 expense. We hired another 30 people that live very close
7 over there. So we struck a happy medium when we had to move
8 real quickly. We found an office building that we could
9 move into quickly and was computer-ready, and we could
10 cajole the people to drive 25 miles and still keep them.
11 Most of them being I.T. kinds of folks and accounting folks
12 that were important to us.

13 MS. BOCHNOWSKI: If you do build -- can we move on? If
14 you do go ahead -- and it sounds like you're serious about
15 doing more construction. Something came up and it was --
16 you weren't involved with the original work. You were, Mr.
17 Mazer.

18 You know, I had some concern about that bird trap. And
19 I don't know. I heard it was doing fine, and today we heard
20 it wasn't doing so well. First, I'd like to ask, if you're
21 doing construction, you don't have your eyes on that piece
22 of property, do you? I just --

23 MR. MAZER: No.

24 MS. BOCHNOWSKI: And then you can tell me about the
25 bird trap.



1 MR. MAZER: Actually I think Jim Bennett from the city
2 is here to answer that question.

3 MS. BOCHNOWSKI: Oh, good. But you wouldn't build on
4 it; right?

5 MR. MAZER: We're not looking at that.

6 MS. BOCHNOWSKI: That's not even in the consideration?

7 MR. MAZER: No.

8 MS. BOCHNOWSKI: Okay.

9 MR. BENNETT: Jim Bennett from the City of Hammond.
10 That property is protected as a part of the original
11 agreement. That -- I think we're talking nine acres -- was,
12 in fact, deeded over to, I think, a foundation involved with
13 the Indiana Department of Recreation and it's deeded to
14 them.

15 MS. BOCHNOWSKI: Okay.

16 MR. BENNETT: Anything that we would do in that
17 property, around that property, would have to have their
18 permission to do that.

19 We have constructed a park around the bird sanctuary.
20 And if I could take a minute and talk about that.

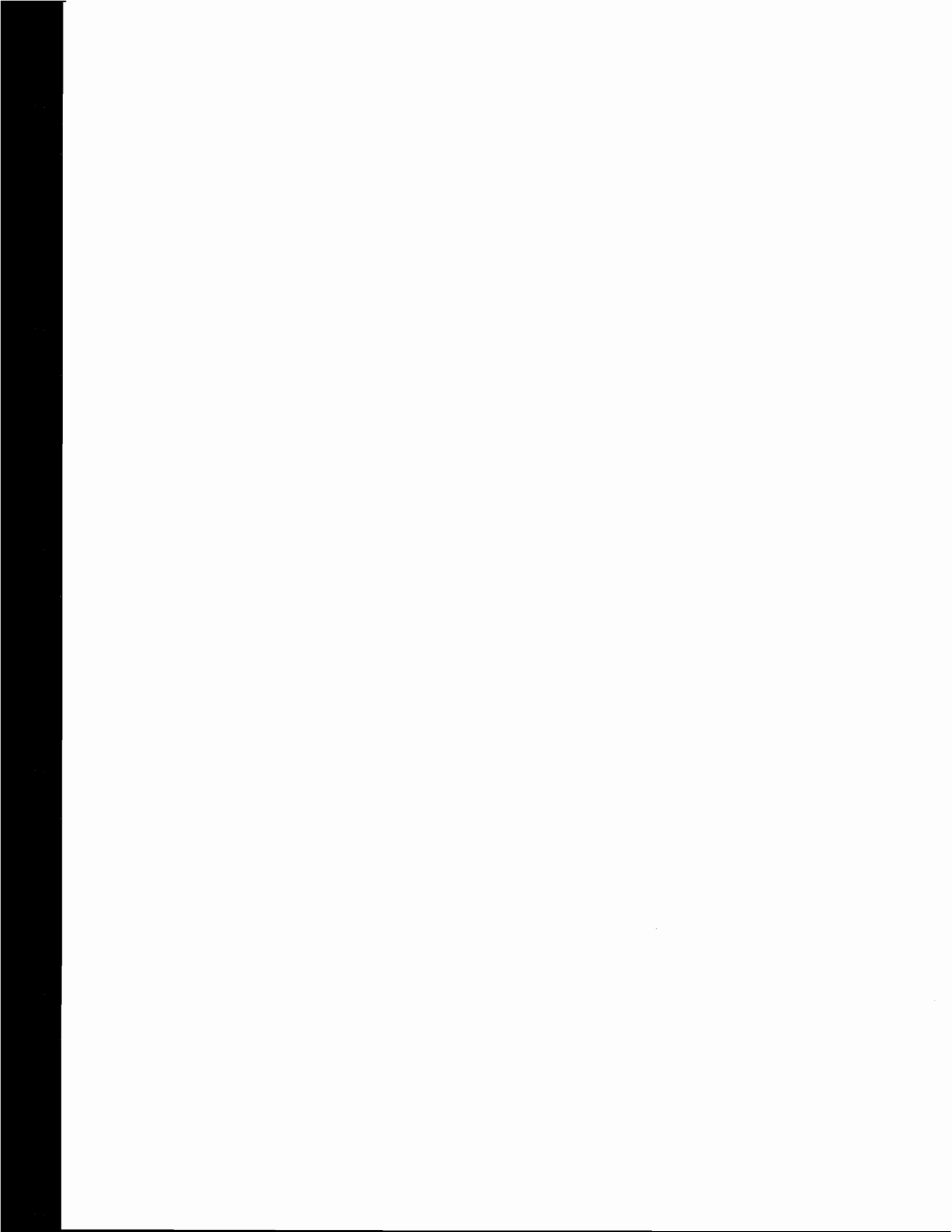
21 One of the discussions earlier was that that area had
22 not been fenced, that it's dirty, that it's not cleaned up.
23 And I would say that I was at that location. We cannot go
24 on or do anything in that bird sanctuary without the
25 authority of the State. We have a park that's adjoining it



1 and in front of it. And we, in fact, do keep that clean.
2 We have people out there cleaning it all the time. I was
3 just there last week.

4 We are future developing that area. There will be some
5 things going on. The area between the bird sanctuary and
6 the parking lot is, in fact, fenced. The fence that I think
7 they're talking about is there was supposed to be a fence
8 constructed between the park and the bird sanctuary to kind
9 of protect the bird sanctuary. The problem that they've had
10 with that -- and by the way, that's not a responsibility of
11 either the city or Horseshoe. It's the responsibility of
12 NIPSCO, who we bought the property from originally. That
13 was part of the agreement we had with them. The problem is
14 that it's blocks of concrete and blocks of material that's
15 been there for years. And my understanding is NIPSCO's
16 making every effort to get out there and do that. But it is
17 hard to because of the borders of the park and the bird
18 sanctuary to actually put the fence in. But it is being
19 worked on. I, in fact, discussed that with our park
20 director about three or four weeks ago when I went out there
21 and saw it was not in place.

22 I also want to talk a little bit about -- it was also
23 mentioned that we are destroying wetlands in our golf course
24 project. And I absolutely am here to tell you that we are
25 adding wetlands, we are improving that area. That is a



1 200-acre brown field basically. There was a lake there that
2 had 17 inches of water in it that now we are cleaning up.
3 We're turning that into a very large recreational area. In
4 fact, we just bought 80 percent of the north basin of that
5 lake to turn that into basically a protected area, which a
6 lot of the environmental groups are with us on this whole
7 project. So I wanted to say that we are not destroying
8 wetlands. We are working very closely with the Department
9 of Natural Resources, with the Army Corps of Engineers; and
10 they are totally on board with us on any plans. They have
11 to approve any plans and permits that we do in that area.
12 So we are working -- I mean, we spent millions of dollars to
13 improve this brown field site, and we're taking pride in
14 what we're doing there. We are not destroying wetlands or
15 any of that. We are actually improving the site.

16 MS. BOCHNOWSKI: I really appreciate -- I really
17 appreciate your addressing that. Obviously, you know, it's
18 really not even -- but it came up and it's a real concern.

19 MR. BENNETT: Well, and I'm in charge of the project on
20 behalf of the city; and I take pride in what we're trying to
21 do there. I mean, that youth golf course that was built
22 with gaming money on a brown field, that cost more than \$6
23 million to build. It has its own youth golf course, a
24 nine-hole range. We're just now lighting the driving
25 range. The kids are allowed to use it free, once they're



1 certified. We have the City of Hammond School City, we have
2 a program where the fourth and fifth graders are all going
3 through the golf program. They are allowed to use that golf
4 course. I mean, it is set aside. We've put more than 4,000
5 children through that program in the last two and a half
6 years.

7 MS. BOCHNOWSKI: Well, in fact, the nice thing about
8 that is people are coming from all over the county.

9 MR. BENNETT: That's right.

10 MS. BOCHNOWSKI: I know a lot of kids that go there.

11 MR. BENNETT: I mean, this is a real asset.

12 MR. THAR: And if we might -- I think you would agree
13 with me on this one issue.

14 MR. BENNETT: Yes.

15 MR. THAR: The Indiana Gaming Commission has absolutely
16 nothing to do with that.

17 MR. BENNETT: I know. I just wanted to make a remark
18 that, in fact, the city is very -- I mean, I'm a little
19 passionate about that thing, I can tell you.

20 MS. BOCHNOWSKI: Thank you.

21 MR. THAR: That came through.

22 MR. DARKO: I have a couple of operational questions
23 probably for Mr. Mazer. In regard to your Higgins Park
24 development, I think you mentioned it was done by union
25 labor, the construction part. Are any of your casino



1 employees represented by organized labor?

2 MR. MAZER: No. Only our outside vendors.

3 MR. DARKO: I think yesterday there was a lady -- I
4 don't remember if you were here or not -- out of Skokie, I
5 believe, who represents some union employees. I think she
6 said she did not represent anybody at your casino. Do you
7 know whether her organization has asked for recognition or
8 whether there have been any organizing moves?

9 MR. MAZER: Her organization -- that's HERE -- they
10 were there --

11 MR. DARKO: Hotel employees?

12 MR. MAZER: Yes. They were there five years ago.
13 Actually we had a neutrality agreement with that
14 organization. They were not able to get a significant
15 number of cards in order to bring a successful vote.

16 MR. DARKO: I see. Generally, you know, I think your
17 personnel relations are very impressive. I was impressed by
18 the amount of time you spent in your personal remarks and
19 also in the video talking about your relationship with your
20 employees. And the GED on-site program, I think is
21 fantastic. I had not heard of that before in private
22 employment. And I can understand the point that even if
23 somebody leaves you and moves to California or takes another
24 job, they will take that GED with them. And I think that's
25 fantastic.



1 I enjoyed the tour of the boat last night. I had not
2 seen it before and was very impressed. But one thing that
3 was apparent was the dense feel of smoke on all of the
4 levels. Is there any no-smoking area on the boat, a
5 gambling area?

6 MR. MAZER: Yeah. The level that we first came in on,
7 the very -- the lowest level, the forward area is a
8 no-smoking area.

9 MR. DARKO: Are there tables and slots both there?

10 MR. MAZER: Yes.

11 MR. DARKO: I see. Okay. Thank you. I must have just
12 missed that area. Thank you.

13 MS. BOCHNOWSKI: The mayor, when he spoke, indicated
14 that, you know, just about everything had been
15 accomplished. There were a couple of issues that he talked
16 about, and one was a railroad crossing where there was
17 supposed to be a parking garage, I guess, or just had
18 something else to be -- I really wasn't clear on what it
19 was. And I was just wondering if that's been addressed.

20 MR. HANNON: If we might, an attorney from
21 Indianapolis, George Abel has been involved in that.

22 MS. BOCHNOWSKI: Okay. I just want to make sure that
23 you're living up to all your agreements and the working
24 relation was going forward.

25 MR. HANNON: This is George Abel from Ice Miller.



1 MR. ABEL: Yes.

2 MS. BOCHNOWSKI: Thank you.

3 MR. ABEL: I'm George Abel from Ice Miller. I, in
4 fact, have a rendering if you want to see exactly where that
5 crossing and proposed parking lot would be located. But we
6 have been working for some time with a number of different
7 interests including the City of Hammond and the Port
8 Authority as well as EJ&E Railway to come up with a license
9 agreement that all parties can agree to. And we are very
10 close to finalizing that agreement, at which time the
11 crossing can then be constructed.

12 MS. BOCHNOWSKI: Okay. So it -- well, maybe
13 afterwards -- yeah, sure. If it's only gonna take a
14 minute.

15 MR. THAR: I roomed with a vice president of CSX, and
16 dealing with railroads, including areas of getting
17 easements, acquiring land is, at best, a slow-moving,
18 tortuous process.

19 MR. ABEL: Yeah. I could give you the specifics, but
20 there are certain issues that have been raised by the city
21 and by the Port Authority in particular. And we have done
22 everything we can do to try to address those concerns in
23 working and really facilitating an agreement with EJ&E. But
24 as you know, and as you have expressed, with railroads,
25 you're somewhat at their mercy for their procedures.



1 But this is the existing parking lot; this is the
2 proposed parking lot; and this is the crossing, proposed
3 crossing, which in principal has been agreed to. And it's
4 just a matter of finalizing that license agreement.

5 MR. THAR: Where's the boat?

6 MS. BOCHNOWSKI: Could you orient us? Yeah. Could you
7 orient us?

8 MR. ABEL: Sure. This is the beach, the bird
9 sanctuary, and then the boat would be up here. This is the
10 very edge of the overpass as it comes off of --

11 MS. BOCHNOWSKI: Oh, all right. And so it's down
12 toward the other direction.

13 MR. ABEL: Right. Close to Illinois.

14 MR. DARKO: It's west of the boat?

15 MR. ABEL: Yes.

16 MR. DARKO: And what, do you shuttle people after you
17 take them across the overpass or what?

18 MR. ABEL: I think that probably primarily that's
19 employee parking.

20 MR. DARKO: I see.

21 MR. MAZER: Public and employee.

22 MR. DARKO: The gentleman from the city has something
23 he wants to add as well. Maybe more about birds.

24 MR. BENNETT: This is more for the city itself's use.
25 We are anticipating moving a boat ramp into that area. This



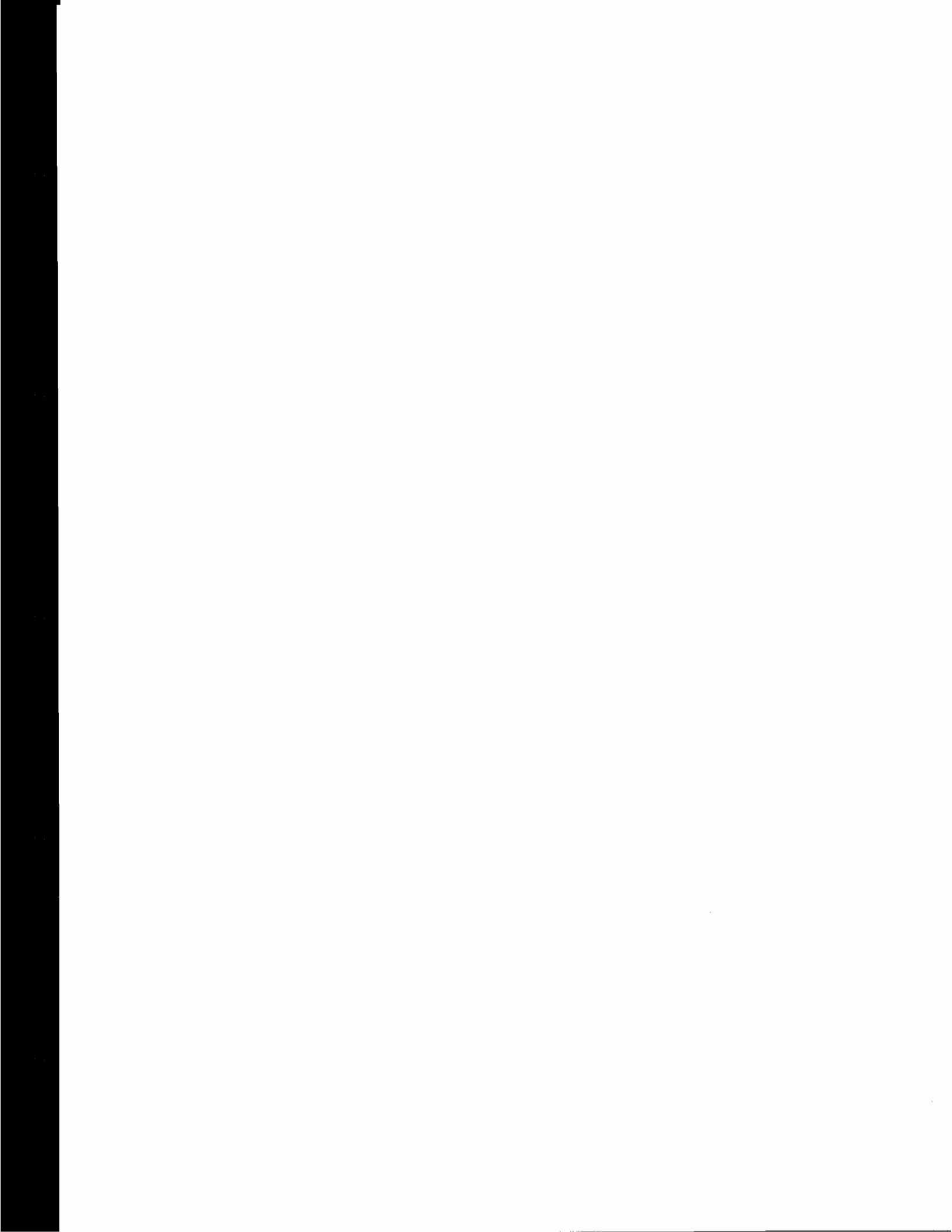
1 would be for additional parking for our public beach. It's
2 something we have been working on since day one to try and
3 get this crossing approved. There was a crossing before we
4 moved the railroad tracks, which we relocated. And we've
5 had a very difficult time with EJ&E since then. They want,
6 you know, some very demanding -- you know, ability to tear
7 it out in 30 days' notice and stuff that we've been trying
8 to work through for years. We are very close, as he said,
9 to having this done. And we look forward to having it done.

10 MS. BOCHNOWSKI: I guess my question in reference to
11 the -- actually to relicensing is, do you feel that you've
12 worked well with the licensee and that they have made every
13 effort and that they're moving forward with you?

14 MR. BENNETT: We've gotten more accomplished in the
15 last couple years towards that than we did -- I mean there
16 was almost no action on it prior to Horseshoe. And they
17 have been working to try and get it done. So we do think
18 this will get done. They have told us that they will work
19 until we get it done. And I think we've made a lot of
20 progress since. In the last, even, six months to eight
21 months we've made a lot of progress.

22 MS. BOCHNOWSKI: That was really the essence of my
23 question.

24 MR. BENNETT: We feel that that is something that will
25 get done.



1 MS. BOCHNOWSKI: We don't want to leave the city high
2 and dry if something has been promised.

3 MR. BENNETT: Right. We certainly will let you know if
4 it doesn't. But we feel that they have been working towards
5 getting it done. It is really difficult, as Mr. Thar said,
6 to deal with the railroad.

7 MR. ABEL: We are absolutely committed to constructing
8 that crossing, and we're committed to coming up with an
9 agreement with EJ&E that will be satisfactory with all
10 parties.

11 MS. BOCHNOWSKI: Thank you.

12 MR. VOWELS: The mayor mentioned something about the
13 hotel. Is there -- what's the status of the probability of
14 a hotel?

15 MR. JOHNSON: Lacy Johnson of Ice Miller.

16 We began to meet with the city literally within 24
17 hours after we received the commitment agreement in
18 September of '98. At that point, we expressed to the mayor
19 that we were gonna honor the commitment. We reaffirmed
20 that. At that time he told us it was not a priority, but it
21 was inappropriate for us to discuss it at the time because
22 we didn't have the approval. Within an hour of receiving
23 approval on November 30th, 1999, we met with the city; and
24 they again reaffirmed that it was not a priority. We agreed
25 to work with them going forward for the development of the

1 lakefront, hand in hand. At this time they still say it
2 isn't a priority.

3 MS. BOCHNOWSKI: Right. And that was five years ago.
4 And I think, you know, we don't want a hotel that's not
5 gonna be used any more than anybody else does. It depends
6 on the market. But that was in the original agreement.

7 MR. THAR: Only because we as a commission in
8 relicensing put them in a position of requiring them to
9 consider it.

10 MS. BOCHNOWSKI: Right.

11 MR. THAR: It was neither a request by the city nor a
12 desire by, then, Empress or Lake Michigan Charters to do
13 it. And I think as we indicated this morning, if it's
14 determined by the city that a hotel is not what fits in and
15 Horseshoe doesn't have any independent desire to do it
16 either, I think that would bring it back to the commission
17 for consideration if those are the desires. But from what I
18 have gathered from both the representatives of Horseshoe as
19 well as the representatives of the city that in terms of not
20 only where they are today but the things that were promised
21 in the past but what things are gonna look like in the
22 future, the talks have been constructive. There's a few
23 unknowns out there. So it's difficult for them to give a
24 definitive answer when they aren't sure whether or not the
25 hotel is right for them. They're not sure about what the

1 statutory tax rates may be, and when they're not sure
2 whether dockside is a possibility or not a possibility.
3 Because as I understand it, both sides recognize that would
4 enter into any type of bargaining that they would engage
5 in. But both sides have said the relationships are good,
6 the talks are going forward; and neither side has a problem
7 saying that we will reach an agreement once things become
8 more definitive.

9 Mr. Johnson, I see you sitting way in the back. Is
10 that fairly accurate?

11 MR. DAVID JOHNSON: That's accurate, Mr. Thar.

12 MR. THAR: David Johnson of Baker & Daniels represents
13 the city in these negotiations.

14 And which of the team here? Probably a good portion of
15 the group at this table are involved in those negotiations.

16 MR. JOHNSON: Ice Miller is representing parts of those
17 negotiations.

18 MR. THAR: Would you agree with that description?

19 MR. JOHNSON: That is accurate.

20 MS. BOCHNOWSKI: During one of the presentations, it
21 sounds like you've met your minority and women-hiring goals;
22 but your goal of hiring -- I think it was 50 percent Hammond
23 residents is -- you're short of that. Have you worked
24 toward more Hammond residents?

25 MR. MAZER: It's still a priority in our hiring



1 process. Originally our 50-percent goal was based on 1000
2 employees or 500 -- it would then be 500 people. So we have
3 exceeded the number of people, just not as a percent,
4 because we're up to 2,300 employees instead of the original
5 thousand.

6 MR. THAR: I think the Center for Urban Policies report
7 illustrates that. I think it was like 700 and some
8 employees from Hammond?

9 MR. MAZER: Yeah. I think that's what we had in
10 there.

11 MR. THAR: So that's a couple hundred over what they
12 originally anticipated with the 50 percent.

13 With regard to the percentages of the two Gary boats in
14 hiring from Gary and from Lake County as well as the Hammond
15 boat, the center's feeling is that those projections were
16 probably unrealistically high, No. 1; and No. 2, these boats
17 have a hard time, relating to staff, because the position is
18 if anybody from the city of Hammond qualifies under our
19 rules and regulations and the Coast Guard's rules and
20 regulations they could get hired with the boat. The same is
21 true with regard to Lake County residents and Gary residents
22 for the Gary boats. So I think the center's report
23 indicates that all three companies have done an extremely
24 admirable job in sticking to what were probably unrealistic
25 goals to begin with.



1 MS. BOCHNOWSKI: Right. If I recall, it was basically
2 that it's almost impossible to achieve that --

3 MR. MAZER: But we continue to --

4 MS. BOCHNOWSKI: -- or something to that effect.

5 MR. MAZER: It doesn't mean we will give up our
6 efforts.

7 MR. VOWELS: Members of the Commission, any other
8 questions? Is there anything further, Mr. Thar?

9 MR. THAR: I have nothing.

10 MR. VOWELS: Now, we'll turn to each other.

11 MR. THAR: I'm sorry. One more. We have made it a
12 condition of licensing for anybody who gets relicensed to
13 maintain a bond in the amount of \$1 million. Would you be
14 willing to accept that as a condition of licensing in the
15 event you should be relicensed?

16 MR. BINION: Yes.

17 MR. VOWELS: Okay. Well, this is the time for us to
18 discuss the renewal or termination of the license. We have
19 focused or there has been a considerable amount of focus on
20 what went on in Illinois and the investigation. As I
21 indicated earlier, Mr. Binion was investigated for the
22 Harrison County license and for the license here. Was there
23 another investigation after Illinois when that information
24 rose up? Is this the fourth or is this the third?

25 MR. THAR: This has been an ongoing. We've

1 investigated the Horseshoe organization and Mr. Binion with
2 regard to the Harrison County application. We investigated
3 with regard to the acquisition of Empress Joliet and
4 Hammond. We investigated at the time that the Illinois
5 Gaming Commission came out with their finding. We continued
6 that investigation after we were submitted with the
7 Horseshoe response. And we continued then our
8 investigation. So it's really like a long continuation of
9 the third, through the Edwards trial, relicensing aspects of
10 Mississippi and Louisiana.

11 MR. VOWELS: Okay. Well, my point is we've looked at
12 this and we've looked at it again. I think our commission,
13 if we were going to compare gaming commissions throughout
14 the country, I feel utterly confident that this commission
15 is as good. And I would put our staff and our executive
16 director up against any staff or executive directors in the
17 country.

18 What that means to me is that people look to us. And I
19 think that, as a group, that we're a shining example of just
20 how this is supposed to operate.

21 I remember one time sometime in the past few years
22 since I became Chairman there was some information in a
23 public hearing that came out that one company had given some
24 information to the chairman of another commission in another
25 jurisdiction. And Mr. Thar elicited that that came out of a



1 dinner in a restaurant in the Caribbean. And later on in
2 the day I said to Mr. Thar jokingly, How come it is that
3 this chairman never gets invited by any of these companies
4 to the Caribbean?

5 And he told me that the reputation that we have
6 throughout the country is that we are absolutely
7 inapproachable, which pleased me.

8 So my point is I feel confident in the investigation
9 that our State Police Gaming Enforcement Division has done,
10 that Mr. Thar and his staff have done. And we've been
11 together long enough, some of us for eight years, some of us
12 a little shorter; but we want what's best for the State of
13 Indiana, and we want to make sure that the industry in this
14 state is clean and ethical and won't tolerate anything
15 less.

16 So as far as the issues that -- about the suitability
17 of Mr. Binion, complete record checks have been run on him.
18 He's never had any prior police record. He's been held
19 accountable to the sins of some family members. And I don't
20 know what it's like in the rest of your families, but I
21 would hope that I wouldn't be held to the sins of some of
22 the people that I'm related to.

23 So those are just my initial thoughts, just to throw
24 out to begin the conversation on that issue that is
25 obviously at the forefront here.



1 Anyone else?

2 MS. BOCHNOWSKI: Well, I certainly appreciate everybody
3 who stood up and spoke. And I have to say that I think
4 everybody who spoke to us today really came to us with all
5 sincerity and true belief in what they were saying and --
6 but we have to look at our responsibility to the state. And
7 I think that part of that responsibility is to investigate
8 any and all people who are involved in this industry in our
9 state. And I believe we've really, in this case, maybe done
10 more of an investigation. I guess in all cases we do a
11 thorough investigation, but this one's gone on and on and
12 been done over and over.

13 And, you know, we've looked at everything that was
14 looked at in Illinois. And at the time when we originally
15 gave this license to Mr. Binion and his organization, I
16 think at least one of us asked Mr. Thar if there was any
17 reason not to grant his personal license. And there wasn't
18 any reason then, and I don't believe there is now even after
19 relooking at it. So I just can't see any reason not to go
20 forward with this.

21 DR. ROSS: I've heard today of people who have lived in
22 Northwest Indiana all their lives, and I have not. But I
23 have lived here since 1960. And I can recall when I came
24 that the area was booming and that there were 25,000 people
25 working at U.S. Steel. But since that time, all of that



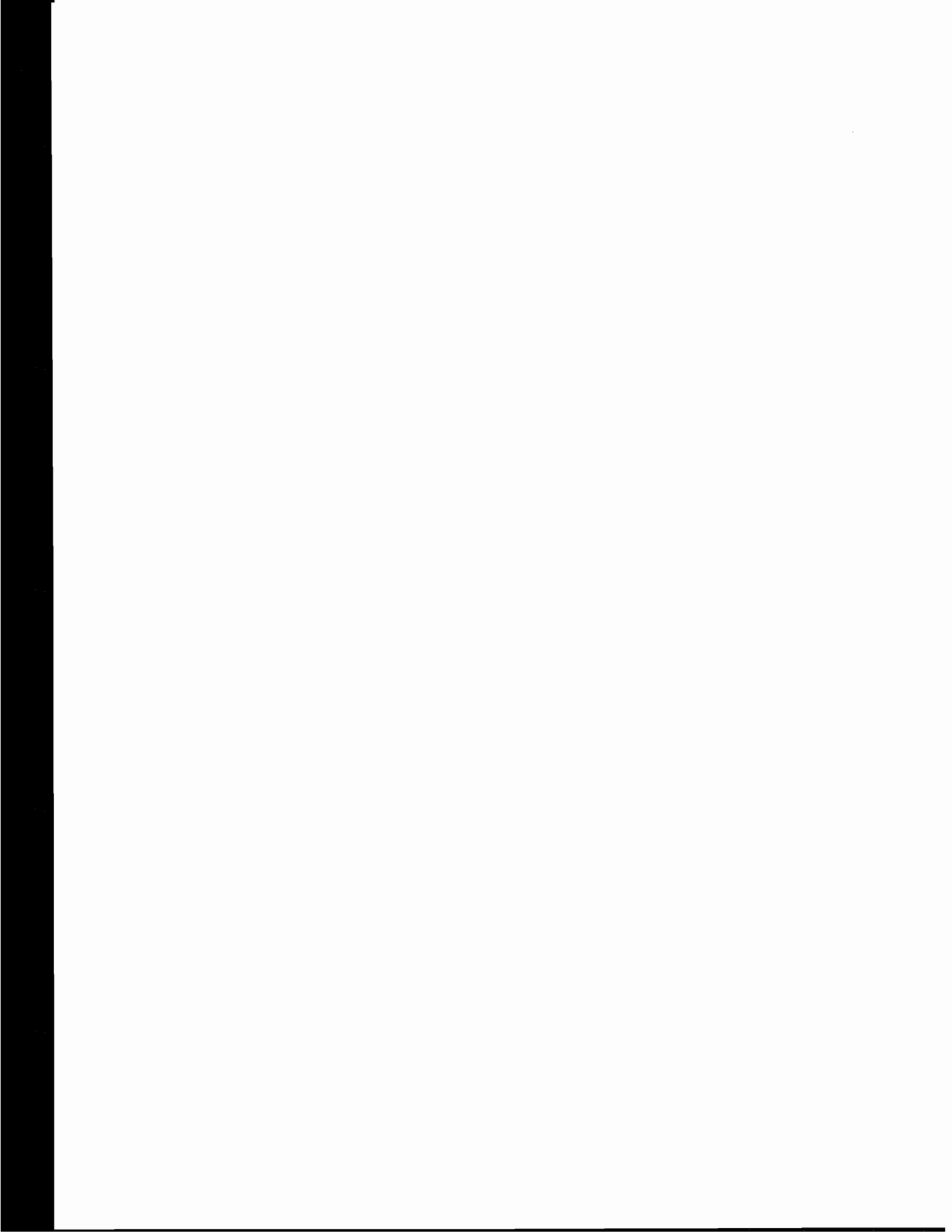
1 sort of went down the tubes.

2 The governor asked me to serve on this commission. And
3 his thoughts to me that day was that there's been a law
4 passed to have gambling in Indiana. He said, I don't think
5 it's a good thing, but I'm here to uphold the law. And the
6 legislature thinks that gambling will add to the
7 infrastructure of these towns that it's going to be at. So
8 that's been my driving force since that time.

9 Last night when I went through Horseshoe and looked at
10 the employees, saw the diverse population there, saw how
11 happy they were, that I think this is what this is all
12 about. To me, all of the other things are insignificant. I
13 mean we have to have honest people doing it, but we're here
14 to make sure that they are honest.

15 And with those thoughts, I see no reason why we should
16 not give Horseshoe a license to continue.

17 MR. CARLTON: You know the situation that Dr. Ross just
18 said about the employees there and the idea of the GED, and
19 I don't know where that came from, if that's something that
20 Binion has done, the importance of education for people and
21 the fact that they have hired people without high school
22 diplomas and then helped them on-site to get their GED. I
23 know from people that I deal with the importance of what
24 that allows them to accomplish after that point. And I
25 don't see any financial benefit to Horseshoe for allowing



1 that to happen. And I think it's a great thing and it's
2 indicative of what's going on there. The fact that they
3 didn't unionize when the opportunity arose.

4 We were talking today about -- or last night it was
5 pointed out that these keys that the employees are given by
6 Mr. Binion when they're complimented on their work in that
7 there's certain prizes that are attached. And it's just
8 very creative approaches to the employees. And I understand
9 this is a business and they all want to make money and get
10 farther ahead in life. But the fact that they do take their
11 employees' consideration above and beyond that dollar as the
12 bottom line is something that I can be appreciative of.
13 And, again, I think that lends itself to some character that
14 you can't quantify either. So I'm in agreement that I
15 believe that the license should be renewed.

16 MR. MILCAREK: I think that the gaming business, we'll
17 call it, because it is a business, is a little bit unusual.
18 It's accused of taking out of the community dollars, but I
19 think they have also shown the way to put dollars back into
20 the community much more than other industries.

21 MR. VOWELS: And then in reference to the video, which
22 this is just my little personal cynical attitude, but Mr.
23 Binion referred to this as a gambling business and not
24 gaming business. And I really liked that. It's gambling
25 and euphemisms just don't sit well with me. And I even made



1 a note of that when he used the word gambling and that's
2 what it is. So that's all I can think of.

3 MS. BOCHNOWSKI: Well, with nobody else having anything
4 to say, I would like to move that we grant a new license to
5 the Horseshoe Company, and I assume -- is that a correct way
6 to state that motion?

7 MR. VOWELS: Move to renew the license.

8 MS. BOCHNOWSKI: Move to renew the license.

9 MR. VOWELS: Is there a second?

10 MR. CARLTON: I'll second.

11 MR. VOWELS: Is there any further discussion? Mr.
12 Thar, any further comments from you?

13 MR. THAR: No.

14 MR. VOWELS: All those in favor of the motion say,
15 "aye."

16 (Ayes -- all. Nays -- none.)

17 MR. VOWELS: We'll show the motion is approved.
18 Congratulations.

19 (Applause.)

20 MR. VOWELS: Can I have a motion to adjourn?

21 MR. MILCAREK: Motion to adjourn.

22 MS. BOCHNOWSKI: Second.

23 MR. VOWELS: All those in favor say "aye." Meeting's
24 adjourned.

25 (The public hearing was adjourned at 2:15 p.m.)



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2 COUNTY OF PORTER)

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REPORTER'S CERTIFICATE

I, TERRY M. PICKERING, do hereby certify and state the above and foregoing 141 pages is a true, correct, and complete transcript of the INDIANA GAMING COMMISSION PUBLIC HEARING, taken by me on said date, transcribed by me from my original stenotype notes, and reduced to typewriting by me.

I further certify that I am not related to, employed by, or interested in any party to this action.

IN WITNESS WHEREOF, I hereby affix my name and seal this 10th day of September, 2001.

Terry M. Pickering
TERRY M. PICKERING
Court Reporter and Notary Public



My commission expires August 30, 2007.



absorbed [1] 46:8	activities [6] 6:6	advantage [1] 25:6	ahead [8] 3:5	46:15 51:24 52:5
abstained [1] 53:14	6:11 6:14 71:17	advent [1] 86:13	13:16 32:24 74:1	Ann [2] 2:7 45:8
Academy [1] 30:5	71:21 71:22	advertising [2] 26:9	91:10 92:1 121:14	annual [8] 16:14
accelerated [1] 39:13	Acts [1] 50:18	32:2	140:10	21:16 22:4 23:14
accept [1] 135:14	actual [1] 97:1	advised [1] 36:3	alcoholic [2] 26:22	31:9 35:11 39:2
accepting [1] 48:5	actuality [1] 31:19	affable [2] 51:1	112:23	77:25
access [5] 8:10	add [5] 88:11 109:2	51:2	alike [1] 40:21	annually [3] 18:11
9:8 26:14 26:15	111:11 129:23 139:6	affairs [5] 12:19	allegation [1] 96:21	35:11 68:25
111:22	added [6] 4:8	19:18 28:2 33:7	allegations [3] 34:21	anonymously [1]
accidental [1] 59:16	54:8 83:20 110:15	69:3	53:24 101:5	119:3
accommodations [1] 22:6	110:22 110:23	affect [1] 110:25	alleys [1] 4:13	answer [8] 8:8
accomplish [1] 139:24	addiction [3] 49:10	affiliated [1] 89:5	allotted [1] 35:10	17:18 37:10 48:9
accomplished [5] 10:11 56:14 69:16	116:23 116:23	affiliations [1] 92:4	allow [3] 6:2	58:20 91:14 122:2
127:15 130:14	adding [1] 123:25	affix [1] 142:13	37:7 105:15	132:24
accord [1] 44:12	addition [11] 13:10	afford [1] 119:6	allowed [8] 5:3	answer's [1] 58:20
according [4] 45:23	21:3 21:20 22:3	afraid [1] 90:20	5:9 54:15 54:22	answering [1] 93:1
54:4 54:14 55:10	26:22 29:24 38:19	afternoon [3] 3:4	56:6 98:4 124:25	answers [1] 91:20
accordingly [1] 65:23	82:23 83:8 83:14	62:19 86:6	125:3	anticipate [1] 33:16
account [1] 110:21	additional [8] 3:25	afterwards [1] 128:13	allowing [6] 36:24	anticipated [4] 22:18
accountable [1] 137:19	4:14 7:16 14:15	again [21] 8:12	52:4 67:21 82:17	31:18 111:2 134:12
accounting [3] 22:15	23:3 58:15 100:3	8:16 11:15 19:2	83:4 139:25	anticipating [1] 129:25
102:20 121:11	130:1	59:5 62:21 73:18	allows [1] 139:24	anyway [1] 98:2
accumulated [1] 59:1	Additionally [2] 41:5 71:13	76:20 78:16 78:22	alluding [1] 10:14	apart [3] 101:13 103:15
accurate [5] 7:15	address [14] 8:17	79:7 86:7 94:9	almost [10] 10:19	103:17
107:2 133:10 133:11	13:1 28:14 42:25	94:24 101:16 101:17	88:8 89:20 91:11	apparent [1] 127:3
133:19	72:17 72:21 74:6	103:16 119:7 131:24	95:2 102:10 117:20	appeal [4] 36:11
accurately [1] 11:22	87:25 104:21 106:18	136:12 140:13	117:21 130:16 135:2	36:12 36:13 59:3
accused [1] 140:18	107:4 107:14 112:20	against [15] 18:4	alone [3] 25:10	appealed [1] 107:8
achieve [1] 135:2	addressed [4] 10:23	43:25 44:23 47:15	33:14 87:5	appear [1] 3:15
achieved [2] 20:6	66:5 101:18 127:19	48:3 48:9 51:14	along [6] 48:15	appeared [6] 35:25
30:9	addressing [2] 64:16	52:6 57:13 59:6	61:17 71:13 72:1	44:13 44:15 53:12
acknowledge [1] 37:1	124:17	91:2 95:20 98:23	76:12 110:3	54:6 55:18
acquaintance [1] 50:25	adjacent [2] 65:9	103:24 136:16	alternative [1] 25:20	appearing [1] 45:4
acquired [2] 40:11	67:11	age [3] 26:20 79:12	alternatives [1] 28:6	applaud [2] 57:19
53:21	adjoining [1] 122:25	79:17	always [4] 7:24	62:7
acquiring [2] 9:22	adjoin [2] 141:20	agencies [2] 76:10	83:25 84:2 120:5	applause [3] 33:10
128:17	141:21	87:8	ambassadors [1] 41:17	42:21 141:19
acquisition [3] 21:23	adjourned [2] 141:24	agent [2] 107:17	Amendment [1] 48:8	application [6] 35:13
110:18 136:3	141:25	ages [1] 5:10	amenities [2] 4:20	86:8 88:23 97:23
acquisitions [1] 110:17	adjunct [1] 99:2	ago [11] 27:1 47:1	9:10	98:4 136:2
acquitted [2] 100:15	adjusted [1] 21:18	48:19 50:23 61:5	America [3] 96:6	applications [1] 33:21
100:21	administer [1] 65:17	104:14 104:25 114:3	116:23 116:24	applied [2] 29:19
acres [5] 89:17 89:18	administration [2] 9:23 32:19	123:20 126:12 132:3	American [6] 25:23	107:1
89:20 89:21 122:11	administrative [2] 2:12 98:11	agree [5] 7:24 117:19	27:1 44:19 55:5	apply [1] 32:12
act [7] 52:11 53:23	administrator [2] 36:2 52:12	125:12 128:9 133:18	58:21 59:16	appointed [2] 52:8
98:7 98:10 98:10	admirable [1] 134:24	agreed [5] 20:16	among [5] 40:9	99:7
100:19 100:24	admire [1] 50:20	27:23 65:1 129:3	44:20 44:21 59:10	appreciate [9] 7:16
Act's [1] 56:12	admission [5] 21:18	131:24	84:5	8:17 12:12 51:21
acting [1] 65:21	21:21 26:4 27:17	agreement [39] 6:21	amount [10] 18:4	8:17 12:12 51:21
action [9] 33:16	47:20	6:22 7:11 10:9	18:5 30:16 33:23	69:23 76:16 124:16
36:10 36:12 36:14	admissions [1] 31:21	21:4 21:6 21:11	89:3 102:13 117:4	124:17 138:2
103:24 113:13 114:23	admit [1] 55:24	24:17 29:11 30:13	126:18 135:13 135:19	appreciates [1] 3:14
130:16 142:12	adopted [1] 21:2	33:19 33:25 36:24	amounted [1] 21:21	appreciative [1] 140:12
actions [1] 50:18	adoring [1] 73:14	37:4 37:5 40:5	analysis [3] 16:21	apprehended [1] 105:20
active [6] 20:12	adults [1] 25:20	54:1 54:10 54:12	16:22 17:22	approach [2] 12:21
28:24 30:23 69:1	advancement [5] 15:13 15:24 16:5	54:17 55:23 97:21	analyst [2] 12:17	25:21
88:1 88:10	75:4 75:7	97:25 110:11 110:15	18:1	approached [1] 114:5
		120:13 120:16 122:11	analytical [2] 12:20	approaches [1] 140:8
		123:13 126:13 128:9	13:2	approaching [1] 109:24
		128:10 128:23 129:4	analyzed [1] 111:7	appropriate [1] 35:12
		131:9 131:17 132:6	animosity [1] 59:24	
		133:7 140:14	Anita [4] 43:14	
		agreements [2] 21:10		
		127:23		

appropriately [2] 65:22 66:2	aside [4] 66:4 89:24 118:15 125:4	4:23 11:10 21:21 90:3 90:3 122:25 128:8 128:21	basis [3] 60:1 65:21 99:2	95:1 105:1 113:15 115:11 117:1 128:17 137:12
approval [8] 34:7 35:5 55:11 67:19 88:22 108:7 131:22 131:23	aspects [2] 59:14 136:9	authorizing [1] 22:18	beach [4] 90:8 90:9 129:8 130:1	better [12] 7:23 9:18 12:22 15:12 17:8 32:8 38:24 50:4 51:17 92:24 109:15 117:17
approvals [1] 35:6	asphalt [1] 18:21	autonomy [2] 79:15 80:19	Beanie [1] 78:7	betting [1] 119:9
approve [2] 52:16 124:11	asserted [1] 48:8	availability [1] 9:5	beautification [2] 31:13 90:4	between [12] 16:23 17:6 17:17 29:8 35:15 35:20 50:1 55:23 101:24 112:2 123:5 123:8
approved [4] 39:18 108:4 130:3 141:17	assessed [3] 18:19 18:19 18:22	available [7] 15:22 25:12 28:7 34:8 40:25 81:4 85:19	beautified [1] 70:18	beverage [1] 26:22
April [1] 99:9	assessment [1] 66:22	avenue [1] 54:7	became [2] 15:23 136:22	beyond [8] 21:17 26:7 60:9 66:2 78:1 112:22 120:6 140:11
architectural [1] 39:23	asset [3] 6:20 32:20 125:11	average [2] 15:17 77:17	Becky [1] 47:15	Bible [1] 59:25
area [53] 5:4 5:21 6:1 7:3 7:4 10:17 14:16 16:20 23:10 30:19 31:7 31:10 31:25 40:24 48:20 57:21 66:11 68:6 70:12 71:5 71:24 72:5 72:6 75:12 76:6 76:9 77:5 78:3 80:11 85:22 85:25 86:1 90:6 90:6 90:8 90:12 90:23 91:1 121:4 122:21 123:4 123:5 123:25 124:3 124:5 124:11 127:4 127:5 127:7 127:8 127:12 129:25 138:24	assist [1] 66:10	avoid [1] 119:4	become [9] 27:23 37:2 39:24 40:25 41:14 44:14 80:1 118:14 133:7	big-time [2] 100:7 100:9
area's [1] 23:11	assistance [2] 28:7 29:19	award-winning [1] 49:21	becomes [2] 41:5 58:2	biggest [1] 93:13
areas [11] 5:10 5:12 9:13 10:9 10:16 26:5 67:6 68:11 70:25 117:2 128:16	assistant [1] 99:14	awarded [3] 30:2 30:19 99:10	becoming [1] 117:10	Bill [1] 55:14
Argosy [2] 37:7 97:20	assisted [3] 29:8 73:6 77:19	aware [1] 116:2	Bedell [7] 43:14 46:15 51:23 51:24 52:4 52:5 56:23	billboard [3] 71:20 72:4 84:7
arise [1] 53:4	associated [8] 43:6 45:15 45:17 45:17 47:11 47:13 96:20 106:23	awareness [3] 25:24 26:1 27:19	began [2] 15:11 131:16	billion [1] 55:12
Arlington [1] 54:20	association [5] 25:23 27:2 27:2 44:19 75:8	away [2] 70:20 119:3	begin [5] 19:3 64:14 73:23 134:25 137:24	Billy [1] 2:10
Armed [1] 70:15	associations [2] 5:6 46:7	awhile [4] 47:1 50:23 63:1 110:6	behalf [10] 33:2 42:13 61:24 67:18 79:7 82:18 89:12 113:13 115:10 124:20	binded [1] 86:2
arms-runner [1] 100:7	assume [4] 100:2 104:17 115:14 141:5	ax [1] 109:7	behind [2] 61:9 93:21	Binhammer [1] 71:4
Army [2] 90:15 124:9	assumed [1] 34:7	aye [2] 141:15 141:23	belief [1] 138:5	Binion [130] 19:3 19:14 24:1 24:21 34:21 36:9 37:21 39:12 42:1 42:3 42:5 44:9 45:1 45:19 46:2 46:12 46:17 46:25 47:7 47:9 47:13 47:22 48:1 48:7 48:12 49:1 49:15 50:11 50:17 50:24 50:25 51:9 51:13 53:7 53:17 54:7 55:4 55:16 55:18 55:20 55:23 55:24 56:5 56:6 56:10 57:13 57:19 61:18 63:13 73:3 73:16 73:19 79:10 79:11 80:4 80:7 80:18 80:21 81:11 81:18 82:2 82:8 82:13 85:6 86:23 88:12 90:21 91:14 92:1 92:10 93:10 94:3 94:6 94:10 94:14 95:4 95:8 95:11 95:24 96:2 96:8 96:11 96:14 96:22 96:24 97:10 97:14 97:22 98:23 99:6 99:24 100:8 100:24 103:21 104:1 104:7 104:16 104:22 104:25 105:8
Arnold [4] 57:6 61:22 61:23 63:25	assuring [2] 17:14	Ayes [1] 141:16	believer [1] 103:19	binion [130] 19:3 19:14 24:1 24:21 34:21 36:9 37:21 39:12 42:1 42:3 42:5 44:9 45:1 45:19 46:2 46:12 46:17 46:25 47:7 47:9 47:13 47:22 48:1 48:7 48:12 49:1 49:15 50:11 50:17 50:24 50:25 51:9 51:13 53:7 53:17 54:7 55:4 55:16 55:18 55:20 55:23 55:24 56:5 56:6 56:10 57:13 57:19 61:18 63:13 73:3 73:16 73:19 79:10 79:11 80:4 80:7 80:18 80:21 81:11 81:18 82:2 82:8 82:13 85:6 86:23 88:12 90:21 91:14 92:1 92:10 93:10 94:3 94:6 94:10 94:14 95:4 95:8 95:11 95:24 96:2 96:8 96:11 96:14 96:22 96:24 97:10 97:14 97:22 98:23 99:6 99:24 100:8 100:24 103:21 104:1 104:7 104:16 104:22 104:25 105:8
arose [3] 34:23 106:13 140:3	assured [2] 38:3 39:17	ax [1] 109:7	belong [1] 4:21	binion [130] 19:3 19:14 24:1 24:21 34:21 36:9 37:21 39:12 42:1 42:3 42:5 44:9 45:1 45:19 46:2 46:12 46:17 46:25 47:7 47:9 47:13 47:22 48:1 48:7 48:12 49:1 49:15 50:11 50:17 50:24 50:25 51:9 51:13 53:7 53:17 54:7 55:4 55:16 55:18 55:20 55:23 55:24 56:5 56:6 56:10 57:13 57:19 61:18 63:13 73:3 73:16 73:19 79:10 79:11 80:4 80:7 80:18 80:21 81:11 81:18 82:2 82:8 82:13 85:6 86:23 88:12 90:21 91:14 92:1 92:10 93:10 94:3 94:6 94:10 94:14 95:4 95:8 95:11 95:24 96:2 96:8 96:11 96:14 96:22 96:24 97:10 97:14 97:22 98:23 99:6 99:24 100:8 100:24 103:21 104:1 104:7 104:16 104:22 104:25 105:8
arrangements [1] 26:18	Atlantic [1] 86:25	ax [1] 109:7	Ben [3] 72:18 72:24 72:25	binion [130] 19:3 19:14 24:1 24:21 34:21 36:9 37:21 39:12 42:1 42:3 42:5 44:9 45:1 45:19 46:2 46:12 46:17 46:25 47:7 47:9 47:13 47:22 48:1 48:7 48:12 49:1 49:15 50:11 50:17 50:24 50:25 51:9 51:13 53:7 53:17 54:7 55:4 55:16 55:18 55:20 55:23 55:24 56:5 56:6 56:10 57:13 57:19 61:18 63:13 73:3 73:16 73:19 79:10 79:11 80:4 80:7 80:18 80:21 81:11 81:18 82:2 82:8 82:13 85:6 86:23 88:12 90:21 91:14 92:1 92:10 93:10 94:3 94:6 94:10 94:14 95:4 95:8 95:11 95:24 96:2 96:8 96:11 96:14 96:22 96:24 97:10 97:14 97:22 98:23 99:6 99:24 100:8 100:24 103:21 104:1 104:7 104:16 104:22 104:25 105:8
array [1] 21:12	assumptions [1] 17:13	aye [2] 141:15 141:23	benefit [10] 6:14 25:14 38:17 40:19 41:7 56:13 59:4 60:1 60:20 139:25	binion [130] 19:3 19:14 24:1 24:21 34:21 36:9 37:21 39:12 42:1 42:3 42:5 44:9 45:1 45:19 46:2 46:12 46:17 46:25 47:7 47:9 47:13 47:22 48:1 48:7 48:12 49:1 49:15 50:11 50:17 50:24 50:25 51:9 51:13 53:7 53:17 54:7 55:4 55:16 55:18 55:20 55:23 55:24 56:5 56:6 56:10 57:13 57:19 61:18 63:13 73:3 73:16 73:19 79:10 79:11 80:4 80:7 80:18 80:21 81:11 81:18 82:2 82:8 82:13 85:6 86:23 88:12 90:21 91:14 92:1 92:10 93:10 94:3 94:6 94:10 94:14 95:4 95:8 95:11 95:24 96:2 96:8 96:11 96:14 96:22 96:24 97:10 97:14 97:22 98:23 99:6 99:24 100:8 100:24 103:21 104:1 104:7 104:16 104:22 104:25 105:8
arrest [2] 26:19 27:13	assured [2] 38:3 39:17	ayes [1] 141:16	benefited [1] 86:14	binion [130] 19:3 19:14 24:1 24:21 34:21 36:9 37:21 39:12 42:1 42:3 42:5 44:9 45:1 45:19 46:2 46:12 46:17 46:25 47:7 47:9 47:13 47:22 48:1 48:7 48:12 49:1 49:15 50:11 50:17 50:24 50:25 51:9 51:13 53:7 53:17 54:7 55:4 55:16 55:18 55:20 55:23 55:24 56:5 56:6 56:10 57:13 57:19 61:18 63:13 73:3 73:16 73:19 79:10 79:11 80:4 80:7 80:18 80:21 81:11 81:18 82:2 82:8 82:13 85:6 86:23 88:12 90:21 91:14 92:1 92:10 93:10 94:3 94:6 94:10 94:14 95:4 95:8 95:11 95:24 96:2 96:8 96:11 96:14 96:22 96:24 97:10 97:14 97:22 98:23 99:6 99:24 100:8 100:24 103:21 104:1 104:7 104:16 104:22 104:25 105:8
arrested [4] 47:9 96:9 103:2 103:4	attended [3] 29:2 29:4 66:19	backwards [1] 85:1	benefits [10] 6:25 23:14 23:14 24:18 24:20 59:17 67:14 81:3 81:8 85:2	binion [130] 19:3 19:14 24:1 24:21 34:21 36:9 37:21 39:12 42:1 42:3 42:5 44:9 45:1 45:19 46:2 46:12 46:17 46:25 47:7 47:9 47:13 47:22 48:1 48:7 48:12 49:1 49:15 50:11 50:17 50:24 50:25 51:9 51:13 53:7 53:17 54:7 55:4 55:16 55:18 55:20 55:23 55:24 56:5 56:6 56:10 57:13 57:19 61:18 63:13 73:3 73:16 73:19 79:10 79:11 80:4 80:7 80:18 80:21 81:11 81:18 82:2 82:8 82:13 85:6 86:23 88:12 90:21 91:14 92:1 92:10 93:10 94:3 94:6 94:10 94:14 95:4 95:8 95:11 95:24 96:2 96:8 96:11 96:14 96:22 96:24 97:10 97:14 97:22 98:23 99:6 99:24 100:8 100:24 103:21 104:1 104:7 104:16 104:22 104:25 105:8
art [4] 71:2 71:9 72:4 118:11	attending [1] 62:25	backward [1] 85:1	benefits [10] 6:25 23:14 23:14 24:18 24:20 59:17 67:14 81:3 81:8 85:2	binion [130] 19:3 19:14 24:1 24:21 34:21 36:9 37:21 39:12 42:1 42:3 42:5 44:9 45:1 45:19 46:2 46:12 46:17 46:25 47:7 47:9 47:13 47:22 48:1 48:7 48:12 49:1 49:15 50:11 50:17 50:24 50:25 51:9 51:13 53:7 53:17 54:7 55:4 55:16 55:18 55:20 55:23 55:24 56:5 56:6 56:10 57:13 57:19 61:18 63:13 73:3 73:16 73:19 79:10 79:11 80:4 80:7 80:18 80:21 81:11 81:18 82:2 82:8 82:13 85:6 86:23 88:12 90:21 91:14 92:1 92:10 93:10 94:3 94:6 94:10 94:14 95:4 95:8 95:11 95:24 96:2 96:8 96:11 96:14 96:22 96:24 97:10 97:14 97:22 98:23 99:6 99:24 100:8 100:24 103:21 104:1 104:7 104:16 104:22 104:25 105:8
article [2] 44:17 54:4	attention [2] 50:14 110:12	bad [2] 47:14 119:18	Ben [3] 72:18 72:24 72:25	binion [130] 19:3 19:14 24:1 24:21 34:21 36:9 37:21 39:12 42:1 42:3 42:5 44:9 45:1 45:19 46:2 46:12 46:17 46:25 47:7 47:9 47:13 47:22 48:1 48:7 48:12 49:1 49:15 50:11 50:17 50:24 50:25 51:9 51:13 53:7 53:17 54:7 55:4 55:16 55:18 55:20 55:23 55:24 56:5 56:6 56:10 57:13 57:19 61:18 63:13 73:3 73:16 73:19 79:10 79:11 80:4 80:7 80:18 80:21 81:11 81:18 82:2 82:8 82:13 85:6 86:23 88:12 90:21 91:14 92:1 92:10 93:10 94:3 94:6 94:10 94:14 95:4 95:8 95:11 95:24 96:2 96:8 96:11 96:14 96:22 96:24 97:10 97:14 97:22 98:23 99:6 99:24 100:8 100:24 103:21 104:1 104:7 104:16 104:22 104:25 105:8
Artist [1] 71:9	attest [1] 73:15	badly [1] 4:6	Bend [1] 44:5	binion [130] 19:3 19:14 24:1 24:21 34:21 36:9 37:21 39:12 42:1 42:3 42:5 44:9 45:1 45:19 46:2 46:12 46:17 46:25 47:7 47:9 47:13 47:22 48:1 48:7 48:12 49:1 49:15 50:11 50:17 50:24 50:25 51:9 51:13 53:7 53:17 54:7 55:4 55:16 55:18 55:20 55:23 55:24 56:5 56:6 56:10 57:13 57:19 61:18 63:13 73:3 73:16 73:19 79:10 79:11 80:4 80:7 80:18 80:21 81:11 81:18 82:2 82:8 82:13 85:6 86:23 88:12 90:21 91:14 92:1 92:10 93:10 94:3 94:6 94:10 94:14 95:4 95:8 95:11 95:24 96:2 96:8 96:11 96:14 96:22 96:24 97:10 97:14 97:22 98:23 99:6 99:24 100:8 100:24 103:21 104:1 104:7 104:16 104:22 104:25 105:8
ashamed [4] 63:4 63:5 63:6 63:11	attitude [1] 140:22	bail [1] 47:9	benefit [10] 6:14 25:14 38:17 40:19 41:7 56:13 59:4 60:1 60:20 139:25	binion [130] 19:3 19:14 24:1 24:21 34:21 36:9 37:21 39:12 42:1 42:3 42:5 44:9 45:1 45:19 46:2 46:12 46:17 46:25 47:7 47:9 47:13 47:22 48:1 48:7 48:12 49:1 49:15 50:11 50:17 50:24 50:25 51:9 51:13 53:7 53:17 54:7 55:4 55:16 55:18 55:20 55:23 55:24 56:5 56:6 56:10 57:13 57:19 61:18 63:13 73:3 73:16 73:19 79:10 79:11 80:4 80:7 80:18 80:21 81:11 81:18 82:2 82:8 82:13 85:6 86:23 88:12 90:21 91:14 92:1 92:10 93:10 94:3 94:6 94:10 94:14 95:4 95:8 95:11 95:24 96:2 96:8 96:11 96:14 96:22 96:24 97:10 97:14 97:22 98:23 99:6 99:24 100:8 100:24 103:21 104:1 104:7 104:16 104:22 104:25 105:8
	attorney [2] 99:14 127:20	Baker [1] 133:12	benefited [1] 86:14	binion [130] 19:3 19:14 24:1 24:21 34:21 36:9 37:21 39:12 42:1 42:3 42:5 44:9 45:1 45:19 46:2 46:12 46:17 46:25 47:7 47:9 47:13 47:22 48:1 48:7 48:12 49:1 49:15 50:11 50:17 50:24 50:25 51:9 51:13 53:7 53:17 54:7 55:4 55:16 55:18 55:20 55:23 55:24 56:5 56:6 56:10 57:13 57:19 61:18 63:13 73:3 73:16 73:19 79:10 79:11 80:4 80:7 80:18 80:21 81:11 81:18 82:2 82:8 82:13 85:6 86:23 88:12 90:21 91:14 92:1 92:10 93:10 94:3 94:6 94:10 94:14 95:4 95:8 95:11 95:24 96:2 96:8 96:11 96:14 96:22 96:24 97:10 97:14 97:22 98:23 99:6 99:24 100:8 100:24 103:21 104:1 104:7 104:16 104:22 104:25 105:8
	attractions [1] 31:25	Bank [1] 79:3	benefits [10] 6:25 23:14 23:14 24:18 24:20 59:17 67:14 81:3 81:8 85:2	binion [130] 19:3 19:14 24:1 24:21 34:21 36:9 37:21 39:12 42:1 42:3 42:5 44:9 45:1

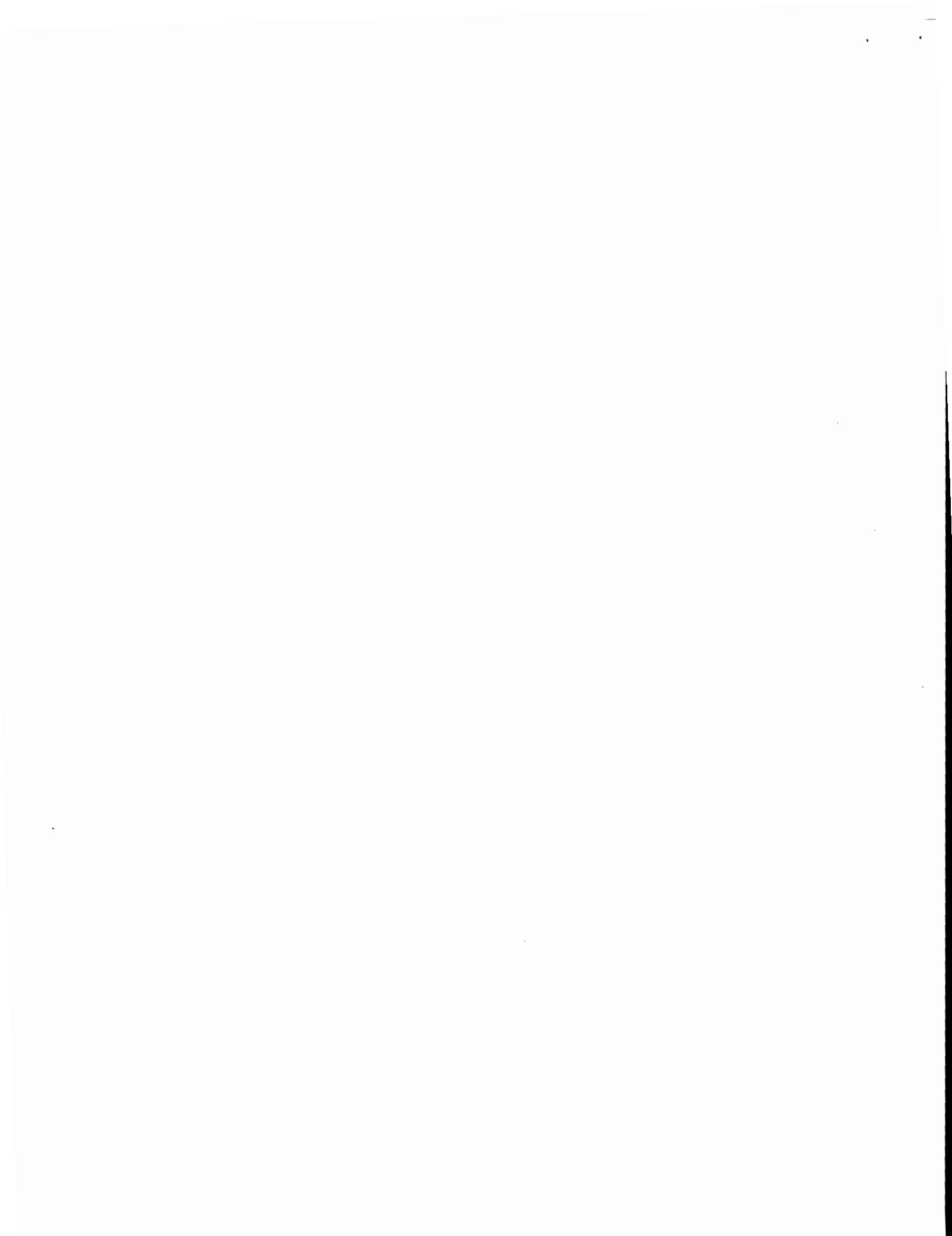


105:21 105:23 106:7	134:13 134:16 134:22	bright [1] 84:20	28:23 29:14 29:20	cart [2] 102:8 102:9
106:11 106:19 107:3	Bochnowski [52]	bring [8] 30:16	31:25 47:17 79:12	case [7] 17:14 48:3
107:5 107:15 108:11	2:7 10:8 10:13	39:3 83:15 112:8	79:13 79:16 79:25	89:6 89:10 100:14
108:18 108:19 108:21	10:24 11:2 11:5	115:8 118:19 126:15	85:23	103:5 138:9
116:3 116:20 117:14	11:7 11:17 11:20	132:16	businessman [2]	cases [4] 7:22
117:20 118:5 118:17	45:11 91:23 91:25	bringing [3] 31:16	73:16 93:12	83:22 112:14 138:10
118:21 120:3 120:14	93:2 93:4 97:1	84:1 120:9	businessmen [1]	cashing [1] 112:15
120:21 135:16 135:21	97:3 100:25 104:13	brisk [1] 41:6	80:12	casino [116] 3:12
136:1 137:17 138:15	104:17 104:24 108:8	Broadway [1] 73:1	button [1] 116:15	7:24 8:16 9:9
139:20 140:6 140:23	113:22 118:24 121:13	brochure [1] 71:24	buttons [1] 116:11	9:12 10:1 14:1
Binion's [13] 19:21	121:24 122:3 122:6	brochures [1] 26:10	buy [1] 14:3	16:16 19:9 19:11
24:6 29:24 32:15	122:8 122:15 124:16	broke [1] 3:4	BVD [1] 102:6	20:1 21:19 22:10
38:8 53:2 53:20	125:7 125:10 125:20	brother [3] 46:6	bylaws [1] 87:21	22:23 23:8 23:17
56:18 61:6 78:18	127:13 127:22 128:2	47:16 92:19	Byrum [6] 43:6	23:21 24:6 25:6
98:3 106:17 111:8	128:12 129:6 129:11	brother's [1] 105:19	57:5 60:22 60:24	25:13 25:18 25:19
Binions [1] 49:20	130:10 130:22 131:1	brought [6] 3:23	60:24 61:21	26:5 26:11 26:14
bins [1] 4:13	131:11 132:3 132:10	58:23 59:17 106:25		27:2 27:8 27:11
bird [15] 21:25 23:9	133:20 135:1 135:4	107:10 110:12	-C-	27:13 27:17 28:13
89:15 89:16 89:20	138:2 141:3 141:8	brown [4] 68:11	C [1] 2:2	29:11 30:21 31:12
89:25 121:18 121:25	Bochnowski's [2]	124:1 124:13 124:22	Caesar's [2] 93:14	31:21 32:4 32:5
122:19 122:24 123:5	45:8 51:12	budget [3] 18:9	93:19	32:8 37:21 37:23
123:8 123:9 123:17	bodies [1] 109:21	82:8 83:3	Cahill [1] 19:23	38:3 38:13 39:11
129:8	bond [9] 20:17 95:24	build [8] 11:11	cajole [1] 121:10	39:13 39:14 40:4
birds [1] 129:23	96:2 96:10 96:14	22:22 59:14 66:15	California [1] 126:23	40:11 44:13 44:20
bit [7] 9:16 62:1	100:13 100:20 101:4	90:13 121:13 122:3	Calumet [2] 31:6	46:13 48:2 48:2
77:15 111:19 117:15	135:13	124:23	73:17	51:3 51:18 52:10
123:22 140:17	book [4] 49:14 49:18	Builders [1] 29:18	campaign [6] 32:2	52:16 52:25 55:4
Black [2] 29:7	49:20 91:20	building [7] 4:19	55:10 76:5 76:6	56:5 56:6 56:11
30:3	books [1] 57:22	75:9 75:11 75:24	86:18 86:24	56:19 56:19 62:12
Blind [1] 89:13	booming [1] 138:24	102:12 120:5 121:8	candidates [1] 29:17	62:13 62:24 63:6
blocks [3] 70:20	boost [1] 50:17	buildings [2] 4:19	55:10 76:5 76:6	65:6 65:6 67:19
123:14 123:14	border [1] 83:9	5:24	86:18 86:24	68:19 68:22 68:23
blood [1] 31:13	borders [1] 123:17	built [10] 5:14	candor [1] 8:2	69:1 69:5 69:20
board [57] 19:14	born [1] 75:5	5:17 9:2 10:19	cannot [2] 56:8	70:10 72:10 73:3
19:15 19:16 28:1	borrowing [1] 79:6	11:24 12:1 12:9	122:23	73:19 75:13 77:1
28:3 34:2 34:7	Bossier [1] 28:2	22:11 58:15 124:21	cans [3] 4:13 62:6	77:9 77:25 78:6
35:4 35:14 35:21	botched [1] 120:8	bullish [1] 39:12	63:18	78:16 79:6 79:7
36:3 36:7 36:24	bothersome [1] 48:11	burden [2] 17:25	capabilities [3] 117:6	79:8 79:10 81:18
36:25 37:6 45:18	bottom [2] 56:7	40:22	117:13 117:15	82:18 83:20 83:24
46:5 46:12 47:11	140:12	bureau [4] 31:23	capability [1] 66:2	83:25 84:10 85:12
52:8 52:12 52:14	bought [4] 4:13	31:24 82:20 82:21	capacity [1] 80:3	85:17 86:8 97:13
52:14 52:20 52:22	95:15 123:12 124:4	bureau's [1] 83:15	capital [8] 3:22	101:21 102:1 110:23
53:13 53:14 54:5	boulevard [1] 9:3	bureaus [1] 83:2	15:2 17:2 23:3	113:8 113:13 114:9
54:23 55:3 55:19	boundary [2] 68:8	business [53] 14:3	38:20 38:22 55:5	115:1 115:18 116:1
55:24 56:3 69:4	68:17	19:21 28:17 28:18	81:1	116:9 116:12 117:5
76:11 76:13 77:13	box [5] 102:5 102:6	28:24 29:1 29:6	captured [1] 73:15	119:2 119:8 125:25
77:13 77:13 77:13	102:7 102:12 105:16	29:18 30:24 31:23	car [1] 73:10	casino's [2] 23:11
77:13 77:13 77:13	boxes [4] 102:10	36:20 41:5 45:12	card [2] 116:22 116:25	69:9
77:13 77:13 77:13	102:11 103:9 103:11	45:13 46:23 47:4	cards [1] 126:15	casinos [21] 32:2
77:13 77:13 77:13	boyfriend [1] 106:7	47:10 50:7 50:8	care [4] 6:8 48:16	35:8 44:14 44:16
77:13 77:13 77:13	Boys [9] 31:3 76:23	51:5 51:8 53:2	77:5 107:4	82:24 83:1 83:3
77:13 77:13 77:13	77:2 77:7 77:20	53:4 53:10 56:10	career [1] 46:6	83:14 83:17 83:22
77:13 77:13 77:13	77:22 77:24 78:4	57:24 57:25 58:3	careful [1] 108:14	84:5 84:8 84:19
77:13 77:13 77:13	88:2	61:15 63:12 63:19	cares [1] 73:13	85:2 85:4 85:25
77:13 77:13 77:13	breach [1] 47:18	68:2 71:17 71:21	Caribbean [2] 137:1	100:10 111:22 111:22
77:13 77:13 77:13	break [6] 19:4	77:4 79:17 80:17	137:4	118:15 119:12
77:13 77:13 77:13	73:21 74:4 86:10	80:20 81:24 82:2	CARLTON [3] 2:6	catalyst [1] 39:24
77:13 77:13 77:13	91:6 112:16	82:4 82:7 92:25	139:17 141:10	catamaran [1] 23:5
77:13 77:13 77:13	bribes [1] 48:5	93:22 93:22 94:2	Caroline [2] 74:8	Cathy [1] 87:10
77:13 77:13 77:13	brief [6] 50:25 56:24	102:13 111:5 140:9	88:25	caused [1] 94:11
77:13 77:13 77:13	57:7 62:14 64:8	140:16 140:17 140:23	carried [1] 98:18	causing [1] 111:2
77:13 77:13 77:13	73:25	140:24	Carroll [1] 19:20	cautionary [1] 16:10
77:13 77:13 77:13	briefly [2] 9:15	business-development [1] 29:5	carry [1] 25:25	Cedar [1] 76:25
77:13 77:13 77:13	33:18	businesses [11] 28:15		celebrate [1] 24:5
				celebrations [1] 73:9
				celebrity [1] 38:8



cementing [1] 10:1	92:4	58:17 60:4 80:5	clubs [6] 31:4	commissioner's [4] 32:14 65:12 109:23 110:12
census [1] 24:8	charge [4] 25:9	89:4	76:23 77:7 77:8	commissioned [1] 71:14
Centennial [1] 71:5	98:14 98:16 124:19	city [83] 3:14 3:21	77:16 88:2	Commissioner [7] 2:4 2:5 2:6 2:7 2:8 3:3 64:10
center [10] 5:14	charged [2] 44:11	3:25 4:8 4:16	Clubs' [1] 77:20	commissioners [9] 3:2 19:8 37:18 42:4 42:16 58:22 60:9 76:22 82:16
5:18 6:5 27:21	96:6	5:6 5:10 5:22	coalition [6] 43:25	commissions [2] 44:14 136:13
31:6 70:19 73:2	charges [5] 55:25	6:4 6:16 6:18	44:23 52:6 58:8	commitment [22] 7:10 20:20 20:22 22:7 22:8 23:1 23:24 27:15 27:21 28:14 30:22 37:3 38:24 65:7 67:10 75:24 75:25 76:8 76:14 120:7 131:17 131:19
83:8 84:9 134:6	96:6 96:12 100:2 101:6	7:7 7:18 8:9	61:24 89:13	commitments [7] 9:25 21:8 21:12 21:23 37:25 38:15 120:11
center's [2] 134:15	charitable [3] 31:3	8:15 8:20 9:18	Coast [1] 134:19	committed [9] 20:9 22:22 24:17 32:19 87:12 87:14 88:18 131:7 131:8
134:22	31:13 100:19	11:12 11:23 12:3	cognizant [1] 15:1	committee [5] 55:9 57:11 65:21 65:24 89:14
centers [1] 81:2	charities [2] 41:12	12:9 13:16 14:12	collaboration [1] 15:1	committees [2] 31:2 69:7
central [2] 5:21	41:15	14:20 16:15 16:22	69:20	committing [1] 36:25
12:22	charity [1] 86:22	17:16 17:23 18:9	collected [1] 18:5	common [3] 4:1 67:16 79:11
century [1] 8:20	Charter [1] 21:3	19:9 21:4 21:11	college [3] 16:5	commons [6] 70:25 71:4 71:5 71:6 71:7 71:15
CEO [3] 46:9 47:19	Charters [6] 20:15	21:14 21:16 22:12	31:6 89:1	communication [1] 66:3
81:25	22:22 32:15 65:1	22:20 24:10 28:2	collusion [2] 101:24	communications [2] 69:3 73:9
certain [5] 20:16	65:5 132:12	29:14 32:10 32:17	102:21	communities [8] 5:13 30:24 58:21 59:20 77:6 80:5 83:12 84:22
111:21 117:4 128:20	check [7] 26:16	36:16 37:23 40:5	colonize [2] 47:17	community [50] 6:5 6:12 20:3 23:25 28:11 28:25 30:14 30:18 31:10 38:14 38:18 40:14 40:15 41:9 41:11 58:1 64:19 64:22 65:9 65:16 65:18 65:20 66:8 67:7 67:11 67:12 67:15 68:3 68:17 69:9 69:12 69:13 69:21 69:24 70:8 70:13 71:1 71:4 80:10 80:16 81:2 86:10 87:16 87:20 88:19
140:7	102:17 105:9 112:15	42:13 49:4 62:7	48:25	
certainly [13] 7:24	117:5 117:5 117:7	64:1 64:14 64:15	color [1] 103:9	
11:8 11:11 12:9	checked [1] 26:13	65:14 66:15 67:2	color-coded [1] 103:9	
35:3 35:4 49:8	checks [1] 137:17	67:13 67:18 67:20	combined [1] 5:18	
95:20 115:15 117:11	cheerleaders [1] 44:14	68:10 70:11 71:17	comfortable [1] 70:18	
120:21 131:3 138:2	Chelsea [1] 87:1	71:20 75:6 76:24	coming [8] 38:18	
certificate [6] 6:23	Cherry [6] 72:18	86:25 90:4 122:1	42:15 61:1 61:10	
20:13 20:16 20:19	72:20 72:22 72:24	122:9 123:11 124:20	64:9 106:18 125:8	
65:23 142:5	72:24 72:25	125:1 125:1 125:18	131:8	
certification [1] 20:25	Chicago [7] 13:25	128:7 128:20 129:22	commend [1] 67:9	
certified [1] 125:1	32:5 52:24 55:7	129:24 131:1 131:16	commentary [1] 114:20	
certify [2] 142:6	76:25 79:21 119:16	131:23 132:11 132:14	comments [3] 73:14	
142:11	Chicagoland [1] 79:22	132:19 133:13 134:18	78:25 141:12	
Chair [1] 57:10	Chief [3] 2:11	city's [4] 5:4	Commerce [11] 31:5	
chairman [25] 2:3	19:16 19:18	7:1 11:9 32:13	64:17 64:25 67:23	
19:7 19:14 19:15	child-care [1] 29:21	civic [3] 31:3 31:10	68:1 68:13 68:21	
36:2 37:17 42:3	children [2] 77:7	77:24	69:18 70:2 70:5	
42:5 45:18 52:13	125:5	class [1] 89:1	70:8	
52:22 53:13 53:14	Children's [1] 30:4	classes [5] 16:4	commercial [1] 22:6	
55:9 75:2 76:6	choice [2] 11:10	16:5 16:5 16:6	commercial [1] 22:6	
79:2 82:16 86:24	86:22	16:9	commercial [1] 22:6	
87:24 99:8 99:10	chose [3] 16:8	classy [1] 73:16	commercial [1] 22:6	
136:22 136:24 137:3	32:12 99:1	clause [1] 54:15	commercial [1] 22:6	
challenge [1] 30:7	chosen [1] 29:14	clean [3] 46:10	commercial [1] 22:6	
Challenger [1] 5:14	Christian [3] 19:23	123:1 137:14	commercial [1] 22:6	
chamber [19] 31:4	100:19 100:24	cleaned [1] 122:22	commercial [1] 22:6	
64:17 64:24 67:23	Christopher [3] 78:22	cleaning [2] 123:2	commercial [1] 22:6	
68:1 68:13 68:21	78:22 79:2	124:2	commercial [1] 22:6	
68:24 69:2 69:8	church [3] 62:11	clear [4] 3:11 6:16	commercial [1] 22:6	
69:10 69:18 70:2	62:18 62:25	57:12 127:18	commercial [1] 22:6	
70:5 70:8 71:24	Churchill [1] 54:20	clearly [1] 59:8	commercial [1] 22:6	
71:25 72:12 80:16	CIF [5] 65:20 65:24	clerk [1] 22:15	commercial [1] 22:6	
Chance [1] 45:24	66:14 66:17 67:11	client [2] 99:19	commercial [1] 22:6	
chances [1] 15:24	cigarettes [1] 14:4	100:22	commercial [1] 22:6	
change [6] 17:13	circumstances [2] 36:23 111:8	clients [1] 99:17	commission [73] 3:14 3:15 6:17	
33:21 39:10 48:24	circumvent [1] 53:8	Clinic [1] 6:7	6:21 8:14 8:18	
108:19 111:1	circumventing [1] 26:20	Clipper [1] 22:1	8:19 11:11 11:12	
changed [4] 25:1	cities [1] 15:5	close [6] 3:21 61:2	11:21 11:25 12:24	
46:18 62:16 103:8	Citizen's [1] 30:4	121:6 128:10 129:13	12:25 20:18 21:2	
changes [3] 24:25	citizens [8] 6:15	130:8	33:1 37:19 38:4	
61:7 61:11	8:10 20:12 41:18	closed [1] 74:7	40:6 43:1 44:11	
changing [2] 54:9		closely [4] 4:2	45:1 46:17 46:19	
80:7		61:19 106:16 124:8	48:1 48:22 49:17	
character [6] 45:9		closest [1] 32:5	50:2 50:12 50:15	
45:14 51:12 56:9		closing [2] 32:8	51:16 58:13 58:14	
101:6 140:13		88:11	60:11 60:11 64:11	
characters [2] 45:12		club [8] 4:20 7:4	64:25 65:1 65:4	
		77:3 77:22 77:24	65:15 67:9 69:14	
		78:5 78:8 117:9	70:1 72:17 74:6	
			75:3 89:10 103:2	
			103:25 104:5 104:10	
			107:5 107:8 107:9	
			107:11 107:18 108:5	
			108:25 109:25 109:25	
			110:2 111:6 125:15	
			132:7 132:16 135:7	
			136:5 136:12 136:14	
			136:24 139:2 142:8	
			142:19	

140:18 140:20	100:18 119:22	constitution [1] 48:24	contractual [2] 21:9 55:17	correctly [1] 10:10
companies [5] 39:25 56:20 81:22 134:23 137:3	concern [6] 63:17 78:9 78:14 121:1 121:18 124:18	constructed [3] 122:19 123:8 128:11	contribute [1] 41:12	correspondence [1] 35:16
company [15] 20:10 24:9 24:23 32:8 38:18 40:12 40:18 42:12 54:25 81:24 81:25 99:25 118:20 136:23 141:5	concerned [1] 9:24	constructing [1] 131:7	contributed [2] 27:17 31:22	corrupt [2] 57:24 58:3
company's [3] 25:3 37:25 54:8	concerns [4] 11:18 66:1 66:5 128:22	construction [16] 6:2 22:5 22:11 23:7 40:10 75:4 75:7 75:8 75:16 75:23 81:22 81:23 120:10 121:15 121:21 125:25	contributes [1] 73:17	corruption [3] 46:11 49:25 109:9
comparable [3] 52:1 58:13 58:14	conclude [1] 41:22	construction [16] 6:2 22:5 22:11 23:7 40:10 75:4 75:7 75:8 75:16 75:23 81:22 81:23 120:10 121:15 121:21 125:25	contribution [1] 30:13	cost [10] 17:4 23:4 25:10 36:16 39:4 82:8 110:23 111:22 111:23 124:22
compare [2] 16:17 136:13	concludes [2] 17:18 42:22	constructive [1] 132:22	contributions [9] 14:11 14:15 14:18 14:22 21:16 41:10 72:11 86:16 86:19	costs [1] 81:7
compared [1] 18:18	conclusion [1] 36:17	construed [1] 110:15	control [6] 7:1 7:7 46:12 47:11 82:8 96:17	council [6] 4:1 27:23 28:3 49:23 62:8 88:2
comparison [1] 16:18	conclusions [1] 92:8	consultant [1] 54:1	controlled [1] 107:7	counsel [5] 2:11 19:19 33:1 37:12 97:15
compensation [4] 110:11 110:16 110:23 111:4	concrete [1] 123:14	consultants [1] 19:22	controlling [1] 11:15	count [3] 102:6 102:9 103:13
competitive [4] 8:4 25:14 39:4 85:8	condemning [1] 90:15	consulting [7] 54:6 55:2 110:10 110:11 110:14 110:22 111:4	controls [5] 49:4 101:25 103:6 104:4 104:20	Counties [1] 88:1
competitiveness [2] 12:7 15:4	condition [4] 66:11 87:17 135:12 135:14	consummation [1] 54:11	controversial [1] 12:21	countless [2] 80:25 88:4
competitor [1] 15:4	conditional [1] 45:6	contact [1] 108:23	convention [5] 31:22 53:5 73:2 82:20 83:2	country [4] 59:1 136:14 136:17 137:6
complaint [4] 54:24 56:1 98:23 108:12	conditions [4] 20:18 20:19 21:5 35:9	contacts [1] 63:15	conventions [2] 83:16 84:1	county [38] 15:8 20:3 22:20 23:16 24:11 26:19 31:22 49:5 71:10 75:5 77:11 80:13 82:20 83:5 83:12 83:16 83:21 84:2 84:11 84:17 84:19 84:21 84:25 85:3 85:10 86:15 99:15 101:10 101:10 101:11 101:11 101:14 125:8 134:14 134:21 135:22 136:2 142:2
complement [1] 6:6	confederate [1] 102:12	contained [1] 34:20	conversation [2] 114:21 137:24	County's [1] 87:10
complete [6] 34:6 70:22 74:7 105:14 137:17 142:7	Conference [3] 57:10 57:11 60:25	contentious [2] 34:23 47:15	convicted [1] 105:21	couple [7] 62:14 84:6 117:2 125:22 127:15 130:15 134:11
completed [9] 23:7 25:15 27:20 33:24 35:7 37:8 38:13 46:15 66:22	Confidential [1] 34:9	context [5] 58:22 59:7 59:12 60:17 63:22	conviction [1] 32:24	course [17] 15:18 29:18 30:3 35:23 41:6 49:16 68:12 90:11 90:13 90:16 96:15 99:25 115:14 123:23 124:21 124:23 125:4
completely [1] 10:18	confirmed [3] 96:21 97:6 114:6	contingency [2] 54:17 54:21	Cook [1] 99:14	courses [1] 17:8
completes [1] 64:4	conglomerate [1] 5:5	contingent [2] 43:22 54:13	cooperation [2] 8:12 67:14	Court [1] 142:18
completion [1] 20:23	conglomerates [1] 79:18	continuation [5] 54:13 70:3 70:9 72:13 136:8	cooperative [1] 32:1	courtroom [1] 101:2
complex [2] 12:21 22:23	Congratulations [1] 141:18	continue [15] 8:19 28:4 28:13 30:11 32:21 32:22 38:14 42:12 53:22 67:20 77:8 80:6 82:9 135:3 139:16	coordinate [1] 6:7	cover [1] 57:24
compliance [9] 13:1 13:4 19:18 32:23 33:7 33:9 53:25 92:12 104:11	congregation [1] 62:24	continued [13] 8:12 11:12 35:14 53:15 65:6 67:14 80:8 93:19 93:20 95:17 97:7 136:5 136:7	copies [3] 48:14 100:3 100:3	covered [1] 102:22
complimented [1] 140:6	connected [1] 119:16	continues [4] 56:2 62:16 76:3 81:2	corner [1] 68:4	covering [1] 13:2
comply [5] 20:16 20:17 21:1 38:7 53:3	connecting [1] 5:23	continuing [2] 69:19 72:11	Corp. [1] 37:20	covers [1] 11:17
complying [1] 91:1	consider [6] 12:9 40:15 48:22 63:22 120:21 132:9	contract [2] 54:21 55:2	corporate [9] 8:7 19:20 20:12 30:7 33:2 46:5 46:11 73:8 119:25	craft [1] 38:17
comprehensive [1] 6:23	considerable [1] 135:19	Contracting [1] 29:9	corporation [19] 16:16 17:12 18:16 19:14 21:7 23:2 25:8 27:20 29:10 29:12 30:14 30:19 31:7 31:10 45:19 64:19 73:8 73:13 89:5	craftsmen [5] 75:11 75:14 75:20 75:25 76:3
comprised [1] 24:13	consideration [7] 33:5 42:16 76:16 119:24 122:6 132:17 140:11	contractor [2] 55:6 82:5	correct [8] 10:14 95:6 96:5 96:23 96:24 98:1 141:5 142:7	cranes [1] 85:21
compromise [1] 90:14	considered [2] 111:3 111:4	contractors [5] 75:9 75:10 75:24 76:4 82:10	corrective [1] 113:13	created [6] 22:13 70:25 71:9 71:12 71:20 84:18
compulsion [1] 60:6	consistency [1] 81:17			
Compulsive [1] 112:13	consistent [1] 81:11			
computer [2] 105:2 105:15	consistently [2] 3:18 23:22			
computer-ready [1] 121:9	consists [1] 20:3			
concept [3] 100:12	conspiracies [2] 103:16 103:20			
	conspired [1] 106:8			
	constant [1] 45:22			
	constantly [1] 76:13			



creating [2] 32:1 39:14	129:22	degree [4] 57:19 99:21 107:24 118:5	develop [6] 5:4 7:6 29:13 66:23 105:15 118:3	42:4 50:20 65:12 69:2 75:3 76:23 82:17 97:17 108:16 109:1 116:3 123:20 136:16
creation [1] 22:19	data [4] 58:23 58:25 59:1 60:2	delay [1] 33:24	developed [4] 5:25 8:6 22:10 35:23	director's [1] 44:7
creative [1] 140:8	date [6] 3:17 22:10 29:17 30:17 51:1 142:9	delighted [1] 99:23	developer [1] 6:17	directors [4] 69:5 77:14 87:19 136:16
credibility [3] 56:15 82:6 107:23	dated [1] 34:22	delineating [1] 47:2	developer's [1] 7:10	dirty [1] 122:22
credit [5] 112:15 116:22 116:25 117:4 117:5	Dave [1] 47:22	deliver [1] 38:23	developing [1] 123:4	disbursed [1] 29:25
crime [2] 6:4 49:12	David [10] 2:4 2:6 19:19 43:6 45:24 57:5 60:22 60:24 133:11 133:12	delivered [1] 67:1	development [41] 3:20 3:25 4:24 6:1 6:21 6:25 7:2 8:13 10:2 10:9 13:2 13:18 14:8 21:3 21:11 22:19 29:6 29:11 29:12 30:13 31:6 34:24 38:14 38:17 39:7 39:17 39:25 40:4 65:3 65:8 66:6 67:6 67:15 68:2 69:11 71:16 71:16 85:22 87:25	disciplinary [3] 56:1 98:22 109:25
criminal [2] 50:6 98:15	day-to-day [1] 7:22	demanding [1] 130:6	developments [1] 3:19	disclaimer [1] 17:10
criminality [2] 60:10 60:14	daycare [2] 5:19 5:20	demonstrate [2] 28:4 86:7	devoted [1] 105:11	discuss [3] 65:13 131:21 135:18
critical [1] 20:8	days [3] 34:10 55:3 120:16	demonstrated [3] 49:1 78:9 78:15	Dewey [2] 74:21 75:3	discussing [1] 79:8
Critics [1] 81:5	days' [1] 130:7	denial [3] 48:18 55:6 56:1	dialogue [2] 35:14 35:16	discussion [1] 141:11
cross-examination [1] 98:12	de [1] 98:11	denied [11] 26:13 26:14 34:16 46:7 46:25 59:22 92:3 96:21 97:6 107:2 107:7	Dick [3] 57:5 58:6 58:8	discussions [1] 122:21
crossing [9] 10:22 127:16 128:5 128:11 129:2 129:3 130:3 130:3 131:8	dead [1] 95:19	denim [1] 93:13	dignified [1] 109:19	dismissal [1] 100:15
CSX [1] 128:15	deadline [1] 52:18	dense [1] 127:3	distinguished [1] 37:18	dismissed [2] 96:13 101:7
CTR [1] 105:12	deal [5] 77:5 93:11 101:19 131:6 139:23	Denton [1] 49:21	disorder [1] 27:10	disorders [1] 28:8
CTRs [3] 105:6 105:9 105:11	dealing [2] 80:13 128:16	deny [8] 36:7 45:2 49:2 53:18 53:19 56:21 58:4 61:12	display [1] 26:4	diservice [1] 109:19
cultivate [2] 28:25 30:12	dealings [2] 7:22 93:9	depart [1] 102:12	disservice [1] 109:19	disorder [1] 27:10
culture [2] 39:10 88:6	DEAN [1] 2:11	department [10] 6:3 26:3 26:8 27:18 28:24 29:2 30:8 30:9 122:13 124:8	distractions [1] 36:18	disorder [1] 27:10
curb [1] 62:6	DeBoer [4] 16:14 16:21 17:11 17:16	departments [2] 101:25 102:1	distributed [2] 65:22 71:23	disorders [1] 28:8
curbs [1] 4:10	debts [1] 47:14	dependent [1] 58:2	distribution [1] 65:18	display [1] 26:4
current [4] 23:14 24:12 28:5 71:18	December [9] 3:21 13:13 22:25 24:3 34:1 35:8 35:15 38:3 83:10	deposit [1] 79:5	district [1] 71:13	display [1] 26:4
current-Horseshoe [1] 15:17	decision [12] 32:12 33:14 36:20 52:9 53:19 72:10 83:23 93:22 93:23 94:2 95:14 95:15	depth [1] 71:7	disturbing [3] 47:3 52:25 53:2	display [1] 26:4
customer [4] 32:6 85:9 93:14 93:20	decision-making [2] 12:22 53:5	describe [2] 7:21 9:16	diverse [2] 22:15 139:10	display [1] 26:4
customer-driven [1] 85:8	decisions [1] 59:6	described [1] 11:23	Diversity [1] 24:5	display [1] 26:4
customer-service [1] 24:1	declare [1] 55:3	description [1] 133:18	division [4] 47:21 47:25 89:18 137:9	display [1] 26:4
customers [5] 27:11 41:25 51:3 69:23 117:16	declared [2] 46:17 46:21	design [1] 39:17	divorce [1] 49:10	display [1] 26:4
cynical [1] 140:22	Dedelow [20] 3:7 3:9 3:13 8:25 9:7 9:20 10:6 10:12 10:17 11:1 11:4 11:6 11:8 11:19 12:6 12:13 19:9 32:18 40:3 67:3	designate [1] 78:4	docked [1] 20:14	display [1] 26:4
CYNTHIA [1] 2:11	deeded [2] 122:12 122:13	designed [1] 27:9	docking [1] 22:7	display [1] 26:4
-D-	deeply [1] 87:23	desire [2] 132:12 132:15	dockside [7] 48:19 54:9 54:13 54:15 55:14 55:15 133:2	display [1] 26:4
daily [2] 45:17 102:17	defend [1] 107:16	desires [1] 132:17	doctor [1] 114:4	display [1] 26:4
Dallas [1] 45:21	defender [2] 99:16 100:11	desperately [1] 59:19	document [3] 34:11 34:12 48:15	display [1] 26:4
DALTON [1] 2:12	defense [1] 101:2	despite [1] 23:18	documentation [2] 49:24 54:4	display [1] 26:4
dangling [1] 11:3	definitions [1] 60:14	destination [1] 83:5	documented [2] 59:5 71:19	display [1] 26:4
Daniel [2] 57:2 57:9	definitive [2] 132:24 133:8	destinations [1] 80:1	documents [2] 87:22 110:2	display [1] 26:4
Daniels [1] 133:12		destroying [3] 123:23 124:7 124:14	doesn't [8] 51:7 63:20 91:2 98:9 105:15 131:4 132:15 135:5	display [1] 26:4
DARKO [11] 2:5 125:22 126:3 126:11 126:16 127:9 127:11 129:14 129:16 129:20		detracting [1] 90:5	dog [2] 90:8 90:9	display [1] 26:4
		detail [1] 51:6	dollar [1] 140:11	display [1] 26:4
		details [2] 49:25 67:7		display [1] 26:4
		determination [1] 32:25		display [1] 26:4
		determine [2] 9:12 96:18		display [1] 26:4
		determined [2] 111:16 132:14		display [1] 26:4



dollars [22] 4:7 4:15 4:23 5:11 6:13 13:20 13:22 14:19 14:20 17:24 39:6 40:19 60:3 76:2 80:7 87:4 93:18 93:19 104:15 124:12 140:18 140:19	dump [1] 5:7 DuPont [3] 27:6 112:8 112:9 duration [1] 21:6 during [13] 35:17 35:22 35:23 38:1 38:12 39:5 48:2 68:25 69:5 96:15 99:25 115:24 133:20	effectiveness [1] 7:11 7:23 9:1 6:3 9:17 10:1 11:11 11:23 33:19 33:20 33:20 33:25 34:4 35:8 36:25 37:7 38:3 39:11 52:9 52:16 53:17 54:8 56:5 56:6 65:5 68:19 71:25 75:13 77:1 80:8 84:9 84:9 90:3 90:4 97:19 101:15 108:4 110:18 111:9 113:8 115:24 132:12 136:3	efforts [8] 28:16 32:23 38:7 39:14 70:21 70:23 87:17 135:6 eight [7] 14:5 55:3 74:10 74:16 77:19 130:20 137:11 either [13] 7:11 15:12 15:24 17:13 25:23 51:16 59:18 102:4 113:24 115:3 123:11 132:16 140:14	Empress's [2] 53:21 54:1 empties [2] 102:8 102:10 empty [1] 70:25 emptying [1] 102:7 enable [1] 17:4 enables [1] 27:10 enacting [1] 22:18 encourage [2] 76:17 80:9 encouraged [2] 76:7 113:2 encourages [1] 63:21 end [14] 10:13 21:22 24:23 33:10 40:7 42:24 74:17 84:12 90:22 98:2 99:3 101:6 109:16 112:10	entering [1] 55:2 enterprise [4] 29:24 58:19 59:10 59:18 enterprises [3] 28:17 28:18 30:2 entertainment [3] 22:23 25:19 39:15 enthusiasm [1] 88:15 entire [6] 38:5 42:14 47:3 71:17 73:17 90:24 entirely [2] 5:2 44:3 entity [1] 41:6 entrances [1] 71:1 entrepreneurship [1] 29:15 entry [1] 99:13 environment [5] 5:16 12:18 39:22 46:14 69:22 environmental [3] 12:19 66:21 124:6 environmentally [1] 5:8 equally [2] 32:13 87:14 equation [2] 109:14 109:16 error [1] 26:17 especially [5] 5:2 18:10 24:6 41:13 65:5 essence [2] 17:3 130:22 essential [2] 84:24 85:9 essentially [3] 36:13 94:4 105:12 establish [1] 20:22 established [7] 6:12 7:19 37:5 65:17 66:9 66:12 66:24 establishes [1] 40:13 estimate [1] 17:12 estimated [1] 17:16 etc [2] 17:8 18:16 ethical [1] 137:14 ethically [1] 55:4 ethics [8] 44:7 44:9 47:4 51:5 99:22 108:13 109:25 110:2 ethnically [1] 22:14 euphemisms [1] 140:25 evaluate [1] 32:21 Evansville [1] 44:4 evening [1] 62:20 evenings [1] 77:20 event [3] 25:4
donated [1] 58:17 donation [1] 119:15 donations [1] 31:12 done [29] 16:13 35:18 42:22 46:21 57:20 63:20 75:16 82:1 82:2 89:19 89:22 98:23 116:12 117:5 125:24 128:21 130:9 130:9 130:17 130:18 130:19 130:25 131:5 134:23 137:9 137:10 138:9 138:12 139:20	duty [2] 25:18 47:18 -E- E [1] 2:2 Earl [1] 66:16 early [4] 34:24 62:21 75:22 108:11 earmarked [1] 65:18 earned [1] 23:13 easements [1] 128:17 easier [1] 111:22 east [4] 4:24 68:9 76:25 83:9 easy [4] 9:8 59:3 112:25 116:14 echo [1] 72:12 Eckart [3] 57:2 57:9 57:9 economic [25] 13:2 13:18 14:8 14:9 14:14 14:16 14:25 15:1 15:4 22:19 38:14 39:24 58:2 65:3 65:8 66:6 67:6 67:15 68:2 69:11 71:16 76:15 87:17 87:25 95:13	elbows [1] 45:15 Electric [1] 71:11 elicited [1] 136:25 elsewhere [3] 47:17 49:7 60:5 embrace [1] 24:5 embraces [1] 25:1 emergency [1] 20:23 employ [5] 13:8 23:12 23:22 75:10 79:14 employed [9] 13:9 15:11 50:23 62:12 62:24 75:14 75:19 108:6 142:11 employee [11] 16:12 24:22 25:4 39:6 40:10 63:7 73:9 85:16 112:11 129:19 129:21 employee's [1] 24:25 employees [61] 13:13 15:19 15:22 16:1 16:7 16:19 17:15 19:10 20:8 22:16 23:13 24:3 24:9 24:18 24:19 25:4 25:9 25:13 27:5 27:7 30:23 31:14 33:3 38:10 39:1 39:10 41:14 41:15 41:25 51:4 61:14 73:13 76:9 77:4 77:12 77:18 78:3 78:16 79:15 80:9 85:4 102:25 103:3 104:3 105:8 105:13 105:17 112:9 116:4 120:23 126:1 126:5 126:11 126:20 134:2 134:4 134:8 139:10 139:18 140:5 140:8	Empress [43] 3:20 employee's [1] 140:11 employment [6] 13:7 15:18 24:2 75:20 81:7 126:22 Empress [43] 3:20	ended [2] 101:7 120:12 ends [1] 59:19 endure [1] 86:12 energy [1] 88:14 enforcement [3] 40:21 109:7 137:9 Enforcement's [1] 47:25 engage [1] 133:4 engineered [1] 4:14 Engineers [2] 90:15 124:9 enhance [1] 82:5 enhanced [1] 89:24 enjoy [4] 62:7 81:2 86:21 88:14 enjoyed [2] 40:12 127:1 enormous [3] 14:24 36:19 89:3 enrollment [4] 17:13 17:14 17:15 18:18 ensure [4] 4:2 25:19 32:22 65:22 ensures [1] 32:20 ensuring [3] 20:11 28:5 30:16 enter [4] 26:20 27:13 55:16 133:4 entered [4] 21:10	down [6] 15:3 47:22 103:9 104:5 129:11 139:1 Downs [1] 54:20 downtown [2] 29:20 71:13 Dr [9] 16:20 17:11 17:16 64:24 110:16 110:24 111:12 138:21 139:17 dramatic [1] 85:20 dramatically [1] 46:18 draws [2] 92:22 92:22 Drew [3] 12:14 12:15 12:16 drink [1] 116:7 drive [3] 55:11 121:5 121:10 drives [1] 31:13 driving [2] 124:24 139:8 drop [1] 103:13 dropouts [1] 49:11 drug-runner [2] 96:18 100:7 drugs [1] 46:6 drunk [1] 116:7 dry [1] 131:2 Duane [2] 19:9 32:18 due [6] 32:18 32:23 35:11 66:2 80:3 86:17

58:24 135:15	expand [4] 8:25	107:21 109:10 110:1	24:16	22:18 31:19 31:23
events [9] 34:22	29:13 69:10 108:16	110:14 122:12 123:1	fence [3] 123:6	38:1 38:12 45:5
66:19 68:25 71:18	expanded [2] 8:3	123:6 123:19 124:4	123:7 123:18	48:2 52:15 55:12
73:11 77:16 77:22	27:25	125:7 125:18 128:4	fenced [4] 89:23	66:23 69:4 74:8
78:2 97:11	expansion [4] 44:1	139:21 140:2 140:10	89:23 122:22 123:6	77:1 98:4 98:13
everybody [6] 91:22	44:24 52:7 80:17	factory [1] 93:13	few [16] 7:9	98:14 99:14 118:18
102:2 112:17 118:25	expect [1] 119:8	facts [2] 36:15 55:1	30:25 34:10 35:22	118:19 121:20 127:6
138:2 138:4	expectations [1] 38:9	Fahrenkopf [1] 44:19	56:24 61:5 70:10	first-time [1] 86:18
Everybody's [1] 105:3	expenditures [1] 16:18	fail [1] 105:13	70:20 73:4 79:11	fiscal [4] 13:3
everywhere [3] 85:21	expense [2] 43:23	failing [1] 102:22	88:3 92:2 106:13	16:14 16:17 16:23
86:1 86:2	121:6	failure [1] 99:2	132:22 136:21	fishing [1] 8:11
evict [1] 114:23	expenses [1] 17:2	failures [1] 53:21	fiber [1] 5:23	fits [1] 132:14
evicted [2] 113:25	experience [6] 41:3	fair [2] 6:22 7:21	fiduciary [1] 47:18	five [18] 22:16 23:21
114:6	58:20 59:16 69:6	fair-market [1] 54:3	field [3] 124:1 124:13	25:22 38:1 64:6
evidence [4] 14:6	109:21 109:22	fairly [2] 106:16	124:22	65:2 65:14 68:23
98:11 98:13 98:16	experienced [2] 52:13	133:10	fields [1] 68:12	68:25 79:9 79:19
evidenced [2] 87:5	68:21	faith [2] 8:1 32:25	fifth [4] 31:20 48:8	80:1 83:4 83:22
88:15	experiences [1] 5:9	fall [1] 33:17	49:12 125:2	89:23 91:11 126:12
evident [2] 23:12	expertise [1] 69:6	false [1] 26:24	fight [1] 36:16	five-year [5] 7:14
73:12	expire [1] 34:1	families [2] 100:6	figure [1] 24:11	32:9 65:16 67:6
evidently [1] 47:17	expire [1] 34:1	137:20	figures [2] 24:7	69:13
exactly [9] 50:13	expires [1] 142:19	family [20] 5:19	24:8	fledgling [1] 20:4
93:2 94:14 96:8	explain [1] 45:10	28:11 34:23 42:10	filed [5] 33:21 35:12	flouting [1] 47:5
96:11 97:10 112:5	explained [1] 94:1	42:14 44:6 45:18	36:11 54:23 100:1	flow [2] 9:9 60:3
113:22 128:4	explanation [1] 46:25	47:15 56:9 62:17	filled [1] 105:16	Floyd [9] 19:17
example [5] 4:8	Expo [2] 29:7	62:22 63:11 79:12	filling [1] 90:16	33:6 33:8 50:22
5:13 66:8 80:10	30:3	79:17 81:24 92:5	final [4] 34:1 36:17	107:16 107:16 107:23
136:19	expounding [1] 9:21	114:2 115:3 115:7	38:15 40:5	107:25 108:23
examples [3] 67:4	expressed [3] 46:12	family-owned [1] 45:18	finalized [1] 10:23	Floyd's [1] 107:20
70:10 70:15	128:24 131:18	fantastic [3] 20:7	finalizing [2] 128:10	fly-way [1] 9:3
exceeded [2] 28:16	extend [1] 82:3	126:21 126:25	129:4	focus [3] 83:15
134:3	extension [1] 34:1	far [6] 68:6 91:12	finance [2] 18:6	94:18 135:19
exceeding [1] 38:9	extensions [1] 33:25	95:19 96:23 119:11	55:9	focused [2] 38:9
exceeds [1] 20:21	extensive [1] 33:23	137:16	financed [1] 25:8	135:19
exception [2] 3:3	extent [3] 76:14	farther [1] 140:10	financial [21] 19:18	folks [6] 15:13 39:3
7:9	117:7 117:8	fascination [1] 59:11	23:8 27:15 29:19	62:14 63:15 121:11
excited [1] 5:2	external [1] 69:3	father [3] 45:19	30:21 50:9 53:10	121:11
exciting [1] 82:22	extol [1] 59:17	50:6 92:19	56:10 58:23 60:2	follow [4] 32:19
excluded [1] 52:19	extra [1] 89:5	fault [3] 104:10 105:12	66:9 68:23 69:16	53:9 56:21 120:1
excuse [1] 50:18	extreme [2] 68:4	105:13	110:20 110:25 117:6	followed [4] 10:9
execute [1] 116:13	77:12	favor [4] 11:24	117:23 117:24 118:10	98:19 99:22 106:15
executed [2] 39:10	extremely [2] 77:4	34:3 141:14 141:23	118:11 139:25	following [2] 50:16
116:14	134:23	favorably [1] 81:17	financing [1] 54:10	84:3
execution [1] 53:25	eyes [3] 61:3 100:22	FBI [5] 30:4 45:25	finding [7] 22:1	footnoting [1] 49:24
executive [13] 2:9	121:21	107:16 108:21 109:6	36:8 36:13 37:1	footprints [1] 68:10
19:8 27:24 31:2	-F-	feasibility [1] 39:16	98:5 98:20 136:5	force [1] 139:8
37:18 42:4 50:19	faces [1] 73:14	February [2] 35:13	92:7 97:22 111:14	Forces [1] 70:16
65:12 75:3 76:23	facilitate [1] 69:11	48:12	finds [1] 62:16	forefront [1] 137:25
82:17 136:15 136:16	facilitating [1] 128:23	federal [4] 47:23	fine [5] 43:4 74:19	foregoing [1] 142:7
executives [3] 19:13	facilities [8] 4:24	48:3 53:5 90:17	86:10 104:14 121:19	foresight [2] 65:4
33:3 77:13	22:6 22:7 29:21	fee [3] 54:6 110:10	fined [3] 47:23 54:25	67:10
exercise [1] 32:23	39:19 58:15 76:3	110:22	55:1	forever [4] 25:1
exhibited [3] 29:5	facility [5] 4:18	feeling [2] 58:11	finger-pointing [1] 90:2	25:3 61:7 61:11
29:7 29:9	26:6 30:6 38:22	134:15	fingers [1] 94:22	form [1] 12:21
existed [2] 34:17	40:11	feels [2] 63:10 95:18	finish [2] 43:14	formal [1] 54:24
39:1	fact [26] 7:21 10:1	fees [1] 66:15	70:21	former [7] 48:4
existence [2] 16:19	32:11 33:23 39:12	feet [1] 6:12	finished [3] 49:18	49:5 54:2 100:11
23:22	51:1 95:2 97:12	fell [2] 103:15 103:17	74:5 119:14	102:25 108:21 109:10
existing [5] 6:6	105:1 106:20 106:25	felt [4] 40:24 99:11	firearms [1] 47:12	formerly [2] 68:19
9:25 38:22 53:3		106:2 120:5	firmly [1] 36:14	107:11
129:1		female [2] 13:12	first [23] 5:5 9:1	fortunate [4] 40:12
exonerated [2] 95:25				82:23 87:10 88:14
96:3				Forum [2] 31:5

87:24		fund-raising [1]	4:18	4:23	5:1	14:22	18:11	40:18	136:15	139:5
forward [15]	7:25	70:23	5:3	5:11	8:14	generations [3]	30:17		good-paying [1]	
8:18	11:6	fundamental [1]	8:17	11:11	12:24	79:14	81:24		63:10	
64:9	69:19	24:25	13:21	16:22	16:24	Genesis [1]	73:2		goods [1]	29:20
98:18	127:7	funded [1]	19:13	21:1	21:2	gentleman [3]	73:16		government [10]	
130:9	130:13	66:7	21:7	21:17	22:19	97:7	129:22		19:17	22:21
133:6	138:20	funding [4]	22:23	23:2	24:4	gentlemen [1]	3:13		33:7	40:20
		22:2	25:19	25:22	25:23	geographic [1]	11:14		71:17	87:21
found [12]	15:25	69:9	25:24	26:5	27:2	geography [1]	68:5		109:19	
16:21	26:23	funds [14]	27:3	27:16	27:22	George [5]	55:9		governmental [1]	
50:25	54:16	4:5	27:24	28:19	30:6	90:12	127:21	127:25	109:21	
97:2	98:9	17:2	31:16	33:1	33:10	128:3			governor [10]	44:11
108:14	121:8	29:15	34:2	35:21	37:7	gifts [2]	78:4	78:8	48:4	49:5
		30:15	37:15	37:20	38:2	girlfriend [1]	105:25		55:9	99:7
foundation [7]	6:12	62:9	38:4	38:10	41:4	Girls [8]	31:4	76:23	106:22	106:23
6:13	22:3	65:18	42:5	44:11	44:19	77:3	77:8	77:20	governor's [2]	12:24
75:4	75:7	65:22	44:25	46:17	46:19	77:22	77:24	78:5	55:12	
founder [1]	43:25	66:21	47:11	47:21	47:25	give-away [1]	73:10		graces [1]	94:5
founders [2]	45:20	67:4	48:1	48:22	49:16	given [12]	21:9		graciousness [1]	
71:7		67:10	49:23	60:2	60:7	31:9	31:14	34:18	66:16	
founding [2]	27:21		52:20	53:19	54:5	34:19	38:8	54:8	graders [1]	125:2
27:23			54:11	54:23	55:3	78:8	82:5	89:17	gradually [1]	59:1
four [16]	44:18		55:19	55:24	56:3	136:23	140:5		graduated [1]	29:17
54:12	67:4		57:11	59:3	59:14	giving [1]	78:1		graduations [1]	73:10
82:23	83:14		59:23	60:2	60:7	Glennon [3]	55:2		grand [3]	48:3
84:8	86:15		63:16	63:22	64:10	55:5	55:8		48:7	73:11
87:20	105:7		64:21	65:14	67:4	GMs [1]	88:4		granddaughter [1]	
105:17	123:20		67:9	67:10	67:12	goal [6]	13:8	25:3	45:3	
			67:20	69:14	70:1	30:9	39:24	133:22	grant [2]	138:17
fourth [3]	40:7		70:3	70:9	72:9	134:1			granted [2]	32:14
125:2	135:24		72:14	75:22	79:8	goals [6]	13:11	20:23	35:5	
frame [1]	30:11		79:20	80:1	80:3	21:5	22:17	133:21	grants [2]	30:1
framework [1]	8:13		80:24	81:3	81:6	134:25			31:9	
Frank [2]	28:3		82:1	82:7	83:24	goes [9]	24:24	50:17	grapes [1]	107:6
44:18			85:11	87:15	96:17	61:6	61:10	90:2	grassroots [1]	44:24
frankly [3]	11:14		97:16	97:21	99:8	90:6	95:19	103:10	grateful [1]	87:2
98:17	100:16		103:2	103:25	110:12	114:7			great [8]	8:15
fraudulent [1]	26:24		111:6	124:22	125:15	Golden [1]	60:1		42:6	46:19
free [5]	6:8		136:5	136:13	137:9	golf [13]	5:5	5:6	100:17	108:2
26:3	26:8		140:16	140:24	142:8	17:8	58:15	68:12	greater [3]	4:21
friendly [2]	51:2		gaming-related [1]	14:10		90:11	90:13	90:16	6:3	15:24
77:5			14:10			123:23	124:21	124:23		
friends [5]	47:6		gangster [1]	46:7		125:3	125:3		green [1]	90:24
47:7	50:18		gangsters [1]	45:22		golfers [1]	5:9		grind [1]	109:8
85:24			garage [1]	127:17		gone [2]	9:14	138:11	gross [1]	21:18
friendship [1]	45:22		garages [1]	82:25		gonna [13]	13:1		ground [2]	58:3
fringe [1]	103:4		garbage [4]	4:13		64:8	74:23	84:12	67:16	
front [3]	90:9		62:6	63:18	90:5	90:24	90:25	105:23	grounds [1]	83:1
123:1			Gary [6]	75:6	76:25	106:19	118:14	128:13	group [9]	20:2
frontline [1]	30:23		134:13	134:14	134:21	131:19	132:5	132:21	20:7	43:6
Ft [1]	44:5		134:22			good [48]	3:1		83:20	96:19
fulfill [2]	38:5		gas [1]	14:4		3:13	5:8	7:19	133:15	136:19
71:19			gateway [2]	79:20		8:1	12:15	12:16	groups [2]	90:1
fulfilling [2]	37:25		gathered [1]	132:18		19:7	28:10	32:25	growing [1]	8:5
47:18			GED [6]	16:4	25:16	33:8	37:17	40:24	grown [1]	68:16
fulfillment [2]	97:20		126:20	126:24	139:18	41:8	41:18	42:2	grows [1]	41:12
120:12			139:22			42:3	57:24	58:7	growth [2]	32:22
full [9]	24:18		general [12]	4:22		60:11	60:12	60:12	87:25	
74:7	80:3		16:9	19:11	19:19	60:13	61:15	61:23	Guard's [1]	134:19
102:5	102:6		37:24	63:14	78:1	63:9	64:6	65:25	guess [9]	93:24
102:11			78:9	78:14	80:10	67:25	84:24	86:6	95:18	104:9
full-time [1]	24:17		113:7	115:24		93:20	94:5	95:13	117:9	118:3
fully [2]	70:2		general-skill [1]	16:4		95:15	105:2	105:4	130:10	138:10
Fund [8]	29:25		16:4			107:22	107:23	107:23		
65:16	65:20		generally [4]	3:16		109:8	109:11	109:11		
67:7	69:10		7:11	103:16	126:16	122:3	133:5	133:14		
			generated [7]	14:13						
			3:15	3:17	3:19					
			4:3	4:7	4:15					

ignore [1] 112:21	imposed [1] 23:23	indeed [1] 100:14	industries [2] 109:6	69:24 78:9 78:14
Ignored [1] 52:25	impossible [2] 118:2	independent [1] 132:15	140:20	109:16
II [1] 70:17	135:2	Indiana [122] 3:15	industry [23] 20:5	interested [1] 142:12
illegal [3] 45:21	impressed [4] 76:7	3:20 5:13 5:17	23:17 28:12 38:8	interesting [2] 108:3
90:10 92:19	76:13 126:17 127:2	12:7 12:19 12:22	39:13 41:4 49:4	118:24
illegally [1] 26:20	impressive [3] 58:23	13:24 20:4 20:14	58:24 59:23 60:2	interests [6] 32:13
Illinois [81] 13:24	69:15 126:17	21:2 22:17 23:20	60:8 62:12 63:16	47:6 53:6 55:15
14:4 33:12 33:12	improper [1] 107:13	24:14 26:2 26:2	68:2 75:8 84:17	109:18 128:7
33:16 33:22 33:22	improve [12] 6:18	26:22 27:2 27:18	109:11 109:19 109:21	interfering [1] 70:23
34:2 34:5 34:16	6:19 41:1 41:10	27:23 29:3 29:4	112:19 112:20 137:13	interlocal [1] 66:3
34:16 35:4 35:6	65:17 66:7 66:11	29:10 30:1 30:3	infant [1] 5:19	internal [2] 101:25
35:9 35:10 35:14	69:12 70:14 87:17	31:4 31:5 31:17	inferentially [2] 44:15 44:22	104:19
35:21 36:2 36:3	120:4 124:13	32:3 32:7 32:11	influence [3] 60:12	intimately [1] 37:12
36:4 36:6 36:12	improved [5] 40:22	33:1 33:22 34:14	60:15 108:9	introduce [5] 33:6
36:14 36:20 36:24	70:16 92:11 92:13	35:6 37:22 38:1	influencing [1] 85:23	37:14 41:24 64:15
37:6 37:6 37:12	103:13	40:15 41:15 42:13	information [8] 7:16	67:22
43:15 43:15 46:11	improvement [7] 64:19 65:16 65:20	43:25 44:2 44:21	34:8 34:21 111:15	inventory [1] 80:14
46:17 46:21 46:25	66:13 67:7 69:10	44:21 44:23 44:25	111:16 135:23 136:22	invested [3] 23:3
47:6 50:4 50:7	69:13	45:2 46:19 46:20	136:24	24:22 30:15
51:17 51:25 52:5	improvements [14] 4:6 21:13 23:4	48:11 48:13 48:17	informational [1] 26:10	investigate [3] 58:13
52:17 55:4 55:12	23:10 38:22 40:8	48:22 48:25 49:8	infrastructure [9] 4:16 14:12 15:2	58:15 138:7
55:19 55:22 55:23	40:9 40:23 70:11	49:15 49:16 50:3	21:13 23:9 62:9	investigated [5] 55:20 135:21 136:1
56:3 56:8 56:12	75:18 76:2 81:1	50:4 50:10 51:9	62:10 80:25 139:7	136:2 136:4
56:13 56:21 60:5	83:1 83:7	51:10 51:19 55:16	inherent [1] 25:5	investigating [4] 28:6 45:23 48:8
68:8 79:22 92:3	improving [4] 6:14	55:17 55:21 56:20	initial [4] 30:18	103:22
92:7 97:15 97:21	88:20 123:25 124:15	57:18 58:9 58:16	32:1 99:8 137:23	investigation [16] 33:22 33:24 34:5
98:1 98:7 98:9	in-kind [1] 31:12	59:6 59:11 59:14	initiated [1] 84:6	35:24 53:14 96:4
98:10 98:19 99:8	inapproachable [1] 137:7	60:3 60:4 60:12	initiatives [4] 31:14	96:15 96:25 108:11
99:19 99:22 100:2	inappropriate [1] 131:21	60:15 60:25 61:24	39:7 66:6 69:11	135:20 135:23 136:6
100:12 101:17 109:3	Inc [2] 7:14 31:8	61:25 63:23 64:10	injected [1] 38:21	136:8 137:8 138:10
110:10 111:11 111:14	incentives [2] 13:15	64:14 66:16 67:9	innocent [2] 100:14	138:11
111:15 120:8 120:12	30:7	68:4 70:1 75:10	innumerable [1] 87:21	investigations [1] 51:6
129:13 135:20 135:23	inception [2] 25:7	75:12 75:21 76:12	inquiries [2] 71:23	investigative [1] 106:16
136:4 138:14	107:19	76:15 76:24 77:2	110:4	investigator [1] 110:1
Illinois-Indiana [2] 10:20 83:9	inches [1] 124:2	77:3 79:3 79:4	insight [1] 77:15	investigators [2] 50:22 109:6
illustrate [1] 70:11	inclination [1] 114:17	79:21 79:21 80:4	insignificant [1] 139:12	investment [5] 3:22
illustrates [1] 134:7	include [8] 16:21	81:22 83:12 86:13	instance [3] 35:24	17:6 20:21 23:5
image [2] 38:23	16:24 17:1 20:10	87:9 87:23 88:6	60:18 78:7	66:13
80:7	21:23 25:14 40:9	88:21 92:11 94:20	instances [2] 93:7	investments [2] 15:3
imagination [1] 48:24	65:2	108:13 108:24 110:12	109:18	20:20
imagine [1] 82:21	included [3] 21:12	111:6 119:19 120:4	instead [4] 39:22	invite [1] 58:22
immeasurable [1] 77:9	26:7 34:8	122:13 125:15 137:13	84:25 94:8 134:4	invited [2] 57:15
immediately [3] 9:21 9:23 36:11	includes [1] 23:5	138:22 139:4 142:1	institution [1] 79:17	137:3
impact [19] 12:25	including [10] 4:9	142:8	institutions [2] 29:25	inviting [1] 71:2
13:3 14:14 14:16	22:5 25:7 34:15	Indiana's [3] 25:24	66:9	involved [22] 31:1
14:25 15:1 16:15	68:24 71:17 80:25	39:13 59:11	instrumental [1] 32:1	36:21 37:12 41:14
16:17 16:23 16:25	82:25 128:7 128:16	29:7 50:13 127:21	insurance [2] 6:9	66:4 72:11 80:10
17:3 17:9 17:9	income [5] 59:12	indicated [9] 10:8	20:17	80:11 80:15 82:10
17:16 18:17 23:11	59:14 59:21 60:6	17:23 70:8 113:3	integrity [6] 20:11	87:16 87:23 90:14
34:14 40:24 87:6	Incorporated [1] 72:18	114:20 114:21 127:13	56:10 56:16 107:24	97:4 102:3 106:20
impacts [6] 13:19	increase [6] 18:18	132:13 135:21	110:20 110:25	109:5 121:16 132:12
13:19 14:10 64:21	18:18 38:25 54:7	indicates [1] 134:23	intent [1] 26:25	127:21 133:15 138:8
65:8 65:13	80:20 86:20	indication [2] 35:17	intention [1] 48:19	involvement [3] 41:8 71:5 76:8
implications [1] 48:23	increased [5] 15:4	68:14	interactions [1] 73:12	ironic [1] 97:25
importance [2] 139:20	24:2 39:2 66:1	indicative [1] 140:2	interest [8] 12:4	Ironically [1] 47:13
139:23	83:3	indictment [1] 102:25	30:18 44:12 66:15	issue [21] 13:4
important [11] 7:2	incubator [2] 22:2	individual [4] 25:10		36:1 37:10 43:15
8:19 11:15 59:6	29:25	97:12 100:13 108:22		45:9 51:12 51:18
80:13 80:17 84:24		individually [1] 101:18		
87:13 104:9 112:18		individuals [8] 6:11		
121:12		27:9 27:12 64:15		
importantly [4] 6:25		112:8 113:2 113:4		
25:25 65:15 85:8		115:16		
		industrial [3] 5:7		
		68:12 79:23		



57:17	57:18	59:8	Joining [1]	19:25	knew [4]	35:4	47:19	48:18	48:21	Legalized [2]	44:1	
59:9	63:13	63:14	jokingly [1]	137:2	103:5	106:1	119:10	48:25	49:9	49:12	44:23	
101:19	101:21	105:14	Joliet [8]	33:20	knowledge [1]	26:17	49:19	50:1	50:10	legislation [1]	22:18	
107:4	109:25	119:9	36:25	37:7	97:18	known [3]	35:1	51:6	51:14	92:21	legislative [1]	55:11
125:13	137:24		110:18	120:17	121:4	35:3	111:7	93:13	100:8	104:13	legislature [3]	48:20
issued [2]	20:14		136:3			knows [1]	49:1	last [26]	7:18	16:9	56:14	139:6
36:10			Jose [1]	85:15	Krull [5]	64:2	16:13	17:11	21:22	legitimacy [1]	111:21	
issues [21]	7:9		Joseph [1]	31:6	64:16	67:22	30:1	33:15	39:5	lends [1]	140:13	
7:25	8:2	12:21	Journal [1]	44:17	70:4		70:6	72:17	79:9	lengthy [1]	36:21	
13:1	13:3	21:13	judge [3]	98:11	Kunkle [7]	19:23	79:19	79:25	86:19	Leslie [1]	19:16	
34:24	35:1	35:5	101:11	101:11	19:24	97:15	88:25	89:7	102:24	less [1]	137:15	
35:22	35:25	53:25	July [7]	21:19	97:17	109:1	103:5	114:12	123:3	letter [6]	56:1	
57:11	80:13	87:25	26:12	37:6	37:8		125:5	127:1	130:15	110:3	113:24	114:1
92:9	101:13	127:15	53:15	54:5			130:20	139:9	140:4	114:3		
128:20	137:16		June [7]	20:21	35:12	-L-	late [2]	35:13	45:19	level [7]	28:5	29:18
item [1]	65:2		35:15	35:20	36:7	L [2]	2:2	2:11	103:1	35:18	35:25	76:7
items [1]	8:24		36:10	50:24		labor [2]	125:25	126:1	lavish [1]	127:6	127:7	
itself [7]	18:20	38:6	jurisdiction [2]	36:22	lack [2]	90:6	90:7	law [18]	40:21	24:1	39:4	127:4
39:3	40:14	69:2	136:25		Lacy [3]	19:22	108:17	47:5	47:24	24:2		
69:12	140:13		jurisdictions [2]	25:10	131:15			54:14	54:16	39:4		
itself's [1]	129:24		25:10	34:15	ladies [1]	3:13		54:22	93:8	55:13		
			jury [2]	48:3	48:7	lady [3]	114:3	98:11	98:19	55:13		
-J-			justified [1]	36:15		126:3		109:7	111:2	67:5		
J [1]	64:13		justifying [1]	36:10	lake [51]	15:8	20:3	139:5		Levin [1]	64:24	
J&L [2]	10:19	10:22			20:15	21:3	22:22	lawful [1]	20:25	libraries [1]	5:24	
Jack [36]	2:9	19:14	-K-		23:15	24:11	26:18	lawmakers [1]	22:17	license [56]	7:14	
19:21	24:1	24:5	Kamel [4]	47:7	26:19	31:7	31:22	laws [6]	26:23	9:13	10:5	10:7
24:21	25:1	29:24	93:12	100:5	32:15	39:22	65:1	53:3	53:7	12:3	20:14	31:18
32:15	34:21	35:3	Karen [4]	64:2	65:5	68:7	68:8	115:17		32:13	32:14	33:14
36:9	37:20	41:25	64:16	67:22	68:20	71:10	75:5	lawsuit [1]	34:23	33:15	33:16	34:14
41:25	42:4	45:1	Kasley [7]	19:6	76:6	76:9	76:25	lawyer [1]	100:11	35:4	35:9	35:10
45:6	45:11	46:8	42:18	80:15	76:25	77:11	78:3	lax [1]	104:19	36:8	36:8	37:22
46:9	47:16	50:16	119:17	119:19	80:11	82:19	83:5	Laxalt [1]	49:6	41:21	45:2	46:18
50:17	50:25	51:9	Katie [2]	82:15	83:12	83:14	83:16	Layoff [1]	23:23	46:25	50:15	51:17
57:13	57:19	61:5	82:18		83:21	84:1	84:8	lead [2]	50:21	53:18	53:20	56:18
61:18	63:12	73:3	keep [7]	25:3	84:11	84:17	84:19	leader [3]	41:9	56:21	58:4	63:23
73:15	73:19	106:17	74:23	115:13	84:21	84:25	85:3	79:23	84:5	67:19	70:3	70:9
119:2			121:10	123:1	85:10	86:15	87:10	leadership [1]	86:22	72:14	73:19	76:17
Jack's [3]	38:24		keeping [1]	118:21	88:1	90:12	124:1	leads [1]	84:3	85:11	86:3	92:3
45:12	46:2		Kelly [1]	87:11	124:5	132:12	134:14	leak [1]	34:16	92:17	99:10	107:1
January [6]	28:19		kept [2]	46:10	134:21			leaked [3]	34:9	120:20	128:8	129:4
36:23	52:24	54:23	key [4]	19:25	lakefront [14]	7:1		34:11	53:1	135:18	135:22	135:22
55:8	56:2		97:23	98:4	7:6	7:8	9:10	learn [1]	71:2	138:15	138:17	139:16
jeopardy [1]	61:16		keys [1]	140:5	11:16	21:25	66:18	learned [6]	13:21	140:15	141:4	141:7
Jersey [1]	44:21		kids [3]	70:19	66:22	70:13	82:24	13:23	15:7	141:8		
Jim [2]	122:1	122:9	125:10		89:15	90:24	91:4	99:24	104:17	licensed [5]	6:17	
job [9]	15:13	15:25	killings [1]	46:1	132:1			learning [1]	5:9	35:2	55:20	56:8
22:19	63:3	63:10	kind [18]	14:6	lampposts [1]	71:13		99:24	104:17	99:20		
88:13	109:15	126:24	16:6	51:1	land [2]	40:11	128:17	least [11]	62:2	licensee [1]	130:12	
134:24			58:18	58:24	landscape [1]	79:23		62:9	63:15	licenses [1]	46:8	
job-related [1]	16:2		62:18	86:2	landscaped [1]	71:5		70:6	94:5	licensing [10]	20:24	
jobs [8]	14:17	14:17	93:4	94:12	languages [1]	71:7		115:25	118:22	35:19	36:1	45:5
40:25	61:16	84:18	102:16	105:15	Lansky [1]	45:23		138:16		45:6	59:9	61:13
85:2	85:5	121:2	120:8	123:8	LaPorte [1]	88:1		leave [3]	36:20	91:2	135:12	135:14
Joe [1]	87:11		kindness [1]	50:19	large [6]	18:18	32:18	131:1	113:3	licensure [2]	97:23	
John [11]	43:1		kinds [6]	16:9	38:11	60:13	86:17	leaves [1]	126:23	115:13		
43:24	55:2	57:13	33:13	45:15	124:3			led [4]	42:6	lied [1]	47:17	
58:8	64:2	64:18	115:17	121:11	large-scale [1]	110:17		86:16	89:13	Lieutenant [1]	47:22	
65:11	70:6	106:14	Kirk [1]	19:18	larger [3]	59:7		Leek [1]	30:2	life [18]	25:1	25:2
108:20			Klacik [9]	12:14	60:17	111:23		left [7]	52:12	41:11	46:4	46:8
Johnson [12]	19:22		12:16	12:17	largest [1]	80:1		95:16	99:16	50:2	58:19	61:8
49:23	91:21	108:16	18:6	18:14	Larry [2]	16:14		107:19	108:20	61:11	62:18	62:22
108:17	131:15	131:15	18:25	19:1	17:11			Legacy [1]	30:15	66:8	67:16	69:12
133:9	133:11	133:12			Las [20]	34:22	34:25	legal [5]	21:9	88:2	88:20	91:3
133:16	133:19				39:21	45:20	46:8	60:9	98:20	140:10		
Johnston [1]	45:24									lifelong [1]	75:4	
										lifestyles [1]	41:2	

lifetime [2] 59:2 118:7	long-range [2] 12:8 38:19	115:20 135:13	89:9 89:12 90:22 90:23	90:7 94:12 98:9 104:18 113:22 124:12
lift [1] 61:4	long-term [2] 15:1 32:20	maintained [2] 34:5 56:17	Martin [1] 30:3	124:21 125:4 125:11
light [2] 66:18 94:23	longer [2] 41:12 112:4	maintaining [3] 22:1 80:18 81:16	Martinez [4] 86:5 86:6 88:8 88:9	125:18 130:15 135:5 139:13
lighting [3] 4:10 70:13 124:24	longrun [2] 60:13 60:19	maintenance [1] 75:17	Marty [1] 19:22	meaningless [2] 98:17 99:3
liked [2] 101:1 140:24	look [19] 8:18 13:18 14:9 15:20 17:3 42:11 55:1 55:25 61:3 85:21 86:1 92:13 92:15 108:13 110:20 130:9 132:21 136:18 138:6	major [8] 5:3 11:17 18:4 44:7 55:11 66:12 77:21 83:7	master's [1] 16:5	means [3] 98:8 106:10 136:18
likes [1] 87:10	looking [4] 17:5 38:19 116:24 122:5	majority [2] 29:5 115:6	matches [1] 39:18	meantime [2] 40:7 93:17
limelight [1] 94:25	looks [2] 69:18 89:25	makes [2] 24:24 88:16	matching [1] 66:17	media [3] 72:18 72:25 73:7
limit [3] 74:24 74:25 76:21	Loretta [1] 87:1	mall [1] 58:13	material [1] 123:14	median [1] 15:15
limitation [1] 119:7	lose [4] 93:19 94:7 117:17 117:18	malpractice [1] 53:11	materials [1] 26:9	medium [1] 121:7
limited [1] 87:4	losing [2] 117:16 117:18	malpractices [1] 50:9	math [1] 5:15	meet [8] 8:4 53:22 59:20 65:12 80:5 88:12 90:1 131:16
limiting [1] 89:9	loss [2] 102:14 117:10	man [3] 46:2 88:13 88:17	Matonovich [3] 113:16 113:20 113:24	meeting [20] 3:1 3:4 9:25 34:10 35:20 35:22 36:1 36:3 51:2 52:10 52:15 52:21 53:15 57:14 58:11 74:1 83:18 83:23 91:11 91:11
limits [1] 92:21	lost [4] 85:3 93:18 95:11 118:4	man-hours [1] 75:20	Matt [1] 72:18	Meeting's [1] 141:23
line [12] 10:20 18:15 18:22 43:12 56:7 65:2 68:9 71:11 94:21 100:4 100:4 140:12	lots [1] 71:1	manage [1] 65:17	matter [11] 3:12 12:14 36:17 48:6 50:14 61:12 109:3 109:4 109:10 116:22 129:4	meetings [5] 29:3 29:5 83:15 84:1 88:7
lines [2] 4:10 37:5	lottery [1] 59:13	managed [1] 102:11	may [28] 10:16 11:21 12:3 15:3 27:10 27:13 34:14 39:11 49:1 49:6 49:7 49:12 50:23 51:21 74:23 77:14 84:3 92:23 92:24 103:4 112:15 112:23 114:1 114:17 114:18 114:21 114:22 133:1	meets [1] 68:9
linked [1] 46:20	Lou [1] 86:5	management [11] 19:25 20:6 24:15 30:23 31:1 59:10 60:19 76:8 76:13 80:9 80:19	mayor [41] 3:7 3:9 3:13 8:22 8:23 8:25 9:7 9:20 10:6 10:12 10:17 11:1 11:4 11:6 11:8 11:19 11:22 12:2 12:6 12:12 12:13 14:13 14:25 18:1 19:8 32:18 40:3 62:8 64:2 64:6 64:13 67:3 67:24 67:25 70:7 72:12 90:19 119:22 127:13 131:12 131:18	member [12] 19:16 27:21 28:1 46:5 49:22 53:13 58:8 62:24 69:4 99:20 114:2 115:3
listed [1] 44:18	Louisiana [11] 33:17 35:2 39:20 47:5 47:21 48:6 50:5 55:21 92:18 107:1 136:10	Manager [5] 19:11 37:24 80:11 113:8 115:24	mayors [1] 9:14	members [18] 19:25 20:3 24:15 27:23 29:2 31:1 35:15 52:12 52:15 62:11 64:10 75:2 76:13 78:8 111:23 115:7 135:7 137:19
listen [1] 61:18	love [1] 57:23	managers [2] 29:3 41:13	Mazer [42] 19:7 19:10 37:24 42:7 43:14 61:4 61:19 80:10 84:5 84:23 85:7 87:1 87:11 87:18 105:7 111:18 112:7 113:10 113:15 113:19 114:12 114:14 115:2 115:5 115:20 116:2 121:17 121:23 122:1 122:5 122:7 125:23 126:2 126:9 126:12 127:6 127:10 129:21 133:25 134:9 135:3 135:5	members' [1] 101:21
listening [1] 51:20	loves [1] 88:13	mandate [1] 28:16	mayors [1] 9:14	membership [1] 68:24
literally [1] 131:16	low-interest [2] 29:16 70:12	mandates [1] 21:9	mayors [1] 9:14	memorial [1] 70:16
litigating [1] 36:17	lowest [1] 127:7	manner [2] 46:13 57:25	mayors [1] 9:14	memorials [1] 70:16
litigation [1] 36:21	Ltd [2] 65:1 65:5	manufacturing [2] 23:19 79:25	mayors [1] 9:14	Mental [3] 26:3 26:8 27:18
live [7] 30:24 62:3 62:4 62:5 75:11 90:19 121:6	lucky [2] 41:19 41:20	map [1] 40:15	mayors [1] 9:14	mentioned [9] 9:10 49:20 70:10 84:6 106:15 119:22 123:23 125:24 131:12
lived [2] 138:21 138:23	Luis [2] 81:20 81:21	Margaret's [1] 6:8	mayors [1] 9:14	mentor [1] 46:2
lives [1] 138:22	lunch [3] 51:1 74:4 91:9	marina [8] 4:19 4:22 4:24 7:3 10:3 22:24 80:2 90:10	mayors [1] 9:14	mentoring [1] 29:8
living [1] 127:23	-M-	Marion [2] 119:15 119:16	mayors [1] 9:14	Mercantile [2] 79:3 80:20
LMC [2] 20:16 21:5	M [4] 2:2 2:2 142:6 142:18	markers [3] 95:15 97:8 112:4	mayors [1] 9:14	mercy [1] 128:25
loan [1] 66:12	M.D [1] 2:4	market [5] 12:7 75:10 79:22 85:9 132:6	mayors [1] 9:14	merely [1] 98:14
loans [3] 29:16 66:14 70:12	Ma'am [1] 52:3	market-driven [1] 11:10	mayors [1] 9:14	message [1] 51:10
lobbying [1] 55:17	machine [1] 102:6	marketing [7] 26:9 32:21 69:6 82:19 83:5 90:23 116:15	mayors [1] 9:14	messages [1] 26:1
local [30] 3:4 13:20 14:10 14:11 14:17 14:19 14:20 14:21 16:22 28:14 38:16 40:20 40:22 41:5 41:14 66:9 72:4 72:9 75:24 75:24 76:3 76:3 76:24 77:16 78:2 80:12 80:18 81:9 83:20 109:6	machines [1] 102:18	markets [1] 81:13	mayors [1] 9:14	met [9] 7:11 10:10 21:5 35:10 57:13 65:21 110:1 131:23
locally [1] 14:14	mail [1] 48:15	Markovitz [1] 71:9	mayors [1] 9:14	
locate [1] 8:7	main [4] 9:11 71:22 79:3 83:15	Marsh [14] 74:8 74:9 74:12 74:14 74:17 74:20 74:22 88:25 88:25 89:4	mayors [1] 9:14	
located [5] 68:19 73:1 77:2 79:4 128:5	maintain [3] 79:5		MBE [1] 30:8	
location [3] 11:14 40:16 122:23			MBE/WBE [2] 29:9 30:12	
locations [1] 84:10			McColly [1] 6:7	
			mean [17] 7:24 18:4 18:19 86:1	



133:21	minor [1]	26:24	Morgan [1]	47:22	132:3	132:10	133:20	70:21	79:15
Methodist [3]	minorities [3]	24:10	morning [20]	3:1	135:1	135:4	138:2	needs [6]	8:5
57:10	24:13	24:16	3:13	12:15	141:3	141:8	141:22	10:22	49:25
Mexican [1]	minority [15]	13:12	19:7	33:8	multi-year [1]			27:20	79:6
Mexico [5]	24:7	24:9	42:2	42:3	multimillionaire [1]			47:8	negative [5]
96:7	28:14	28:17	58:7	61:23	municipal [2]			5:24	16:25
96:12	29:1	29:4	64:6	64:12	68:17			65:7	17:3
101:9	29:13	29:24	67:25	74:18	murdered [1]			46:6	17:25
Meyer [1]	82:10	133:21	132:13		muscle [1]			51:15	65:7
45:23	minus [1]	17:24	morning's [1]	50:12	Museum [1]			30:4	negatives [1]
Michigan [12]	minute [2]	122:20	Morris [1]	49:22	must [9]			6:17	negotiated [11]
21:3	128:14	61:5	Morrow [13]	78:22	27:7			48:22	3:25
22:22	minutes [9]	78:10	78:22	78:23	50:11			51:3	4:18
32:15	72:7	76:21	79:2	80:22	127:11			61:12	6:20
39:22	78:12	78:23	81:10	81:11	mutual [1]			67:14	10:20
65:1	89:2	89:9	81:13	81:15					13:15
65:5	missed [2]	63:2	most [13]	3:18					14:14
68:7	127:12	12:20	22:8	34:21					14:18
83:14	mission [2]	12:20	52:21	65:15					14:21
84:8	12:23	Mississippi [13]	85:8	85:19					negotiations [3]
middle-income [1]	33:15	35:2	92:23	118:7					133:13
22:13	47:4	50:5	motion [5]	141:6					133:15
midpoint [1]	92:16	101:20	141:14	141:17					133:17
15:15	103:5	103:22	141:21						133:19
Midwest [2]	136:10	Missouri [1]	motivated [1]	15:12					neighborhood [5]
48:21	Mississippi [13]	44:21	motivation [1]	57:23					22:14
50:3	33:15	35:2	motive [1]	105:22					40:16
Midwest's [1]	47:4	50:5	move [14]	7:25					66:13
79:23	92:16	101:20	60:9	84:21					68:18
might [20]	103:5	103:22	91:19	120:3					neighborhoods [3]
8:25	136:10	Missouri [1]	120:16	121:7					31:8
10:2	Mississippi [13]	44:21	121:13	141:4					68:15
17:4	33:15	35:2	141:8						91:4
54:6	47:4	50:5	moved [4]	16:20					neighbors [7]
55:7	92:16	101:20	85:24	121:4					40:20
96:20	103:5	103:22	movement [1]	44:24					41:1
97:6	136:10	Missouri [1]	moves [3]	25:5					41:11
107:6	Mississippi [13]	44:21	126:8	126:23					41:19
108:10	33:15	35:2	movie [1]	58:13					102:4
111:11	47:4	50:5	movies [1]	92:24					neither [3]
111:18	92:16	101:20	moving [5]	11:6					11:23
117:15	103:5	103:22	17:15	119:24					nesting [1]
118:24	136:10	Missouri [1]	130:13	129:25					90:8
119:12	Mississippi [13]	44:21	Mrs [4]	45:8					network [3]
125:12	33:15	35:2	56:23	74:8					5:23
127:20	47:4	50:5	Ms [74]	10:8					87:7
migrant [2]	92:16	101:20	10:24	11:2					neutrality [1]
4:25	103:5	103:22	11:7	11:17					126:13
7:5	136:10	Missouri [1]	19:6	42:18					Nevada [14]
migratory [2]	Mississippi [13]	44:21	51:22	52:4					35:3
21:25	33:15	35:2	74:12	74:14					44:21
23:9	47:4	50:5	74:20	74:22					46:11
Mike [1]	89:2	89:9	82:16	84:14					47:4
87:11	missed [2]	63:2	88:25	89:4					47:11
MILCAREK [3]	127:12	12:20	89:12	90:22					49:4
2:8	12:23	Mississippi [13]	91:23	91:25					49:7
140:16	33:15	35:2	93:4	97:1					50:4
141:21	47:4	50:5	100:25	104:13					55:21
miles [5]	92:16	101:20	104:24	108:8					96:17
4:9	103:5	103:22	118:24	119:17					97:2
4:11	136:10	Missouri [1]	119:21	121:13					97:4
83:9	Mississippi [13]	44:21	122:3	122:6					never [17]
121:10	33:15	35:2	122:15	124:16					23:23
Miller [6]	47:4	50:5	125:10	125:20					51:19
19:22	92:16	101:20	127:22	128:2					96:20
108:17	103:5	103:22	129:6	129:11					97:2
127:25	136:10	Missouri [1]	130:22	131:1					98:25
128:3	Mississippi [13]	44:21	needed [3]	4:6					98:18
131:15	33:15	35:2	57:9	37:21					99:1
million [61]	47:4	50:5	97:19	37:21					99:18
3:23	92:16	101:20	names [2]	57:1					103:10
3:24	103:5	103:22	57:6	57:1					106:20
13:14	136:10	Missouri [1]	narcotics [1]	47:12					106:21
13:16	Mississippi [13]	44:21	narrow [4]	59:9					137:3
14:13	33:15	35:2	60:9	60:14					nevertheless [2]
14:21	47:4	50:5	60:17	106:17					49:3
14:22	92:16	101:20	142:13	106:20					57:16
16:23	103:5	103:22	name's [2]	43:24					new [35]
16:24	136:10	Missouri [1]	57:9	43:24					5:17
17:5	Mississippi [13]	44:21	named [2]	37:21					5:25
17:7	33:15	35:2	97:19	37:21					6:4
18:10	47:4	50:5	names [2]	57:1					15:25
20:20	92:16	101:20	57:6	57:1					16:18
20:21	103:5	103:22	narcotics [1]	47:12					16:18
21:19	136:10	Missouri [1]	narrow [4]	59:9					17:14
21:22	Mississippi [13]	44:21	60:9	60:14					28:6
22:8	33:15	35:2	60:17	106:17					28:6
22:23	47:4	50:5	142:13	106:20					30:12
22:24	92:16	101:20	name's [2]	43:24					30:10
23:5	103:5	103:22	57:9	43:24					44:21
23:13	136:10	Missouri [1]	97:19	37:21					52:11
24:22	Mississippi [13]	44:21	named [2]	37:21					58:13
24:22	33:15	35:2	97:19	37:21					58:16
27:18	47:4	50:5	names [2]	57:1					62:5
29:12	92:16	101:20	57:6	57:1					62:6
31:11	103:5	103:22	narcotics [1]	47:12					63:3
38:21	136:10	Missouri [1]	narrow [4]	59:9					66:23
39:3	Mississippi [13]	44:21	60:9	60:14					68:12
39:6	33:15	35:2	60:17	106:17					70:13
40:8	47:4	50:5	142:13	106:20					71:14
47:14	92:16	101:20	name's [2]	43:24					72:2
54:1	103:5	103:22	57:9	43:24					72:2
54:6	136:10	Missouri [1]	97:19	37:21					81:1
54:12	Mississippi [13]	44:21	named [2]	37:21					84:18
75:19	33:15	35:2	97:19	37:21					85:20
81:8	47:4	50:5	names [2]	57:1					101:19
81:9	92:16	101:20	57:6	57:1					102:10
96:9	103:5	103:22	narcotics [1]	47:12					112:11
104:15	136:10	Missouri [1]	narrow [4]	59:9					newly [3]
110:9	Mississippi [13]	44:21	60:9	60:14					27:25
millions [6]	33:15	35:2	60:17	106:17					37:21
40:18	47:4	50:5	142:13	106:20					52:8
40:18	92:16	101:20	name's [2]	43:24					news [1]
93:18	103:5	103:22	57:9	43:24					54:4
Milwaukee [1]	136:10	Missouri [1]	97:19	37:21					Newsletter [1]
22:1	Mississippi [13]	44:21	named [2]	37:21					66:25
mind [4]	33:15	35:2	97:19	37:21					70:13
67:18	47:4	50:5	names [2]	57:1					57:22
74:23	92:16	101:20	57:6	57:1					newspapers [1]
86:11	103:5	103:22	narcotics [1]	47:12					77:22
	136:10	Missouri [1]	narrow [4]	59:9					next [14]
	Mississippi [13]	44:21	60:9	60:14					12:14
	33:15	35:2	60:17	106:17					29:18
	47:4	50:5	142:13	106:20					38:20
	92:16	101:20	name's [2]	43:24					40:2
	103:5	103:22	57:9	43:24					40:3
	136:10	Missouri [1]	97:19	37:21					42:25
	Mississippi [13]	44:21	named [2]	37:21					51:23
	33:15	35:2	97:19	37:21					89:19
	47:4	50:5	names [2]	57:1					
	92:16	101:20	57:6	57:1					
	103:5	103:22	narcotics [1]	47:12					
	136:10	Missouri [1]	narrow [4]	59:9					
	Mississippi [13]	44:21	60:9	60:14					
	33:15	35:2	60:17	106:17					
	47:4	50:5	142:13	106:20	</				





9:17 9:19 40:6 43:19 59:12	prizes [1] 140:7	project [19] 3:17 3:17 3:22 5:3 5:5 5:8 5:18 6:20 7:10 8:3 20:20 22:7 22:12 23:4 67:8 120:10 123:24 124:7 124:19	protection [2] 48:9 105:3	pursuing [2] 47:5 53:6
presentation [9] 41:22 42:22 54:25 77:23 87:6 88:16 106:14 112:7 115:10	proactive [3] 25:21 65:7 66:3	projections [1] 134:15	proud [8] 22:9 24:6 25:5 30:25 40:23 41:13 87:2 115:11	purview [1] 7:1
presentations [2] 43:10 133:20	probability [1] 131:13	projects [8] 4:4 22:5 66:7 69:7 69:14 69:15 82:24 84:6	proudly [1] 79:16	put [28] 17:25 18:2 18:7 35:9 38:15 46:19 47:9 58:14 58:22 61:1 73:21 76:2 90:8 94:10 94:16 95:9 102:7 103:6 104:4 112:17 116:10 116:11 116:15 123:18 125:4 132:8 136:15 140:19
presented [2] 27:6 98:12	problem [30] 25:22 27:19 27:24 28:4 28:9 28:10 78:24 93:11 95:23 111:25 112:3 112:3 112:16 112:19 113:12 114:4 114:8 114:9 114:23 115:11 116:1 116:5 116:25 116:25 117:12 117:22 118:6 123:9 123:13 133:6	promised [3] 89:22 131:2 132:20	provide [14] 5:19 6:8 6:12 8:15 12:20 20:17 29:16 33:14 63:10 69:22 71:21 78:2 78:7 91:3	puts [1] 91:6
preserve [3] 4:25 8:9 21:25	problem-gambling [2] 112:5 115:12	promote [2] 5:6 71:21	provides [5] 4:20 4:21 5:15 6:10 71:5	putting [1] 121:2
president [23] 19:11 19:16 22:15 28:1 33:7 33:9 37:14 37:19 44:19 46:9 47:18 64:17 64:18 64:24 67:23 69:4 70:4 70:7 72:12 81:25 82:19 113:16 128:15	problem-gaming [1] 119:8	promoted [1] 20:5	providing [2] 20:10 22:2	-Q-
presidents [2] 49:23 108:20	problems [5] 59:13 92:20 94:11 100:5 111:24	promotes [1] 68:1	proving [1] 60:10	Qs [1] 95:3
press [4] 34:10 34:12 48:12 53:1	procedures [6] 92:12 102:15 103:8 103:12 103:13 128:25	promoting [6] 26:4 27:15 67:15 71:11 72:5 84:8	provisions [2] 22:4 65:8	qualified [1] 29:17
pressing [2] 88:3 115:9	proceed [2] 32:24 101:10	promotional [1] 71:23	prudent [1] 18:1	qualifies [1] 134:18
pressure [3] 46:19 52:17 61:17	proceeded [1] 52:23	prompt [1] 84:2	Ps [1] 95:3	qualifying [1] 28:20
presumed [2] 100:14 100:20	proceeding [1] 98:25	promptly [1] 91:7	public [42] 3:11 4:5 4:5 6:20 7:6 7:7 8:10 9:5 11:16 12:19 18:6 22:4 26:5 38:11 44:12 49:2 56:15 58:19 59:4 59:16 59:19 60:19 65:3 66:1 66:5 67:15 70:24 70:25 71:2 71:9 79:1 93:5 98:2 99:16 100:11 109:3 129:21 130:1 136:23 141:25 142:8 142:18	quality [11] 38:23 39:18 41:10 45:14 66:7 67:16 69:12 82:9 88:2 88:20 91:3
pretty [3] 11:17 36:5 121:5	proceedings [3] 98:16 98:18 99:25	pronouncement [1] 98:8	quality-of-life [1] 21:13	quality [1] 140:14
prevented [1] 45:3	process [13] 36:21 56:17 56:20 75:22 82:11 90:13 98:3 102:23 105:12 108:24 112:12 128:18 134:1	proper [5] 49:6 49:7 50:19 50:21 99:22	quantify [1] 140:14	quarter [1] 40:7
prevention [2] 25:21 27:19	produce [1] 82:8	properties [3] 6:19 33:19 88:5	quarterly [1] 29:2	quarters [1] 6:10
previous [8] 7:23 38:5 39:1 41:3 51:5 68:23 86:20 117:11	product [2] 78:5 83:21	property [35] 6:19 18:20 18:22 18:22 18:23 21:8 21:24 22:25 23:2 24:21 28:2 31:24 33:2 33:4 34:4 37:4 40:9 42:7 66:22 80:14 86:16 86:19 87:13 89:18 104:13 105:9 105:18 111:3 120:5 120:17 121:22 122:10 122:17 122:17 123:12	question-and-answer [6] 37:11 42:24 73:23 74:5 91:8 91:13	
previously [3] 15:10 20:7 53:16	production [1] 73:7	proponent [1] 86:11	questionable [1] 54:18	questioned [1] 110:14
price [3] 54:8 54:9 111:2	productively [1] 4:4	proposed [3] 128:5 129:2 129:2	questions [17] 8:23 16:11 17:19 17:21 18:24 37:10 45:8 48:10 48:15 51:21 91:15 91:21 91:24 106:13 118:14 125:22 135:8	
pride [4] 41:2 79:16 124:13 124:20	professional [3] 68:3 84:3 85:7	prosecute [1] 26:23	questioned [1] 110:14	
primarily [4] 61:23 61:24 62:9 129:18	professionals [1] 29:1	prosecuted [1] 105:20	questions [17] 8:23 16:11 17:19 17:21 18:24 37:10 45:8 48:10 48:15 51:21 91:15 91:21 91:24 106:13 118:14 125:22 135:8	
principal [3] 14:1 30:16 129:3	profit [1] 56:7	prosecution's [1] 48:3	quick [1] 81:5	
principally [2] 13:24 14:3	profitability [1] 4:3	prosecutor [2] 99:15 100:12	quickly [2] 121:8 121:9	
print [1] 26:2	profound [1] 87:6	Prosecutor's [1] 26:19	quietly [1] 68:18	
priority [5] 24:7 131:20 131:24 132:2 133:25	program [26] 22:2 25:17 27:3 27:7 27:9 27:10 29:16 30:4 55:12 55:13 66:9 67:8 71:20 84:7 90:5 105:15 112:5 112:11 115:12 116:9 116:13 116:14 125:2 125:3 125:5 126:20	prostitute [1] 108:1	quite [7] 11:14 64:6 74:15 92:2 104:14 110:6 112:25	
prison [2] 45:22 48:5	programs [3] 28:5 66:7 77:20	prostitution [1] 49:13	quote [6] 47:3 47:7 47:11 48:6 50:8 50:18	
privacy [1] 115:17	progress [2] 130:20 130:21	protect [4] 7:3 7:5 44:12 123:9	quote-unquote [1] 61:16	
private [6] 59:4 60:3 66:13 99:13 100:13 126:21		protected [3] 90:17 122:10 124:5	quoted [1] 53:1	
privilege [1] 86:21		protecting [1] 11:15	quoting [2] 59:25 61:5	
prize-winning [1] 45:23			-R-	

Race [1] 54:20	113:25	referred [4] 34:11	relicensing [7] 3:12	representation [1] 115:21
racetrack [1] 54:19	rebuild [2] 4:15	34:22 110:10 140:23	45:1 86:8 88:23	representative [2] 27:24 66:17
railroad [4] 23:6	4:18	reflected [1] 54:9	130:11 132:8 136:9	representatives [2] 132:18 132:19
127:16 130:4 131:6	rebuilt [1] 62:4	reform [1] 80:14	relocate [1] 70:23	represented [3] 99:6
railroads [3] 21:24	receipt [1] 54:2	refused [1] 48:9	relocated [1] 130:4	99:19 126:1
128:16 128:24	receipts [1] 21:18	regard [13] 11:8	relocating [1] 121:2	representing [4] 37:20 44:20 75:8
Railway [2] 71:11	receive [6] 24:19	17:8 17:9 88:10	relocation [2] 21:24	133:16
128:8	25:14 77:9 77:25	96:16 97:16 111:22	23:7	represents [3] 3:22
raise [7] 15:14 15:15	83:2 98:15	115:9 125:23 134:13	relooking [1] 138:19	126:5 133:12
15:15 15:17 15:19	received [12] 7:12	134:21 136:2 136:3	reluctant [1] 120:7	republic [1] 59:2
30:11 35:25	16:2 16:4 16:6	regarding [3] 46:12	remain [6] 6:20	reputation [3] 107:21
raised [3] 75:5	16:12 29:19 31:11	66:6 97:22	7:1 7:9 7:25	108:2 137:5
111:20 128:20	65:19 77:8 77:12	regardless [1] 12:2	8:4 28:6	request [5] 37:22
raising [1] 23:4	114:1 131:17	regards [1] 9:20	remaining [1] 84:25	98:3 100:1 111:8
ramp [1] 129:25	receiving [4] 15:14	region [4] 66:20	remains [1] 7:6	132:11
ran [1] 97:8	15:19 18:16 131:22	73:17 77:2 80:2	remark [1] 125:17	requesting [1] 113:25
range [3] 29:20	recent [4] 70:22	regional [1] 75:7	remarks [3] 46:15	require [2] 4:11
124:24 124:25	72:10 81:7 85:25	register [1] 59:24	74:18 126:18	55:24
rare [1] 46:22	recently [4] 7:12	regret [1] 45:3	remember [6] 61:10	required [3] 13:5
rate [1] 23:15	27:22 40:11 79:9	regularly [1] 65:21	89:1 89:11 106:17	26:2 38:25
rates [1] 133:1	recess [2] 73:25	regulated [2] 46:13	126:4 136:21	requirements [6] 20:17 20:25 26:7
rather [8] 17:2	91:9	79:13	remind [1] 61:3	53:22 60:10 71:19
36:20 46:16 53:8	recognition [1] 126:7	regulation [1] 107:22	remove [1] 106:2	requires [3] 47:24
63:17 63:18 84:21	recognize [4] 25:18	regulations [10] 26:2	rendered [2] 18:3	98:10 105:16
91:18	36:15 59:8 133:3	35:12 38:7 44:15	54:3	requiring [1] 132:8
rational [1] 12:20	recognized [1] 56:14	44:22 108:15 111:17	rendering [1] 128:4	rereading [1] 50:15
re-employed [1] 61:15	recommend [3] 34:6	117:3 134:19 134:20	renew [4] 41:21	reservations [1] 46:12
reach [2] 13:7	51:16 51:18	regulator [2] 107:23	56:18 141:7 141:8	reshaping [1] 87:21
133:7	recommendation [1] 52:22	109:10	renewal [11] 7:14	reside [3] 16:17
reached [2] 36:24	reconstructed [1] 4:9	regulators [3] 35:1	10:4 10:6 33:16	75:6 77:6
37:4	reconstruction [2] 4:12 4:14	38:10 109:12	35:11 36:8 37:22	resident [3] 58:9
reaction [1] 39:9	reconvene [1] 91:11	regulatory [7] 46:23	53:18 53:19 76:17	61:25 75:5
read [5] 42:9 47:2	record [11] 23:23	50:9 53:5 53:10	135:18	residential [2] 5:25
49:20 49:25 53:24	37:25 38:6 49:13	56:16 56:20 109:5	renewed [7] 9:13	66:23
reading [2] 18:13	79:1 82:6 82:9	Rehabilitation [1] 31:5	33:15 35:11 92:16	residents [14] 5:21
ready [3] 8:9	92:13 93:5 137:17	rehash [1] 36:5	115:13 120:20 140:15	13:8 13:10 21:14
19:3 19:5	Recreation [1] 122:13	reimbursement [1] 25:15	renewing [1] 63:22	24:7 40:23 67:1
reaffirmation [1] 69:25	recreational [1] 124:3	rejected [1] 50:11	repeatedly [1] 31:15	68:4 76:15 85:3
reaffirmed [2] 131:19	recusal [1] 110:3	related [5] 6:14	replace [3] 4:5	133:23 133:24 134:21
131:24	recused [1] 108:11	102:4 108:24 137:22	102:9 108:22	resides [1] 15:8
real [5] 9:4 37:2	recycling [1] 4:13	142:11	reply [3] 45:8 45:9	resign [1] 50:23
121:8 124:18 125:11	redesign [1] 81:7	relating [1] 134:17	45:12	resigned [2] 53:13
realize [3] 26:16	redeveloping [1] 8:20	relation [1] 127:24	report [27] 4:1	99:12
117:22 119:1	redevelopment [4] 66:10 70:12 72:6	relations [2] 49:3	13:1 17:18 18:15	resolutions [1] 21:2
realizing [1] 88:19	80:16	126:17	34:9 34:11 34:17	resolve [2] 8:2
really [26] 41:8	reduce [1] 66:15	relationship [15] 7:19 7:23 10:2	34:17 34:19 34:20	56:4
49:15 89:6 92:5	reduced [1] 142:10	68:22 69:19 79:5	34:22 36:6 46:11	resort [1] 39:15
92:13 93:14 95:23	reduction [2] 6:4	97:22 113:14 114:15	47:2 47:3 52:21	resource [1] 40:17
98:1 100:17 100:25	80:14	114:19 117:21 118:1	53:1 54:14 65:16	resources [3] 19:20
104:22 105:24 106:7	refer [1] 47:3	118:4 118:8 126:19	67:7 89:14 102:22	60:7 124:9
109:15 117:23 124:16	reference [7] 61:14	relationships [5] 28:25 29:8 30:12	110:10 110:19 111:12	respect [2] 90:6
124:16 124:18 127:18	64:1 109:24 110:9	55:17 133:5	134:6 134:22	90:7
128:23 130:22 131:5	116:22 130:10 140:21	relatively [2] 18:17	reported [7] 15:14	respected [1] 99:21
136:8 138:4 138:9	referenced [1] 55:6	98:17	15:16 15:19 37:24	respectfully [2] 37:22
140:24	references [1] 111:14	released [1] 52:21	47:25 54:3 102:18	70:4
reason [7] 9:11	referendum [1] 51:18	relevant [1] 59:21	reporter [3] 45:24	respective [1] 79:13
16:25 105:14 138:17	referral [1] 28:7	relicense [1] 99:2	46:1 142:18	
138:18 138:19 139:15		relicensed [4] 36:4	REPORTER'S [1] 142:5	
reasonable [1] 7:20		119:24 135:12 135:15	142:5	
reasons [5] 36:4			reporting [1] 24:8	
49:2 50:11 93:16			reports [1] 57:21	
			represent [6] 52:6	
			68:13 99:17 99:23	
			108:17 126:6	



respond [2] 34:13 66:2	reverse [1] 46:22	rough-winged [1] 90:7	Scott [1] 72:18	serve [4] 71:1 76:12 77:11 139:2
responded [5] 15:10 16:1 16:8 35:24 116:18	reversed [2] 48:1 53:17	route [1] 98:22	screenings [1] 5:20	served [8] 31:2 32:14 44:4 45:21 86:24 87:18 99:9
respondents [1] 14:2	review [5] 40:6 65:19 110:3 110:18 110:24	rubbed [1] 45:14	scrutiny [4] 3:21 94:13 94:17 94:25	seal [2] 142:13 142:18
responding [2] 63:15 98:24	reviewed [1] 111:16	Rule [1] 60:1	sculptures [1] 71:14	search [1] 108:22
response [10] 12:6 20:23 36:13 59:25 65:7 66:3 71:23 92:6 100:1 136:7	reviewing [1] 39:16	ruled [1] 108:25	seat [1] 86:12	seats [2] 25:19 81:13
responses [2] 15:7 34:20	revolving [1] 109:9	rules [9] 21:1 26:23 53:3 53:23 108:15 111:17 117:3 134:19 134:19	second [6] 6:24 38:2 92:12 141:9 141:10 141:22	service [7] 20:11 38:24 38:25 73:7 85:9 87:7 99:13
responsibility [8] 23:8 28:5 40:17 104:18 123:10 123:11 138:6 138:7	RHONDA [1] 2:12	run [6] 45:20 55:4 79:12 79:15 86:18 137:17	secondary [1] 82:24	services [4] 5:19 17:25 29:20 54:3
responsible [7] 25:20 25:24 26:4 27:3 27:15 27:22 87:14	RICHARD [1] 2:5	running [1] 79:16	Secondly [1] 117:8	servicing [3] 52:13 77:13 80:16
responsibly [1] 28:13	Rick [12] 19:10 37:24 38:24 42:7 43:14 43:17 86:25 87:11 87:18 87:20 87:23 88:9	Ryan's [1] 55:9	seconds [1] 73:5	session [1] 73:24
rest [3] 68:11 71:2 137:20	Rick's [1] 87:5	-S-	secrecy [1] 89:19	set [8] 9:14 9:15 19:4 19:6 49:15 66:4 89:24 125:4
restaurant [1] 137:1	rid [1] 103:3	S [2] 2:2 2:2	Secretary [1] 2:12	settlement [5] 4:18 56:5 97:20 97:25 120:13
restaurants [2] 29:21 82:25	right [29] 10:19 12:12 18:24 45:2 51:9 66:25 70:18 73:1 84:12 91:10 91:16 91:22 94:3 94:6 96:17 102:20 108:8 113:6 118:21 120:3 122:4 125:9 129:11 129:13 131:3 132:3 132:10 132:25 135:1	safety [6] 22:4 65:3 66:1 66:5 67:15 70:14	section [3] 16:13 68:6 68:20	sets [1] 111:7
restriction [2] 26:21 26:25	rights [1] 98:24	salaries [1] 81:8	sector [1] 23:19	settled [2] 47:19 98:18
result [9] 14:7 14:17 16:19 17:15 27:13 53:9 69:16 97:18 106:14	rink [1] 29:21	salary [1] 13:13	security [4] 22:4 26:12 49:22 113:17	settling [5] 4:18 56:5 97:20 97:25 120:13
resulted [6] 3:18 14:16 33:24 56:4 59:2 67:11	risen [1] 23:23	sale [5] 37:7 52:16 53:16 56:4 97:18	see [16] 42:6 43:3 56:2 60:17 82:23 93:1 118:24 119:12 126:16 127:11 128:4 129:20 133:9 138:19 139:15 139:25	seven [2] 74:16 107:9
results [3] 18:17 118:16 118:23	risk [2] 18:12 60:5	sales [2] 84:2 110:23	seeing [1] 114:11	several [10] 39:16 40:2 43:10 55:20 72:7 85:4 85:18 85:24 87:18 88:12
resume [1] 25:6	rival [1] 48:18	Sally [1] 49:21	seem [4] 47:20 94:18 94:25 103:20	sewer [1] 22:6
resurfaced [1] 4:11	riverboat [17] 3:19 4:3 10:1 16:16 17:15 18:2 18:16 18:20 20:13 21:1 22:19 37:23 44:12 48:1 53:23 56:12 75:13	sanctuary [14] 21:25 23:9 89:15 89:17 89:20 89:21 89:25 122:19 122:24 123:5 123:8 123:9 123:18 129:9	selected [1] 7:2	sewers [2] 4:10 62:5
retail [1] 68:2	riverboats [4] 29:4 86:15 87:12 94:19	SAT [1] 30:3	self-convict [1] 113:2	shadow [1] 65:9
retain [2] 25:4 84:20	road [2] 15:3 29:6	satellite [1] 31:24	self-conviction [4] 27:9 113:4 113:5 113:21	shape [1] 39:23
retaining [2] 81:16 110:16	Robert [1] 64:13	satisfaction [2] 10:21 37:2	self-incrimination [1] 48:9	share [5] 4:2 39:25 62:1 62:23 103:18
retains [1] 35:3	Robertsdale [5] 67:2 67:17 68:6 68:14 68:20	satisfactory [1] 131:9	sell [5] 26:23 36:25 37:4 51:17 56:6	shared [1] 68:15
retired [1] 44:4	Robertsdale's [1] 68:8	Save [1] 89:13	selling [2] 83:5 90:24	shareholders [1] 54:2
retrospect [1] 93:21	Roger [5] 19:17 37:14 37:19 49:22 86:23	savvy [1] 73:16	seminars [1] 27:6	Sharlene [1] 110:16
return [1] 39:8	role [2] 50:19 69:5	saw [7] 62:2 82:3 98:7 119:9 123:21 139:10 139:10	Senate [1] 12:17	sheets [1] 43:5
revealing [1] 49:2	roll [1] 42:18	Saylor [1] 19:19	Senator [1] 49:6	shelter [1] 6:9
revenue [4] 18:7 40:19 59:4 81:3	rolled [1] 100:22	says [3] 18:17 52:25 71:6	send [1] 83:11	shift [1] 77:19
revenues [9] 3:24 3:25 4:8 5:3 16:18 18:2 18:5 22:20 80:24	roller [1] 29:21	scale [1] 60:14	sending [1] 51:10	shining [2] 94:23 136:19
Reverend [22] 43:1 43:2 43:2 43:4 43:8 43:10 43:13 43:19 43:21 51:24 56:24 57:4 57:7 64:4 64:5 88:15 106:14 106:24 106:25 107:10 108:12 111:20	romancing [1] 59:23	scholarly [1] 49:24	senior [6] 19:10 33:6 33:9 65:13 82:19 108:20	Shore [1] 71:11
	room [1] 103:13	school [11] 5:22 12:18 16:15 17:12 17:13 18:16 25:16 49:11 119:16 125:1 139:21	sense [1] 12:10	shores [1] 68:7
	roomed [1] 128:15	schools [2] 5:23 40:21	sent [4] 34:15 48:14 48:15 113:24	short [3] 14:11 41:23 133:23
	rose [2] 35:18 135:24	Schrivver [1] 108:20	separate [3] 5:2 16:11 98:23	short-term [2] 14:25 38:21
	Ross [3] 2:4 138:21 139:17	science [2] 5:15 118:12	separated [2] 68:11 68:17	shorter [1] 137:12
		score [1] 51:13	September [3] 33:15 33:18 131:18	show [10] 3:2 39:8 41:22 43:5 51:6 71:7 102:15 102:16 118:22 141:17
			series [1] 71:10	showcasing [1] 32:2
			serious [3] 119:8 119:24 121:14	showed [3] 96:4 96:25 111:25
			seriously [1] 48:22	showing [2] 42:15 118:22



shown [3] 42:20 102:17 140:19	skill-training [1] 15:21	sought [1] 20:3	spotlight [1] 95:1	states [9] 32:5 44:18 46:3 46:11 46:20 49:1 50:7 55:20 59:22
shows [3] 29:6 29:10 88:14	skills [4] 15:21 15:23 15:23 16:2	sound [1] 63:20	Springfield [1] 51:24	statewide [1] 51:18
shuttle [1] 129:16	skip [1] 84:12	sounds [2] 121:14 133:21	Sr [1] 81:21	stating [1] 98:19
side [8] 51:20 70:19 70:20 93:8 95:14 109:12 109:14 133:6	Skokie [1] 126:4	sour [1] 107:6	St [2] 6:7 31:6	station [3] 6:2 76:25 81:1
sides [4] 94:15 109:14 133:3 133:5	slag [1] 5:7	source [2] 59:4 59:21	stability [1] 32:22	statistics [4] 115:13 115:20 116:19 118:22
sidewalks [2] 4:10 81:1	slap [1] 116:16	sources [1] 60:19	staff [35] 2:10 19:8 19:25 26:12 31:1 34:5 34:9 34:11 34:16 35:15 35:21 36:6 37:19 38:25 42:4 42:6 42:14 45:6 47:2 52:20 52:23 53:1 54:5 54:14 65:13 76:9 80:9 84:2 85:7 102:19 108:19 134:17 136:15 136:16 137:10	status [3] 98:21 103:4 131:13
sign [2] 27:11 89:7	slate [1] 46:10	South [2] 44:5 71:11	stagnant [1] 85:1	statutes [1] 99:22
signed [1] 21:3	sleeping [1] 6:10	southern [1] 68:7	Stalling [1] 87:1	statutory [2] 20:16 133:1
significant [4] 21:15 39:24 103:21 126:14	slide [1] 111:25	space [2] 5:15 90:25	stand [5] 20:2 33:13 54:22 73:2 103:11	statutory-required [1] 3:24
significantly [1] 83:3	slogan [2] 112:6 116:15	spaces [1] 70:24	standards [1] 53:8	stay [3] 72:11 86:9 86:9
silver [4] 106:1 106:3 106:9 106:11	slogans [2] 116:10 118:15	spark [1] 31:17	Star [1] 50:13	stayed [1] 14:5
similar [1] 101:4	slot [1] 102:6	SPEA [2] 7:13 12:14	start [11] 3:9 6:16 13:4 64:9 74:4 91:7 91:23 92:1 118:14 118:22 119:13	stead [1] 93:20
simple [2] 47:1 58:20	slots [1] 127:9	speak [10] 43:15 46:15 52:4 63:13 63:14 64:11 64:21 82:17 91:19 101:23	started [6] 3:5 9:24 15:14 38:16 51:2 80:6	steadfast [1] 87:3
simply [2] 57:24 115:9	slow-moving [1] 128:17	speaker [3] 43:12 84:15 88:25	standard [4] 7:7 49:6 49:7 101:9	steal [1] 106:2
Simultaneously [1] 33:20	small [5] 18:8 18:10 18:17 70:24 83:19	speakers [2] 43:12 74:14	standards [1] 53:8	Steel [1] 138:25
sincerely [1] 73:13	smaller [1] 29:8	speaking [2] 44:8 79:7	Star [1] 50:13	steel-related [1] 79:25
sincerity [1] 138:5	smell [1] 112:24	speaks [1] 38:6	start [11] 3:9 6:16 13:4 64:9 74:4 91:7 91:23 92:1 118:14 118:22 119:13	stenotype [1] 142:9
single [1] 68:16	smiling [1] 73:14	special [3] 20:18 20:19 52:10	start [11] 3:9 6:16 13:4 64:9 74:4 91:7 91:23 92:1 118:14 118:22 119:13	step [2] 12:5 114:10
single-family [1] 66:10	smoke [1] 127:3	specific [9] 10:17 16:3 21:4 59:6 59:20 60:18 68:5 93:7 98:23	starting [3] 15:15 39:8 116:11	steps [2] 85:1 115:18
sinker [1] 94:22	Smoot [6] 81:20 81:20 81:21 81:21 81:21 81:22	specifically [6] 10:15 59:15 95:6 97:24 115:2 115:5	starting-at-Horseshoe [1] 15:16	Steve [1] 64:24
sins [2] 137:19 137:21	smooth [1] 9:24	specifics [1] 128:19	starts [1] 86:23	steward [1] 65:25
sister [2] 47:15 95:16	snakes [1] 68:17	speech [1] 89:1	state [58] 3:19 10:20 21:17 22:20 24:14 25:24 28:16 29:3 29:6 30:1 32:6 32:10 33:12 38:1 42:13 44:3 44:5 44:10 44:14 46:23 47:21 48:20 49:5 53:5 56:13 56:19 57:8 57:18 57:18 58:2 58:14 58:18 59:20 59:22 59:23 60:11 66:17 66:20 68:9 80:2 81:9 82:1 90:15 105:10 107:7 107:9 109:24 110:2 120:12 122:25 137:9 137:12 137:14 138:6 138:9 141:6 142:1 142:6	sticking [1] 134:24
sit [4] 70:19 71:6 76:10 140:25	social [2] 6:13 76:14	speeding [1] 98:15	starting [3] 15:15 39:8 116:11	still [10] 10:10 10:22 10:22 18:3 35:3 39:15 46:1 121:10 132:1 133:25
site [7] 26:9 66:21 71:16 75:16 87:2 124:13 124:15	socially [1] 22:14	spelled [1] 119:20	starting-at-Horseshoe [1] 15:16	stimulate [4] 65:8 66:12 67:5 69:21
site's [1] 12:8	society's [1] 111:21	spend [4] 17:7 37:9 40:8 83:4	starts [1] 86:23	stipulated [1] 21:4
sites [1] 68:13	soft [2] 44:15 44:22	spending [11] 13:6 13:20 14:12 14:14 14:18 14:20 14:22 14:24 15:2 38:20 116:25	state [58] 3:19 10:20 21:17 22:20 24:14 25:24 28:16 29:3 29:6 30:1 32:6 32:10 33:12 38:1 42:13 44:3 44:5 44:10 44:14 46:23 47:21 48:20 49:5 53:5 56:13 56:19 57:8 57:18 57:18 58:2 58:14 58:18 59:20 59:22 59:23 60:11 66:17 66:20 68:9 80:2 81:9 82:1 90:15 105:10 107:7 107:9 109:24 110:2 120:12 122:25 137:9 137:12 137:14 138:6 138:9 141:6 142:1 142:6	stone [1] 71:14
sits [2] 28:3 87:24	software [1] 117:9	spent [10] 4:4 13:5 22:24 30:10 39:5 39:8 80:7 87:21 124:12 126:18	state's [1] 99:14	stood [1] 138:3
sitting [3] 68:7 91:18 133:9	sold [2] 22:11 54:20	spends [1] 88:4	statement [11] 10:14 27:11 36:10 48:12 48:17 49:2 51:25 61:1 61:4 73:4 98:1	stop [2] 61:7 71:2
situated [1] 91:22	sole [1] 13:7	spending [11] 13:6 13:20 14:12 14:14 14:18 14:20 14:22 14:24 15:2 38:20 116:25	statements [2] 56:24 57:7	stoplight [1] 70:24
situation [17] 52:17 67:12 89:7 92:15 92:20 94:24 94:24 101:16 101:17 101:20 105:19 107:10 108:1 118:10 118:11 118:14 139:17	solely [2] 23:8 25:8	spelled [1] 119:20		stopped [1] 62:25
situation's [1] 33:12	solid [2] 40:25 88:19	spend [4] 17:7 37:9 40:8 83:4		stores [1] 68:3
six [4] 30:9 51:17 87:19 130:20	solidified [2] 10:18 86:23	spending [11] 13:6 13:20 14:12 14:14 14:18 14:20 14:22 14:24 15:2 38:20 116:25		stories [1] 62:14
size [3] 11:14 38:25 102:13	someone [9] 61:15 61:17 92:24 98:9 98:15 100:18 100:20 105:20 112:14	spends [1] 88:4		storm [1] 62:5
skill [2] 16:6 25:2	sometime [2] 108:6 136:21	spent [10] 4:4 13:5 22:24 30:10 39:5 39:8 80:7 87:21 124:12 126:18		story [6] 14:9 51:21 53:12 55:7 62:23 63:8
skill-building [1] 16:9	sometimes [5] 60:5 60:6 62:20 112:1 114:17	spin-off [2] 13:22 14:7		strategic [1] 32:19
	somewhat [2] 107:24 128:25	spoke [9] 49:9 50:22 64:25 89:12 92:18 114:19 127:13 138:3 138:4		streams [1] 18:7
	somewhere [1] 17:17	spoken [3] 58:9 89:10 113:1		street [8] 44:17 62:4 62:5 62:6 70:20 71:20 71:22 73:1
	soon [1] 120:4	sponsorship [1] 68:25		streets [7] 4:9 4:11 4:14 17:8 63:18 68:18 80:25
	sorry [6] 57:14 59:25 64:20 74:13 114:12 135:11	spot [1] 40:15		strengthen [1] 109:14
	sort [3] 93:25 95:2 139:1			strengthened [2] 103:11 103:12

stretch [1] 48:23	sums [1] 38:20	talents [1] 31:15	72:16 73:18 73:20	18:2 134:5
stretched [1] 102:14	superior [1] 20:10	talks [3] 3:7 132:22	74:20 76:18 76:19	thousands [1] 75:14
strikes [1] 111:19	supplementing [1] 6:22	133:6	76:21 78:17 78:20	three [18] 7:18
strive [1] 30:11	supplied [1] 71:25	tape [1] 73:15	78:21 81:19 82:12	16:11 16:12 28:18
striving [1] 28:25	suppliers [1] 41:5	task [1] 16:3	82:12 82:14 82:16	29:7 43:16 49:1
strong [7] 6:20	supplying [1] 87:8	tax [19] 3:24 13:20	85:13 85:14 86:4	50:7 52:19 58:6
68:23 69:19 80:18	support [30] 10:4	14:11 14:19 14:20	86:10 86:12 88:22	64:22 81:24 83:9
107:22 107:23 118:20	10:6 11:13 12:10	16:18 17:23 18:20	88:24 91:5 125:20	105:7 105:8 105:17
strongly [1] 50:11	30:21 42:15 67:19	18:23 21:17 21:18	127:11 127:12 128:2	123:20 134:23
struck [1] 121:7	69:17 70:9 72:3	22:20 27:17 31:21	Thar [86] 2:9	through [31] 7:2
structure [1] 18:21	72:3 72:4 72:8	40:19 80:14 80:14	3:6 3:8 8:24	8:14 21:19 21:22
struggling [1] 59:19	72:10 72:13 73:3	taxes [7] 14:10 14:17	9:7 9:11 10:4	22:25 26:12 31:21
students [1] 84:20	73:18 76:17 77:3	16:22 16:24 17:1	11:21 17:22 19:8	57:13 66:16 67:2
study [2] 7:13	77:8 77:12 77:18	18:16 18:22	34:13 37:18 42:4	67:5 68:18 69:9
12:24	77:25 78:1 78:18	taxpayer [1] 40:22	45:6 48:16 50:16	93:4 102:19 102:20
stuff [4] 66:25 92:22	85:11 86:3 86:7	teacher [1] 89:1	65:12 82:17 96:4	102:23 108:19 112:10
102:17 130:7	87:3 87:4	team [10] 27:24	96:9 96:12 96:15	112:11 112:12 112:17
subdivision [3] 22:9	supporter [1] 68:24	30:23 58:16 59:10	96:23 96:25 97:2	114:15 114:20 114:20
22:13 66:23	supporting [1] 69:25	80:19 86:22 101:21	97:4 97:11 97:15	125:3 125:5 125:21
subject [2] 44:8	supportive [2] 77:11	102:9 103:13 133:14	97:17 97:18 99:5	130:8 136:9 139:9
98:12	87:14	tear [1] 130:6	106:13 106:25 107:4	throughout [6] 58:18
subjected [1] 98:13	supports [3] 32:11	Ted [2] 46:6 46:7	107:10 108:17 109:1	68:22 71:18 80:12
submitted [3] 65:15	44:25 70:2	Tee [1] 5:5	109:23 110:7 113:6	136:13 137:6
70:4 136:6	supposed [4] 90:17	telephone [1] 49:14	113:11 113:18 114:7	throw [2] 119:3
subsequently [2] 27:12 36:23	123:7 127:17 136:20	telling [1] 84:10	114:13 114:25 115:3	137:23
substitute [1] 30:22	Surely [1] 61:12	tells [1] 62:15	115:8 115:21 116:3	thrown [1] 54:17
subtle [1] 114:17	surreal [1] 58:11	Temples [1] 45:24	116:8 117:2 117:19	ticket [1] 98:15
success [5] 3:16	surrounding [2] 5:10 5:13	ten [3] 38:20 48:15	118:3 118:13 118:18	tickets [1] 26:4
20:8 40:13 40:14	surveillance [1] 103:14	104:25	119:1 119:2 119:18	tightly [1] 79:24
85:9	survey [6] 13:23	ten-hour [1] 77:19	119:20 119:22 120:11	times [4] 44:13
successes [1] 79:8	14:2 15:10 16:1	tenuous [1] 58:3	120:15 120:18 125:12	48:6 77:17 116:5
successful [4] 3:19	16:8 71:19	tenure [1] 115:24	125:15 125:21 128:15	title [1] 96:17
32:17 86:18 126:15	surveyed [2] 13:21	term [2] 14:11 102:20	129:5 131:5 132:7	titled [3] 7:13
successfully [2] 22:13 56:14	15:6	termination [1] 135:18	132:11 133:11 133:12	66:25 100:1
successor [1] 7:12	suspect [2] 14:4	terms [13] 13:7	133:18 134:6 134:11	today [23] 13:1
such [11] 18:8	18:11	13:15 13:18 13:20	135:8 135:9 135:11	19:13 37:20 41:21
18:9 31:3 46:10	sustenance [1] 30:17	14:8 15:20 21:5	135:25 136:25 137:2	42:10 43:3 52:5
53:7 80:13 81:1	swallows [1] 90:8	21:15 54:10 65:23	137:10 138:16 141:12	59:9 64:21 65:4
94:13 98:20 100:5	Swan [1] 3:3	93:9 100:18 132:19	141:13	67:22 79:7 82:17
sued [1] 93:16	swayed [1] 83:23	terrible [1] 89:25	Theater [1] 119:15	89:23 93:6 98:21
suffering [1] 28:8	Swidler [1] 19:23	TERRY [2] 142:6	theft [4] 101:21 102:3	115:21 116:13 121:19
suggest [3] 107:20	swimming [1] 8:10	142:18	104:2 104:2	132:20 138:4 138:21
suggesting [2] 107:12	symptomatic [1] 59:15	testament [2] 23:24	Theme [1] 5:18	140:4
109:20	Synergy [3] 72:18	28:15	themselves [5] 28:11	together [4] 44:18
suicides [1] 49:10	72:25 73:6	testify [1] 48:7	41:1 113:2 114:8	46:20 58:19 137:11
suing [5] 47:13	system [3] 105:1	testimony [1] 59:17	115:7	Toleikis [5] 64:2
95:6 95:21 95:21	105:1 105:4	Texas [2] 45:21	theoretical [1] 117:10	64:18 65:11 70:6
97:9		45:25	therefore [1] 34:6	tolerate [1] 137:14
suit [1] 47:15	-T-	Textbook [1] 18:6	they've [7] 13:15	toll [2] 26:3 26:8
suitability [4] 6:23	table [5] 64:3 91:19	8:22 11:20 12:12	77:18 78:5 87:8	Tom [1] 113:16
20:13 65:24 137:16	102:6 103:10 133:15	12:13 17:20 18:14	113:3 113:24	too [10] 28:10 36:18
Sullivan [1] 110:17	table-games [1] 25:7	19:1 19:2 33:4	thinking [2] 15:22	41:20 86:3 91:12
Sullivan's [2] 110:24	tables [2] 71:6	37:16 42:14 42:16	105:2	107:25 109:3 112:1
111:12	127:9	42:17 42:23 43:4	139:6	119:11 119:18
summarizes [1] 41:23	takes [2] 115:18 126:23	45:6 51:20 51:22	third [3] 49:11 135:24	took [7] 21:8 33:22
summary [4] 18:13	taking [6] 47:16	52:2 52:4 56:22	136:9	35:7 104:18 114:6
34:18 34:19 69:14	85:1 90:12 110:21	56:23 58:5 58:7	THOMAS [1] 2:8	114:23 115:9
summer [1] 66:19	124:13 140:18	60:21 60:23 61:20	Thompson [1] 99:7	top [3] 19:13 77:13
	talent [1] 41:16	61:21 63:24 63:25	thorough [1] 138:11	88:3
		64:5 64:11 65:4	thought [1] 74:5	topic [2] 37:13 109:2
		67:21 67:24 67:25	thoughts [5] 72:12	tortuous [1] 128:18
		70:7 72:9 72:15	120:1 137:23 139:3	total [6] 4:12 4:14
			139:15	13:6 14:19 28:21
			thousand [3] 17:24	86:17



totaling [1] 27:22	tree [1] 72:5	unanimous [1] 53:15	University [5] 5:14	Valparaiso [1] 43:24
totally [4] 4:9	trespassing [1] 27:14	unanimously [1] 53:18	12:20 16:14 30:2	Valpo [1] 30:2
62:4 99:3 124:10	trial [5] 98:11 106:15	unaware [2] 74:2	30:3	value [5] 18:19
touch [2] 8:24	106:15 106:18 136:9	108:5	unknowns [1] 132:23	18:19 54:3 54:8
9:22	Tribune [3] 52:24	uncertain [1] 18:7	unlike [1] 112:23	83:21
touched [1] 21:12	55:8 55:10	unconstitutional [1] 54:16	unrealistic [1] 134:24	values [2] 50:3
touches [1] 38:15	tribute [1] 71:4	under [29] 3:20	unrealistically [1] 134:16	51:14
tour [2] 83:18 127:1	tried [1] 90:1	3:21 6:1 7:10	unrelated [1] 97:11	Vannoy [1] 87:1
tourism [7] 13:19	trouble [2] 100:20	9:25 11:10 11:13	unsavory [3] 45:11	variances [2] 102:18
13:20 13:22 22:20	117:24	26:15 28:19 36:22	92:4 101:5	102:18
31:17 83:21 84:16	true [6] 9:6 46:22	39:1 46:19 49:23	unsubstantiated [1] 34:20	variety [2] 67:6
toward [3] 10:13	98:1 134:21 138:5	52:17 52:18 54:10	unsuitability [3] 37:1 53:20 98:6	87:16
129:12 133:24	142:7	55:1 59:13 60:6	unsuitable [4] 36:9	various [8] 15:21
towards [4] 10:25	truly [2] 13:22 98:21	61:17 94:13 98:10	46:21 56:7 98:9	29:4 39:6 68:25
74:17 130:15 131:4	trust [2] 56:15 86:9	98:13 98:16 102:25	unusual [2] 52:21	69:7 69:11 104:19
town [2] 41:20 70:19	trustee [1] 65:22	111:7 112:2 117:3	140:17	vast [1] 115:6
towns [1] 139:7	truth [2] 116:21 118:6	under-21 [1] 26:25	unwillingness [1] 53:3	Vegas [22] 34:22
track [2] 54:20 82:6	try [10] 36:22 64:8	underage [2] 25:22	up [61] 9:3 11:22	34:25 39:21 45:20
tracking [1] 119:4	91:16 102:1 105:14	26:12	19:5 23:17 39:4	46:8 47:19 48:18
tracks [3] 9:4	112:22 116:3 128:22	undergo [2] 94:16	43:12 47:9 48:2	48:21 48:25 49:9
10:19 130:4	130:2 130:17	94:17	57:24 61:2 61:4	49:12 49:19 50:1
trade [1] 75:8	trying [5] 39:21	undergoing [1] 94:17	64:3 74:3 74:4	50:11 51:6 51:14
trades [2] 75:11	55:15 94:5 124:20	underlying [1] 22:17	78:11 78:12 78:13	92:21 93:14 95:18
75:25	130:7	understand [13] 94:1	80:22 80:23 84:3	95:19 100:8 104:13
Trade Winds [2] 31:5 88:2	tubes [1] 139:1	96:22 101:12 109:13	91:19 93:6 94:16	vendor [1] 30:12
tradition [1] 80:6	tuition [1] 25:15	116:8 116:8 116:9	94:24 95:10 97:8	vendors [6] 28:22
traffic [1] 9:9	tune [1] 86:14	116:10 118:9 119:7	101:7 101:15 101:17	29:9 30:8 30:10
trail [13] 50:8 50:8	Tunica [2] 101:20	126:22 133:3 140:8	102:1 102:15 102:16	80:19 126:2
53:9 76:20 76:20	102:14	understands [1] 112:19	102:17 102:23 103:20	Venetian [1] 93:18
76:20 76:22 76:22	turn [11] 30:15 39:21	understatement [1] 45:13	106:18 106:20 106:25	venture [1] 82:6
78:10 78:10 78:12	48:20 50:10 59:21	undertaken [2] 75:18	107:10 109:3 111:3	verified [2] 50:12
78:14 78:21	60:18 85:10 110:1	75:19	112:10 114:22 115:8	100:1
train [3] 9:3 112:17	112:21 124:5 135:10	underwrite [1] 66:14	116:15 116:24 120:1	versa [2] 109:22
116:16	turn-down [1] 47:25	unemployed [1] 15:10	120:9 121:15 122:22	111:15
trained [2] 46:2	turned [3] 5:8	unemployment [2] 23:15 23:17	124:2 124:18 127:23	vessel [3] 23:6
116:4	47:22 110:2	unenviable [1] 49:12	128:8 129:9 131:8	26:18 26:20
training [19] 5:15	turning [2] 59:3	unethical [1] 57:25	134:4 135:5 135:24	veterans [2] 70:19
6:11 15:20 16:2	124:3	unfair [1] 36:15	136:16 138:3	70:21
16:4 16:6 16:12	twice [2] 59:1	unfamiliar [1] 68:5	updates [1] 71:22	via [1] 14:17
24:22 24:23 25:2	59:22	unfit [2] 46:18 55:4	upgrade [1] 38:23	viability [2] 12:8
25:7 25:8 25:10	two [28] 4:19 8:24	unfortunate [1] 92:20	uphold [1] 139:5	32:20
39:7 41:2 50:6	27:1 29:15 33:19	unfortunately [2] 106:24 109:8	Urban [3] 12:17	viable [1] 69:21
73:9 116:10 116:18	36:9 39:6 43:15	unfounded [1] 107:25	71:11 134:6	vibrant [1] 69:21
transaction [1] 37:8	45:17 46:20 53:12	union [5] 22:11	urge [2] 58:4 81:17	vice [13] 19:11 19:15
transactions [2] 47:24 111:5	53:16 64:15 68:15	75:11 75:20 125:24	USA [1] 71:22	22:15 28:1 33:6
transcribed [1] 142:9	70:16 71:13 76:21	126:5	used [10] 4:15	33:9 69:4 82:19
transcript [3] 45:7	78:10 78:12 78:23	unionize [1] 140:3	4:17 4:23 55:13	108:20 109:22 111:15
50:15 142:8	78:24 89:2 89:9	unique [2] 38:8	66:14 66:21 72:1	113:16 128:15
transfer [2] 60:7	97:11 114:2 119:14	uniquely [1] 58:19	78:6 132:5 141:1	video [11] 41:23
111:9	125:5 134:13	unit [1] 46:23	using [1] 22:11	42:18 42:20 62:2
transferable [1] 15:23	two-minute [2] 74:24	United [13] 31:7	usually [1] 114:15	71:23 72:1 82:4
transform [1] 6:18	74:25	44:3 57:9 59:22	utilize [2] 29:22	84:23 87:5 126:19
transition [2] 9:16	type [4] 55:16 93:25	60:24 76:6 76:9	75:24	140:21
9:24	102:11 133:4	78:3 80:11 86:14	utilized [2] 29:13	videotaping [1] 73:9
transportation [1] 80:13	types [3] 15:21	86:24 86:25 87:19	67:5	Vietnam [1] 70:20
trap [5] 4:25 7:5	16:12 73:11		utilizing [1] 109:22	view [7] 53:7 56:20
89:14 121:18 121:25	typewriting [1] 142:10		utterly [1] 136:14	71:2 95:13 106:16
trash [1] 90:5				109:10 111:6
traveling [1] 72:4	-U-		-V-	vigor [1] 100:17
treatment [1] 28:8	U.S [1] 138:25		valid [1] 51:12	violate [3] 26:25
	ultimate [2] 39:17			108:15 115:16
	109:16			violating [1] 47:23
	Ultimately [1] 36:16			violations [3] 50:9



