

THE INDIANA GAMING COMMISSION

ORIGINAL

BUSINESS MEETING

August 23, 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 Thursday, August 23, 2001, at the Genesis Convention Center, One Genesis Center Plaza, Gary, Indiana, and commencing at the hour of 9:50 a.m.

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COMMISSION PANEL

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 have all commissioners present with the exception
3 of Commissioner Swan. The time is 9:50 local time.

4 The first matter on the agenda then is the approval of
5 the minutes from the previous meeting. It's the meeting of
6 May 29th, 2001. You've all had an opportunity to review
7 those minutes. Is there a motion in reference to the
8 minutes?

9 MR. MILCAREK: Motion to approve.

10 MR. VOWELS: Is there a second?

11 MS. BOCHNOWSKI: Second.

12 MR. VOWELS: Any discussion? All those in favor say
13 "aye."

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

15 MR. VOWELS: The next matter on the agenda then is the
16 Report of the Executive Director. Mr. Thar.

17 MR. THAR: Thank you, Mr. Chairman. Good morning,
18 Members of the Commission. A few items to go through.

19 First, on a personnel matter. And since it was not a
20 proper topic of the executive session, a lot of
21 commissioners may hear this for the first time.
22 Commissioner Bob Swan has submitted his resignation to the
23 governor to be effective upon the appointment of his
24 successor. While Bob has enjoyed his time on the
25 commission, his increasingly heavy workload prevented him

1 from making this meeting and the hearings and prevents him
2 from continuing as commissioner. Bob's work ethic, input on
3 tricky issues, and overall great sense of humor will be
4 deeply missed by all of us. Bob hopes that he'll be able to
5 participate in telephone meetings; and if we get back down
6 to Evansville, he'll be there also.

7 Also on a personnel issue, Tracy Sanders, a young lady
8 who started out as a secretary with the Indiana State Police
9 Background Investigation Unit, transferred to the Indiana
10 Gaming Commission at a higher-level position, and
11 subsequently became our promotions analyst, has given notice
12 that she is leaving to join the administration aspect of
13 Methodist Hospital's residency program. This is a major
14 career step for her; and while she will be deeply missed, we
15 are very happy for her success. Her last day is tomorrow,
16 Friday the 24th.

17 With regard to riverboats, as Majestic Star, Trump
18 Indiana, and Horseshoe all have relicensing hearings this
19 week, all issues concerning those riverboats will be
20 discussed during their respective hearings.

21 John Spina, the general manager of the Belterra
22 Riverboat, in Switzerland County has been replaced by Tom
23 Boshinski, who is acting in an interim capacity at this
24 time. He was the director of finance at Belterra prior to
25 this move. Other management changes include the assistant

1 general manager position and the head of security. All
2 replacement personnel have been reviewed for licensing
3 purposes.

4 With regard to minority business enterprise and women
5 business enterprise issues, Caesars had requested to have
6 the commission review Caesars' performance under the action
7 plan put in place by this commission and Caesars and did so
8 at our meeting of November 1999. Caesars requested, in its
9 current request, or its request is centered upon its
10 position that its numbers and efforts have either met or
11 exceeded the requirements of the action plan and the spirit
12 of the minority business, women business enterprise
13 provisions of the Riverboat Gambling Act. Due to scheduling
14 issues surrounding the opening of its hotel, Caesars
15 requested that the item be taken off this agenda and placed
16 on the next agenda. This request was agreed to, since it
17 relieves them of nothing which they have an obligation to do
18 right now and they will continue doing it.

19 Likewise, Belterra's minority business/women business
20 enterprise performance was to have been on this agenda. The
21 unavailability of the president of their company and the
22 fact that he is representing that he is taking this
23 extremely seriously, they also wish to have a reevaluation
24 of the draft action plan that they had submitted to the
25 staff. And because of the already rigorous schedule of this

1 commission for this week's hearings and meetings, that
2 request was also granted. The unavailability of the
3 president -- he seems to be out of the country with regard
4 to some family issues.

5 As a consequence of these two requests, a review of the
6 minority business enterprise/women's business enterprise
7 issues in general, and with regard to these two companies in
8 particular, it will be a major agenda item at the next live
9 commission meeting.

10 We have two items which I would describe as
11 miscellaneous items of an unusual nature. The first
12 revolves around Aztar. By Resolution 2001-20, the
13 commission approved that that restructuring and that
14 acquisition, which included first an amendment to reduce the
15 revolving credit facility to extend the maturity date and
16 the amortization table; and, secondly, approval to issue up
17 to \$200 million in either senior or senior subordinated
18 notes at an interest rate of eight and seven-eighths percent
19 or better.

20 By letter of July 27th, we granted a waiver to Aztar to
21 purchase \$175 million -- not to purchase, to put on the
22 market \$175 million of senior subordinated notes at 9
23 percent. The commission needs to either ratify this
24 particular waiver or to confer other instructions on Aztar.

25 So at this time I would like, Mr. Chairman, if you

1 would, to open up this issue to a discussion. If the
2 commission decides to ratify this particular issue, I think
3 that we need to do that in the minutes. You can do one of
4 two things: You can ratify it by action in the minutes, or
5 we can draft a subsequent order.

6 MR. VOWELS: Are there any questions for Mr. Thar in
7 reference to this issue? He had contacted me, and I believe
8 he also contacted Commissioner Swan. Is that correct?

9 MR. THAR: That's correct.

10 MR. VOWELS: And we were in agreement with you to allow
11 them to go forward at that lower amount with the higher
12 interest rate.

13 Are there any questions for Mr. Thar or anything anyone
14 has to say about that? We'll go forward then. We would
15 need some motion then in the minutes to approve or
16 disapprove what the staff has come forward with in reference
17 to Aztar on that issue. Is there a motion?

18 DR. ROSS: I'll move to approve.

19 MR. VOWELS: All right. Is there a second?

20 MR. CARLTON: Second.

21 MR. VOWELS: Okay. Is there any further discussion?
22 All those in favor of the motion to approve say "aye."

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

24 MR. VOWELS: All right. Mr. Thar, you have the thumbs
25 up on that.

1 MR. THAR: Thank you very much. We will have the
2 minutes then reflect that the commission approved and
3 ratified the waiver of the staff for the \$175 million senior
4 subordinated notes at 9 percent.

5 The final item, and this concerns the settlement
6 agreement in lieu of a disciplinary action the commission
7 entered into with regard to one of our Level 1 employees,
8 the general manager of the Harrah's facility, Mr. Joseph
9 Domenico.

10 Mr. Domenico is the general manager of Harrah's East
11 Chicago. In the latter part of the summer of 1999, a
12 now-former employee advised the Indiana Gaming Commission
13 agents that Mr. Domenico had pressured the captain into not
14 sailing during the July 4th weekend of 1999. An extensive
15 investigation was conducted, which resulted in the former
16 employee's testimony being primary evidence against Mr.
17 Domenico, who steadfastly maintained that the accusations
18 were not true and denied every aspect of it.

19 Through Mr. Domenico's counsel, an offer was made to
20 the staff that Mr. Domenico offered to voluntarily
21 relinquish his license on July 1, 2001, through July 4,
22 2001, to do so without pay and to not function as a general
23 manager as a way to settle the issue. I, as executive
24 director, accepted the proposed resolution subject to the
25 commission accepting the same.

1 Mr. Domenico did, in fact, relinquish his license at
2 the time set forth in the order that is before you, did not
3 get paid for the period that he was not at work, and he was
4 not allowed to function as a general manager in Indiana
5 during the four-day period. He did so with full knowledge
6 that the commission needed to approve these actions in order
7 to close the matter. I think the action represented a
8 realistic approach by Mr. Domenico, his attorney, and the
9 commission staff in the following ways:

10 The accusations that a general manager may have
11 violated a statutory requirement of our rules, if proven and
12 if gone through the ALJ process, etc., could very well mean
13 the suspension or the revocation of the license, which would
14 follow the individual through his gaming career if he had
15 one left. By the same token, from an evidentiary point of
16 view, you had one former employee pointing the finger at
17 someone whom, I think both sides would agree, had a
18 personality conflict with. Thirdly, the former employee was
19 not without his own issues in certain areas.

20 This action voluntarily done by Mr. Domenico is -- will
21 not be shown on our records as either a suspension or a
22 revocation, but rather a voluntary action on his part to
23 have this matter concluded without any further continuation
24 of the investigation or any further action.

25 From a staff point of view, we believe that this is

1 very just, and we would recommend to the commission that
2 this action on behalf of Mr. Domenico be accepted. There is
3 an order, I believe, that follows the minutes. And it's
4 entitled "Order of the Indiana Gaming Commission Concerning
5 Investigation of Joseph Domenico."

6 I notice Mr. Domenico is here.

7 Joseph, do you have anything that you wish to say?

8 MR. DOMENICO: Yes. I recognize that when you get put
9 on the spot like that to members of the commission and, you
10 know, from my standpoint, you know, I've always represented
11 the utmost integrity in terms of representing our
12 organization. I've been a part of Harrah's for a course of
13 over 20 years now; and during that time, I think my record
14 speaks for itself. Unfortunately, situations like this
15 exist. And I thought it was best in dealing with the
16 commission and through Jack and, you know, as we discussed
17 it, the best issue was let's get it behind us. Because, you
18 know, accusations are one thing; but, you know, really
19 having factual evidence behind it is something else. And,
20 you know, I sincerely want to avoid these kinds of
21 situations in the future. And we know the sailing issue is
22 a very controversial issue at all times in any jurisdiction,
23 and sometimes personal issues are different than giving
24 direct orders.

25 That's all I have to say. I thank you for your

1 consideration, and I appreciate the consideration of working
2 with the commission. Thanks again.

3 MR. THAR: Just for the court reporter, his last name
4 is spelled D-o-m-e-n-i-c-o.

5 MR. VOWELS: Any questions then for Mr. Thar or Mr.
6 Domenico? All right. Then hearing none and moving forward
7 then, there's an order in front of us for the Indiana Gaming
8 Commission concerning this investigation. Is there a
9 motion to approve or disapprove the terms of the
10 settlement?

11 MR. DARKO: I move to approve the settlement.

12 MR. VOWELS: Is there a second?

13 MS. BOCHNOWSKI: Second.

14 MR. VOWELS: Is there any further discussion? All
15 those in favor say, "aye."

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

17 MR. VOWELS: The terms of the settlement are approved.

18 MR. THAR: Mr. Chairman, Members of the Commission,
19 that will conclude my report. Are there any questions?

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

21 And the next item on the agenda is Old Business, which
22 we rarely have anything under. But we have an amendment of
23 meeting minutes from Jennifer Chelf.

24 And you brought help with you I see.

25 MS. CHELF: We don't like to sit up here alone.

1 MR. VOWELS: Okay.

2 MS. CHELF: Good morning. The commission staff
3 discovered a couple of inadvertent errors or omissions in
4 the minutes of the two previous commission meetings;
5 therefore, you have before you these minutes as amended for
6 approval.

7 First, the minutes of the August 21st, 2000, have been
8 amended because those minutes were inadvertently dated
9 August 22nd, 2000. That would be the only change to that
10 document.

11 MR. VOWELS: You know, I wondered about that then, but
12 I didn't think you guys would --

13 MR. THAR: Move it towards you. Pull it down so you
14 can speak into it.

15 (Ms. Chelf adjusts the microphone.)

16 MR. VOWELS: Actually I didn't wonder at all. I didn't
17 notice it at all.

18 Okay. And there is another where there was an error
19 also?

20 MS. CHELF: Yes. The minutes for the September 18th,
21 2000, meeting has been amended also to correct a mistake in
22 the date of the August 21st, 2000, meeting. Additionally,
23 we realized that the September 18th, 2000, minutes did not
24 specifically mention the resolution that the commission
25 approved with respect to the Boyd settlement for failure to

1 list the consulting agreement with Field Street. Additions
2 to the September 18th, 2000, meeting were made on pages 6
3 and 7. So if the commission could approve those changes.

4 MR. VOWELS: Any questions then for Ms. Chelf? Then in
5 front of us we have the amended meeting minutes of August
6 21, 2000, and September 18th, 2000. I guess we'll just take
7 them together. Is there a motion in reference to approving
8 the amended meeting minutes?

9 MR. MILCAREK: So moved.

10 MR. VOWELS: Is there a second?

11 MR. CARLTON: Second.

12 MR. VOWELS: All right. We have a motion, and I think
13 we have a second. Is there any further discussion? All
14 those in favor say "aye."

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

16 MR. VOWELS: We'll show that the minutes are amended as
17 requested.

18 The agenda tells me that Mrs. Brodnan is up next with
19 New Business.

20 Thank you, Ms. Chelf. Now, you're there on the final
21 approval of the rules, are you not, Ms. Chelf?

22 MS. CHELF: Yes.

23 MR. VOWELS: Is that right? Okay.

24 MS. CHELF: You have before you Resolution 2001-23.
25 This resolution would adopt as final Rule Document 01-23 --

1 MR. VOWELS: I'm sorry. Is it 27? Rule 27?
2 Resolution 27?

3 MS. BOCHNOWSKI: 27.

4 MR. VOWELS: You said 23. Did you mean 27?

5 MS. CHELF: 27. I'm sorry.

6 MR. DARKO: You've got us reading this stuff. Now
7 we're paying attention.

8 MS. CHELF: Resolution 2001-27 would adopt as final
9 Rule Document 01-23. This document contains various new
10 rules and amendments to existing rules. These rules were
11 published as proposed rules in "The Indiana Register" on
12 June 1st, 2001. We held a public hearing to consider these
13 rules and amendments on June 26th, 2001. We received no
14 oral public comment regarding this rule document. One set
15 of written comments was received. Those were considered by
16 the commission staff, and no substantive changes were made
17 to the rules in the proposed version.

18 If the commission adopts this resolution, the rule will
19 be forwarded to the attorney general's office and the
20 governor's office for review and signature.

21 Are there any questions?

22 MR. VOWELS: Any questions of Ms. Chelf?

23 Okay. In front of us then is Resolution 2001-27. Is
24 there a motion in reference to this resolution?

25 MR. MILCAREK: So moved.

1 MS. BOCHNOWSKI: Second.

2 MR. VOWELS: Mr. Milcarek moves and Commissioner
3 Bochnowski seconded. Is there any further discussion? All
4 those in favor say "aye."

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

6 MR. VOWELS: We'll show that Resolution 2001-27 is
7 approved.

8 And thank you, Ms. Chelf. We'll be talking to you here
9 again in a little bit.

10 And the next matter on the agenda are the occupational
11 license matters. Susan Brodnan.

12 MS. BRODNAN: You have before you for approval
13 commission staff action revoking the temporary occupational
14 license and denying a permanent license for Mr. Joseph
15 Pujoe. Mr. Pujoe began working as a security officer for
16 Blue Chip Casino in May 2000, where he worked until
17 September 2000. Mr. Pujoe began working as a cage cashier
18 for Harrah's. Harrah's personnel and commission agents
19 gathered evidence that on or about May 12, 2001, Mr. Pujoe
20 committed theft against Harrah's. Specifically, while
21 engaged in his duties as a cage cashier, Mr. Pujoe took \$576
22 in cash and \$961 in vouchers and personal checks from his
23 drawer. Mr. Pujoe admitted that he intentionally took the
24 \$576 in cash, but unintentionally took the remaining \$961.
25 The casino terminated his employment because of this

1 incident.

2 The commission staff revoked Mr. Pujoe's temporary
3 occupational license and denied his application for a
4 permanent license due to these facts.

5 The commission will need to vote to uphold or overrule
6 the revocation of the temporary license and denial of the
7 permanent license. The commission staff recommends that the
8 commission uphold the revocation and denial. If the
9 commission does uphold the staff's action, Mr. Pujoe will
10 have the opportunity to appeal the matter to an
11 administrative law judge.

12 MR. VOWELS: All right. Thank you. We'll take these
13 individually. We have this commission action regarding Mr.
14 Pujoe. Is there a motion to deny or approve the application
15 for an occupational license submitted by Mr. Pujoe?

16 DR. ROSS: Move to approve.

17 MS. BOCHNOWSKI: We want to approve the action of the
18 commission staff; right?

19 MR. VOWELS: Well, if you'll look at the blanks down
20 there at the bottom.

21 MS. BOCHNOWSKI: Oh.

22 MR. VOWELS: I'm just reading it verbatim there. Let
23 me rephrase it or let me restate it again that the -- is
24 there a motion to deny or approve the application for an
25 occupational license submitted by Mr. Pujoe?

1 DR. ROSS: Move to approve.

2 MS. BOCHNOWSKI: Okay. So you want to deny the
3 license?

4 DR. ROSS: Approve the position of the staff.

5 MR. VOWELS: Care to weigh in, Mr. Thar?

6 MR. THAR: Yes. On this particular one, if you do not
7 want Mr. Pujoe to have a license, then we deny the
8 application for an occupational license submitted by him.
9 If you want him to continue to have a license, then we
10 approve the application for the occupational license.

11 Is that correct, Ms. Brodnan?

12 MS. BRODNAN: Yes.

13 DR. ROSS: I move to deny.

14 MR. VOWELS: All right. So Dr. Ross, Commissioner
15 Ross, moves then to deny the application. Is there a
16 second?

17 MR. CARLTON: Second.

18 MR. VOWELS: Is there any further discussion?

19 MR. MILCAREK: I was just wondering, Ms. Brodnan, in
20 his statements he admitted taking part of it but not the
21 other. It doesn't seem like it has anything to do with it.
22 I did find that interesting that he admits to the five
23 seventy-six but not the nine sixty-one. It's still -- I
24 just find that an interesting point.

25 MR. VOWELS: Maybe he has \$576 to pay back and not the

1 other \$960.

2 Any further discussion? All those in favor say "aye."

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

4 MR. VOWELS: We'll show that the application is
5 denied.

6 Ms. Brodnan.

7 MS. BRODNAN: You have before you for approval
8 commission staff action revoking the temporary occupational
9 license and denying a permanent license to Mr. Ernest
10 Schultise.

11 Mr. Schultise began working as a count room attendant
12 for Caesars Indiana in December 1998. In April 1999, he was
13 promoted to the position of bar back. Caesars' security and
14 commission agents gathered evidence that on or about May
15 27th, 2001, Mr. Schultise committed theft. Specifically,
16 Mr. Schultise admitted that while on duty as a bar back, he
17 took a bucket of tokens that had been left unattended by a
18 patron. Mr. Schultise indicated that the tokens were wet
19 and that he intended to lay them out to dry before turning
20 them into security. However, Mr. Schultise did not notify
21 security that he was in possession of the tokens, as is
22 required by company policy. The casino terminated his
23 employment because of this incident.

24 The commission staff revoked Mr. Schultise's temporary
25 occupational license and denied his application for a

1 permanent license due to these facts.

2 The commission will need to vote to uphold or overrule
3 the revocation and denial. The commission staff recommends
4 that the commission uphold the revocation and denial. If
5 the commission upholds the staff's action, Mr. Schultise
6 will have the opportunity to appeal the matter to an
7 administrative law judge.

8 MR. VOWELS: Same language in reference to this, to
9 either deny or approve the application submitted by Mr.
10 Schultise. Is there a motion?

11 MS. BOCHNOWSKI: I move to deny his application and
12 uphold your action, just to make it all clear.

13 MR. VOWELS: Is there a second?

14 MR. DARKO: Second.

15 MR. VOWELS: Any further discussion? All those in
16 favor say "aye."

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

18 MR. VOWELS: The application is denied.

19 MR. THAR: Susan, you're not coming through the mike.

20 MS. BRODNAN: Is that better?

21 MR. THAR: Is it on?

22 (Ms. Brodnan turns the microphone on.)

23 MS. BRODNAN: Is that better?

24 MR. THAR: Move it over right there. They can't hear
25 you with it that far, not good enough.

1 MR. VOWELS: Your turn.

2 MS. BRODNAN: Okay. Ready?

3 You have before you for approval commission staff
4 action revoking the temporary occupational license and deny
5 the permanent license of Mr. Leroy Jackson. Mr. Jackson
6 worked in impressment at Blue Chip Casino from April 8th,
7 '98, to April 30th '98. He then began working as a dealer
8 at Horseshoe Casino from October 27th, 1999, to March 6th,
9 2000. Mr. Jackson then began working as a dealer at Trump
10 Casino on April 18th, 2000. Trump personnel and commission
11 agents gathered evidence that during the performance of his
12 duties as a blackjack dealer, Mr. Jackson violated dealing
13 peeking procedures.

14 On or about June 2nd, 2001, Mr. Jackson was confronted
15 about these violations where he admitted that when he was
16 dealt an ace as a hole card he would automatically check to
17 see if he had a blackjack. If he did have a blackjack, he
18 would encourage patrons to place an insurance bet on the
19 hand. If he did not have a blackjack, he would continue to
20 deal and not offer insurance bets to the patrons at all.
21 Mr. Jackson indicated that he did this for personal gain in
22 an effort to receive greater tips from the patrons. The
23 casino terminated his employment on June 14th, 2001, because
24 of these violations.

25 The commission staff revoked Mr. Jackson's temporary

1 license and denied his application for a permanent license
2 due to these facts. The commission will need to vote to
3 uphold or overrule the revocation and denial. The
4 commission staff recommends that the commission uphold the
5 revocation and the denial of the license. If the commission
6 upholds the action, Mr. Jackson will have the opportunity to
7 appeal to an administrative law judge.

8 MR. VOWELS: Is there a motion to deny or approve Mr.
9 Jackson's application for an occupational license?

10 MR. CARLTON: Move to uphold the revocation and denial.

11 MR. VOWELS: Is there a second?

12 MR. MILCAREK: Second.

13 MR. VOWELS: Any further discussion? All those in
14 favor say "aye."

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

16 MR. VOWELS: We'll show that the application is
17 denied.

18 Next.

19 MS. BRODNAN: You have before you for approval
20 commission staff action revoking the temporary occupational
21 license and denying the permanent license of Ms. Tora
22 Smith. On or about March 13th, 2001, Ms. Smith received an
23 occupational license to work as a cage cashier at Horseshoe
24 Casino. Horseshoe security and commission agents gathered
25 evidence that on or about July 16th, 2001, Ms. Smith

1 committed theft against Horseshoe in the amount of \$2,500.
2 Specifically, Ms. Smith admitted that while on duty as a
3 cage cashier, she took \$2,500 from her cage drawer. The
4 casino terminated her employment because of this incident.

5 The commission staff revoked Ms. Smith's temporary
6 occupational license and denied her application for a
7 permanent license due to these facts. The commission will
8 again need to vote to uphold or overrule the revocation and
9 denial of the permanent license. The commission staff
10 recommends that the commission uphold the revocation and
11 denial. If the commission does uphold the staff's action,
12 Ms. Smith will have the opportunity to appeal to an
13 administrative law judge.

14 MR. VOWELS: Is there a motion to deny or approve Ms.
15 Smith's application for an occupational license?

16 MR. DARKO: Move to deny the application.

17 MR. VOWELS: Is there a second?

18 MS. BOCHNOWSKI: Second.

19 MR. VOWELS: Further discussion? All those in favor of
20 the motion say "aye."

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

22 MR. VOWELS: We'll show that the application for an
23 occupational license for Ms. Smith is denied.

24 MS. BRODNAN: You have before you for approval
25 commission staff action revoking the temporary occupational

1 license and denying the permanent license of Ms. Euphemia
2 Shaw. Ms. Shaw began working as a cage cashier for Harrah's
3 Casino in August 2000, where she worked until March 2001.
4 In April 2001, Ms. Shaw began working as a cage cashier for
5 Majestic Star Casino. Majestic Star security and commission
6 agents gathered evidence that on or about July 28th, 2001,
7 Ms. Shaw committed theft against Majestic Star in the amount
8 of \$599. Specifically, Ms. Shaw admitted that while on duty
9 as a cage cashier she took \$599 from her cage drawer. The
10 casino terminated her employment because of this incident.

11 The commission staff revoked her temporary occupational
12 license and denied her application for permanent license due
13 to these facts. The commission will need to vote to uphold
14 or overrule the revocation and denial. The commission staff
15 recommends that the commission uphold the revocation and
16 denial of the application. If the commission upholds the
17 staff's action, Ms. Shaw will have the opportunity to appeal
18 to an administrative law judge.

19 MR. VOWELS: And then in reference to -- is there a
20 motion in reference to denying or approving Ms. Shaw's
21 application for an occupational license?

22 MS. BOCHNOWSKI: Yes. I move to deny her application
23 for an occupational license.

24 MR. VOWELS: Is there a second?

25 MR. CARLTON: Second.

1 MR. VOWELS: Any further discussion? All those in
2 favor of the motion say "aye."

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

4 MR. VOWELS: So the application is denied.

5 Okay. I think, Ms. Chelf, you have the next.

6 MS. CHELF: Yes. Mr. Kondo Rancifer held a temporary
7 occupational license and worked for Empress Casino, which is
8 now Horseshoe Casino, as a dealer between May 19th, 1999,
9 and June 20th, 2001. Mr. Rancifer previously worked for
10 Trump Casino and Harrah's Casino. Mr. Rancifer was fired
11 for violating dealing procedures by adding to patrons bets,
12 placing bets for patrons using the casino's chips, and
13 paying out chips to patrons when they had not placed bets.
14 Mr. Rancifer admitted to committing these actions, for which
15 he has been charged with theft.

16 The commission staff revoked Mr. Rancifer's temporary
17 occupational license and denied his application for a
18 permanent license due to the facts of the actions that he
19 committed.

20 The commission will need to vote to uphold or overrule
21 the revocation of the temporary license and the denial of
22 his application for a permanent license. The commission
23 staff recommends that the commission uphold the revocation
24 and denial. If the commission upholds the staff's action,
25 Mr. Rancifer will have the opportunity to appeal the matter

1 to an administrative law judge.

2 MR. VOWELS: Is there a motion to deny or approve the
3 application of Mr. Rancifer for an occupational license?

4 MR. MILCAREK: I'll make a motion to deny.

5 MR. VOWELS: Is there a second?

6 MR. CARLTON: Second.

7 MR. VOWELS: Any further discussion? All those in
8 favor of the motion to deny the application say "aye."

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

10 MR. VOWELS: We will show the denial of the
11 application. Thank you.

12 MS. CHELF: Next, Mr. Kevin Martini held a temporary
13 occupational license to work for Grand Victoria. His
14 license was revoked when the commission discovered an April
15 6th, 2000, conviction for a class D felony for driving under
16 the influence. Mr. Martini filed a request for a felony
17 waiver, which the commission denied due to his statutory
18 ineligibility. Mr. Martini appealed the denial to an
19 administrative law judge, Mr. Bernard L. Pylitt. Mr.
20 Martini then failed to respond to an order issued by the
21 judge. The administrative law judge issued an order that
22 Mr. Martini is statutorily ineligible to receive an
23 occupational license at the present time. The ALJ
24 recommends that the appeal of the denial of occupational
25 license be dismissed and that Mr. Martini's application for

1 an occupational license be denied and that the request for
2 felony waiver pursuant to Indiana Code 4-33-8-11 be denied
3 since he is not eligible pursuant to statute until at least
4 April 6th, 2005.

5 The commission needs to vote to take action with
6 respect to the ALJ's recommendation. The commission staff
7 recommends that the commission accept the ALJ's
8 recommendation.

9 MR. VOWELS: All right. You see on the last page there
10 at the bottom a footnote that shows six different options
11 that the commission has. Is there a motion in reference to
12 one of these six options? I believe it's the staff's
13 recommendation that we accept the ALJ's recommendation,
14 which would be the Option No. 1.

15 MS. BOCHNOWSKI: I move that we accept the ALJ's
16 recommendation.

17 MR. VOWELS: Is there a second?

18 MR. DARKO: Second.

19 MR. VOWELS: Is there any further discussion? All
20 those in favor say "aye." We'll show -- I didn't hear
21 anybody. All those in favor say "aye."

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

23 MR. VOWELS: I just didn't want to assume. We'll show
24 that the commission accepts the ALJ's recommendation.

25 And, Ms. Chelf, one more with you?

1 MS. CHELF: Yes. On or about March 2nd, 1999, the
2 commission issued Mr. Michael Palm a permanent occupational
3 license to work for Harrah's. The commission staff
4 initiated disciplinary action against Michael Palm on or
5 about March 23rd, 2001. The subject of the disciplinary
6 action is an incident that occurred at Harrah's on October
7 6th, 1999, when Mr. Palm, while on duty as a poker
8 supervisor, sat down at a poker table at Harrah's and began
9 playing poker, allegedly at the direction of a patron. Mr.
10 Palm played between 2:25 and 3:00 o'clock a.m.

11 68 IAC 9-4-5(b) states that no employee of a riverboat
12 licensee may participate in a game conducted on that
13 riverboat, which is the subject of the license. Commission
14 agents estimate that Mr. Palm played approximately 26 hands
15 of poker, at least one of which he won. The commission
16 incident reports indicate that Mr. Palm was playing poker
17 with poker chips that had been purchased by a patron.
18 Harrah's placed Mr. Palm on suspension for two weeks pending
19 an investigation of the incident. Mr. Palm is currently
20 still working at Harrah's as a table games supervisor.

21 After the commission took disciplinary action against
22 Mr. Palm, the matter was forwarded to an ALJ, Mr. Bernard L.
23 Pylitt, for consideration. The ALJ presided over the matter
24 throughout a prehearing conference and exchange of
25 discovery. Ultimately, settlement negotiations resulted in

1 the following proposed settlement terms:

2 The commission staff and Mr. Palm have agreed that a
3 period of suspension of six months shall be imposed on Mr.
4 Palm in settlement of this action. Three months of the
5 sentence shall be suspended. The remaining three-month
6 period of suspension shall be served by Mr. Palm beginning
7 on November 1st, 2001, with the license to be reinstated on
8 February 1st, 2002. In addition, Mr. Palm agrees that
9 following the period of suspension, his license will be on a
10 probationary status for one year. Mr. Palm further agreed
11 that any further violations committed by him before the
12 conclusion of his probationary period will result in the
13 commission requiring Mr. Palm to serve the remaining
14 three-month period of suspension or a portion thereof, in
15 addition to the commission initiating any additional
16 disciplinary action against him.

17 The commission will need to vote either to accept or
18 reject the terms of the settlement agreement.

19 Mr. Greg Hahn is present for the law firm that
20 represented Mr. Palm.

21 Mr. Hahn, did you have any questions or anything to
22 add?

23 MR. HAHN: I don't have anything to add.

24 MR. VOWELS: All right. Then is there a motion to
25 approve or --

1 MR. DARKO: May I ask a question --

2 MR. VOWELS: Sorry. Go ahead.

3 MR. DARKO: -- either of Mr. Hahn or the staff? It
4 seems to be a fairly serious violation of a supervisor
5 engaging in a game for an hour or a half hour or whatever.
6 Can I ask what the mitigating factors were, if anybody
7 knows, that caused him not to lose his license forever? I
8 know there was an ALJ. But if you know the facts of it, I'd
9 be interested to know.

10 MS. CHELF: Perhaps you want me to answer it. I
11 believe that the fact that Harrah's didn't fire him for the
12 incident and felt that he was a strong employee. And during
13 the time that we were conducting interviews with witnesses,
14 many of the individuals felt that Mr. Palm was a good
15 employee otherwise and that this was a mistake that he
16 made. And I think that those contributed to the staff
17 feeling that Mr. Palm could serve his suspension and be
18 given another chance.

19 MR. DARKO: He'll lose his pay from the casino for
20 three months?

21 MS. CHELF: Yes.

22 MR. DARKO: But he can work elsewhere as long as it's
23 not in the licensed occupation area?

24 MS. CHELF: Yes.

25 MR. DARKO: Thank you.

1 MR. VOWELS: Okay. Mr. Hahn, what do you have to say?

2 MR. HAHN: Well, Mark Sullivan, in our office, actually
3 represented Mr. Palm. And it's my understanding that Mr.
4 Palm -- and correct me, Ms. Chelf. The contention was that
5 he was assisting a patron, who either was elderly or in a
6 wheelchair. I'm not sure. And so he was holding the cards
7 for the patron while he played. I think that was the
8 mitigating situation.

9 Am I right?

10 MR. THAR: That was the mitigating situation from Mr.
11 Palm's point of view.

12 MR. HAHN: Exactly. That's what I'm saying.

13 MR. DARKO: Okay. Thank you. I appreciate it.

14 MR. HAHN: My pleasure.

15 MR. THAR: If I may add, I think in the course of doing
16 discovery and some depositions, plus there was a videotape,
17 what transpired was that the patron did get up and go to the
18 restroom and come back. He was complaining of back
19 problems. The patron was deposed. He claims he was sitting
20 off to the side out of the view of the surveillance camera,
21 and Mr. Palm sat down at his place, and the patron
22 instructed him how to play each hand. Another person who
23 was not a patron but engaged in the game, along with his
24 now-wife, then-girlfriend, advised that everybody at the
25 table agreed they didn't see a problem with this. As a

1 result, the game progressed.

2 We contend, as a staff, that there cannot be table talk
3 at poker and that one person cannot tell another person how
4 to play the game. But the bottom line came down to this:
5 Everyone interviewed said that what Michael Palm did was
6 wrong, including Harrah's. Everyone interviewed also said
7 the guy's made one mistake in his life. So it shouldn't be
8 an issue of the fact that there's liability. The issue is
9 what kind of punishment should there be short of him never
10 working in the gaming industry again.

11 My thoughts were exactly the same as were the remainder
12 of the legal division's as yours, Commissioner Darko, and
13 that is, Why should this guy ever work in the casino
14 industry again? But as we progressed through the case, saw
15 how the facts came out, and saw what the mitigation was, we
16 determined that maybe this fellow is entitled to a second
17 chance, and we'll suspend his license for a period of time.
18 It will require him to get another job for financial
19 aspects. If he decides he wants to come back come February
20 1, 2002, he has a right to get his license back then. That
21 is why we entered into the settlement, and that is what we
22 put before you.

23 We interviewed Mr. Domenico, who we know is here, who
24 basically concurred that what the guy did is absolutely
25 against everybody's rules, even Harrah's internal policy.

1 By the same token, it's his first mistake; and he's
2 generally recognized by the company as well as the patrons,
3 who had a lot of input into this, the ones that we talked
4 to, that he was one fine employee aside from this one
5 error. So that's how it shapes up.

6 MR. DARKO: Thank you. I appreciate that.

7 MS. BOCHNOWSKI: I would go ahead and make a motion to
8 accept the terms of the settlement. I think, based on what
9 you said, this isn't quite the same as theft. It's bad, but
10 if he comes back, he'll have a probationary license. So if
11 he does anything else, that would be it. And I'm sure he
12 understands that.

13 MR. HAHN: He does.

14 MR. MILCAREK: May I ask one question? Is Harrah's
15 willing to take him back after the suspension?

16 MR. THAR: I have not asked that question. They
17 thought enough of him to keep him through this.

18 Mr. Domenico, do you know whether or not Harrah's would
19 rehire Mr. Palm after his suspension if he requests it?

20 MR. DOMENICO: Yes. Given his present facts, Jack, I
21 mean, he's been, you know, a good employee for us so we
22 would.

23 MR. VOWELS: So the answer is yes?

24 MR. DOMENICO: Yes.

25 MR. VOWELS: Mr. Hahn, would you tell the reporter your

1 full name please.

2 MR. HAHN: It's Gregory F. Hahn, H-a-h-n.

3 MR. VOWELS: All right. Anything further then?

4 MS. BOCHNOWSKI: I guess that was a motion I just made,
5 by the way.

6 MR. VOWELS: All right. There is a motion then to
7 approve the terms of the settlement agreement. Is there a
8 second?

9 MR. DARKO: Second.

10 MR. VOWELS: Any further discussion? All those in
11 favor say "aye."

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

13 MR. VOWELS: All right. And, Ms. Dean, do you have the
14 next item?

15 MS. DEAN: I do.

16 Commissioners, you have before you the appeal of John
17 Campbell, Case No. CA-FEL-00-2. On September 21st, 1998,
18 Mr. John Campbell submitted an application for a Level 2
19 occupational license to work for Caesars as a dealer. The
20 Indiana State Police conducted a background investigation of
21 Mr. Campbell and found two criminal adjudications Mr.
22 Campbell failed to disclose. Mr. Campbell's temporary
23 license was revoked on June 22nd of 2000. Mr. Campbell
24 applied for a felony waiver on July 3rd of 2000.

25 Jennifer Chelf conducted a review hearing on October

1 4th of 2000, about the findings of fact and conclusions of
2 law with the commission, recommending a denial of the felony
3 waiver. On March 2nd, 2001, the commission adopted the
4 recommendation and findings of fact and denied Mr.
5 Campbell's request for a felony waiver.

6 Mr. Campbell appealed to the administrative law judge,
7 Bernard Pylitt; and a hearing was conducted on June 22nd,
8 2001. Mr. Pylitt -- I'm sorry. Judge Pylitt has filed a
9 finding of fact and recommendations of law dated July 13th,
10 2001, with the commission. Judge Pylitt recommends that
11 John Campbell's appeal be denied, and the denial of John
12 Campbell's request for felony waiver by the commission and a
13 denial of his application for an occupational license, Level
14 2, be upheld.

15 Judge Pylitt stated in the recommendation, and I quote,
16 Campbell's continuing failure to disclose his complete
17 criminal history demonstrates that he is not suitable for
18 licensure. Campbell's callous disregard for the truth
19 undermines the integrity of the application process. His
20 failure to disclose a June 2000 arrest for an assault on his
21 wife on his request for felony waiver and after having his
22 temporary license denied less than two weeks earlier, in
23 part for failing to be truthful about his criminal history,
24 is totally unacceptable.

25 You have before you an order to accept or reject, to

1 modify or dissolve, or to remand the recommendation back to
2 the administrative law judge or to review any single issue
3 that you may have with the administrative law judge's
4 recommendation. The commission staff would recommend that
5 the commission accept the recommendation and findings of
6 fact of the administrative law judge, Bernard Pylitt.

7 MR. VOWELS: Any questions then for Ms. Dean? In front
8 of us we have this order to accept or reject the
9 recommendation of Judge Pylitt and then move forward from
10 there, if it's accepted, to deny or approve the request for
11 felony waiver. Is there a motion dealing with both of those
12 aspects? I think it can be made in one motion.

13 DR. ROSS: I move to accept the recommendation of the
14 law judge and to deny the application.

15 MS. BOCHNOWSKI: I'll second it.

16 MR. VOWELS: Any further discussion? All those in
17 favor of accepting the recommendation and denying the
18 request for a waiver say "aye."

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

20 MR. VOWELS: We'll show it approved.

21 And thank you, Ms. Dean.

22 Then we'll move on to the suppliers and suppliers'
23 license matters with Michelle Marsden.

24 MS. MARSDEN: Good morning. Before you is Resolution
25 2001-28 concerning the renewals of suppliers' licenses.

1 On March 30th of 2000, Bally Gaming was issued a
2 supplier's license. On August 21st of 2000, the following
3 suppliers were granted the renewal of their suppliers'
4 licenses: GEMACO Playing Card Company; Mikohn Gaming
5 Corporation; Osborne Coinage Company; Paul-Son Gaming
6 Supplies, Inc.; Atronic Americas, LLC; Kilmartin Industries,
7 Inc., d/b/a Roger Williams Mint; V.S.R. Lock, Inc.; and
8 Riverboat Services, Inc.

9 On September the 18th of 2000, Spin for Cash Wide Area
10 Progressive Joint Venture and Hornblower Marine Services
11 were issued suppliers' licenses.

12 Now the above-named supplier licensees have requested a
13 renewal of their licensures and have provided the payment of
14 a renewal fee in accordance with 68 IAC 2-2-3(c) and 68 IAC
15 2-2-8.

16 And they all remain suitable for licensure, so before
17 you is Resolution 2001-28 for the renewal of the above-named
18 suppliers.

19 MR. VOWELS: Any questions of Ms. Marsden? Then
20 Resolution 2001-28, the request for the grant of suppliers'
21 licenses, is there a motion in reference to this?

22 MR. DARKO: Move to adopt.

23 MR. VOWELS: Is there a second?

24 DR. ROSS: Second.

25 MR. VOWELS: Any further discussion? All those in

1 favor say "aye."

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

3 MR. VOWELS: We'll show Resolution 2001-28 is adopted.

4 Ms. Marsden, still with you.

5 MS. MARSDEN: Resolution 2001-29 is concerning the
6 request for Bud Jones Company, Inc., for a supplier's
7 license.

8 The Bud Jones Company, Inc., received a temporary
9 supplier's license in October of 1995, a permanent
10 supplier's license on August 19th of 1997, and a renewal of
11 the supplier's license on August 19th of 1998, August 20th
12 of 1999, and August 20th of 2000. On or about September the
13 22nd of 2000, the commission received a transfer of
14 ownership application from Bourgogne et Grasset due to the
15 purchase of the Bud Jones Company, Inc. By Resolution
16 2000-41 dated October the 23rd of 2000, the commission
17 granted the request for leave to withdraw the supplier's
18 license of the Bud Jones Company, Inc.

19 The background check on the Bud Jones Company, Inc.,
20 and Bourgogne et Grasset as a substantial owner has been
21 completed and the commission agreed to issue them a
22 supplier's license.

23 The Bud Jones supplier's license will be valid for a
24 period of one year. The issuance of the supplier's license
25 is conditioned upon the payment of the cost of the

1 background investigation and the payment of the \$5,000
2 license fee.

3 So before you is Resolution 2001-29 granting the Bud
4 Jones Company, Inc., a supplier's license.

5 MR. THAR: I believe Laura McAllister-Cox is present.

6 Laura, you represent the company that none of us can
7 pronounce. Can you straighten us out here?

8 MR. VOWELS: If you'll tell the reporter your full
9 name.

10 MS. McALLISTER-COX: Absolutely. Good morning,
11 Chairman, Members of the Commission, Mr. Thar. Thank you
12 for your help through this process.

13 My name is Laura McCallister-Cox. I'm an attorney with
14 a firm in Atlantic City, New Jersey. I represent Bourgoigne
15 et Grasset, B & G for short, a French chip manufacturer.
16 And my client, B & G, bought the interest in the Bud Jones
17 Company last October; hence, our application for licensure
18 of the company.

19 MR. THAR: This got a little confused because at the
20 time B & G had applied for a license themselves. There's a
21 way to read the statute that a supplier cannot have two
22 licenses. As a result, they withdrew their application for
23 a license in their own right, switched it to an application
24 for change of ownership by acquiring the Bud Jones Company
25 instead of going forward on their own. As a result, it took

1 us a little longer to do the background investigation. But
2 as indicated, we have found no problems with B & G.

3 Laura, are they owned primarily by three individuals,
4 French individuals?

5 MS. McALLISTER-COX: Well, primarily by two: Gerard
6 Charlier, who's also the president, CEO, both of the Bud
7 Jones Company and B & G. He owns approximately eleven and a
8 half percent. The substantial ownership of almost 80
9 percent of B & G is by a gentleman named Francois Carrette,
10 who is a director of B & G and an officer and director of
11 the Bud Jones Company.

12 MR. THAR: And they've all proven suitable in our
13 investigation.

14 MR. DARKO: Which one of you went to France to do the
15 investigation?

16 MR. THAR: We all did.

17 MR. DARKO: Oh, I see. I should have known.

18 MR. VOWELS: I think there's a gaming seminar in the
19 fall in Paris.

20 MS. McALLISTER-COX: Yes, there is.

21 MR. VOWELS: Once again, we don't get to go so -- we
22 don't get to go anywhere outside of the state of Indiana.

23 All right. Anything further then? Resolution 2001-29
24 concerns the request from Bud Jones Company, Inc., for a
25 supplier's license. Is there a motion?

1 MR. DARKO: Move to approve.

2 MR. VOWELS: Is there a second?

3 MR. CARLTON: Second.

4 MR. VOWELS: Any further discussion? All those in
5 favor say "aye."

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

7 MR. VOWELS: We'll show the Resolution 2001-29 is
8 adopted.

9 MS. McALLISTER-COX: Thank you so much.

10 MR. VOWELS: Thank you.

11 All right. And, Ms. Marsden, still with you.

12 MS. MARSDEN: Okay. Resolution 2001-30 is concerning
13 the request from PDS Financial Corporation to change the
14 name of their supplier's license. PDS Financial Corporation
15 was issued a temporary supplier's license on August the 14th
16 of 1998, by Resolution 1998-21. By a letter dated May the
17 31st of 2001, PDS Financial Corporation advised the
18 commission that the corporation has been renamed PDS Gaming
19 Corporation and requested the temporary supplier's license
20 to be reissued in the name of PDS Gaming Corporation.

21 The commission has been reassured that no change or
22 transfer of ownership interest, corporate structure, or
23 corporate officers and/or directors have occurred in the
24 renaming of the company.

25 The commission will need to grant or deny the request

1 of PDS Financial to recognize PDS Gaming Corp. as the holder
2 of the Indiana gaming -- of the Indiana temporary supplier's
3 license.

4 MR. VOWELS: Any questions then for Ms. Marsden?
5 Resolution 2001-30 requires action to grant or deny the
6 request of PDS. Is there a motion to grant or deny the
7 request?

8 MR. CARLTON: Move to grant.

9 MR. VOWELS: Is there a second?

10 MR. MILCAREK: Second.

11 MR. VOWELS: Any further discussion? All those in
12 favor say "aye."

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

14 MR. VOWELS: We will show it's granted.

15 And, Ms. Marsden, I think that's it.

16 MS. MARSDEN: Thank you.

17 MR. VOWELS: Thank you.

18 Next on the agenda is Ms. Dean. Is that --

19 MS. DEAN: Yes, it is. Thank you.

20 You have before you Resolution 2001-31 concerning the
21 request of Anchor Coin, Incorporated, to withdraw the
22 license of VLC, Incorporated. Anchor Coin, an Indiana
23 supplier licensee as of March 17th, 1998, acquired
24 Powerhouse Technologies, the parent company of VLC, formerly
25 known as Video Lottery Consultants in June of 1999 through

1 the parent company of Anchor Coin, which is Anchor Gaming.
2 VLC also holds an Indiana supplier's license beginning
3 September 14th of 1999.

4 By letter dated March 24th, 2001, Anchor Gaming
5 requested the commission allow Anchor Coin to distribute the
6 VLC product line through Anchor Coin and to withdraw the
7 Indiana supplier's license held by VLC.

8 The commission staff requested the commission adopt the
9 Resolution 2001-31 with the following conditions: One, to
10 provide to the commission a diagram of the ownership
11 structure of Anchor Gaming -- Anchor Coin doing business as
12 Anchor Gaming, Powerhouse Technologies, and VLC prior to and
13 following the acquisition of Powerhouse Technologies by
14 Anchor Gaming; two, to provide to the commission a list of
15 key persons illustrating any changes of Anchor Gaming,
16 Anchor Coin, Anchor Game, Powerhouse Technologies, and VLC
17 prior to and subsequent to the acquisition date; and then
18 finally to provide the commission a list of all 1 percent or
19 greater ownership in Anchor Gaming, Anchor Coin, Anchor
20 Game, and VLC subsequent to the acquisition of Powerhouse
21 Technologies by Anchor Game in the approval of the
22 withdrawal of the supplier's license held in the name of
23 VLC, Inc.

24 MR. VOWELS: Any questions then for Ms. Dean? Then in
25 front of us we have Resolution 2001-31 concerning the

1 request to withdraw the license of VLC. Is there a motion
2 to grant or deny the request?

3 DR. ROSS: I'll make the motion to grant.

4 MR. VOWELS: Is there a second?

5 MR. CARLTON: Second.

6 MR. VOWELS: Any further discussion? All those in
7 favor say "aye."

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

9 MR. VOWELS: We'll show that it's granted.

10 Thank you, Ms. Dean.

11 MS. DEAN: Thank you.

12 MR. VOWELS: Back to Ms. Chelf.

13 MS. CHELF: Lodging and Gaming Systems received a
14 temporary supplier's license on May 20th, 1996, and a
15 permanent license on March 17th, 1998. On February 16th,
16 2000 [sic], in preparation for the March commission meeting,
17 the commission staff sent a letter to Bob Rule at LGS. This
18 letter informed LGS that its supplier's license was due for
19 renewal in mid-March of 2001. The letter informed LGS that
20 the renewal of the supplier's license would be made
21 contingent on the commission's receipt of the following
22 items by March 26th, 2001: A completed supplier's annual
23 renewal request, unpaid background investigation fees, 2001
24 renewal fees, and additional documents that were requested
25 by the commission staff. As of today, the commission has

1 not received these documents or a payment from Lodging and
2 Gaming Systems.

3 The commission has the authority to refuse to renew
4 Lodging and Gaming Systems' supplier's license. If the
5 commission -- and I have attached a notice of nonrenewal,
6 which was sent to LGS a couple weeks ago, so they're aware
7 of that. And that's before you today for approval. If the
8 commission approves the attached notice of nonrenewal,
9 Lodging and Gaming Systems will have the opportunity to
10 appeal the matter to an administrative law judge.

11 MR. VOWELS: All right then. Are there any questions
12 for Ms. Chelf? In front of us then is the order of
13 nonrenewal of license for Lodging and Gaming Systems,
14 2001-LGS-1. It requires us to either approve or disapprove
15 the notice of nonrenewal. Is there a motion?

16 MR. DARKO: I move to approve the notice of nonrenewal.

17 MR. VOWELS: Is there a second?

18 MS. BOCHNOWSKI: Second.

19 MR. VOWELS: Is there any further discussion?

20 MR. MILCAREK: I would like to inquire, is it a
21 practice to investigate or start an investigation which
22 costs \$4,000 before the request is submitted? Are we going
23 to continue to get into something like this, or is this just
24 an isolated thing or what happened? How do we get the money
25 from these guys?

1 MR. THAR: What generally happens when somebody makes
2 an application to supply, they have to submit \$5,000 as
3 advance money toward the cost of the investigation.
4 Generally speaking, we then run the investigation, and then
5 at the conclusion of it bill them. There may have been a
6 reinvestigation. I don't have the charge in front of me.
7 In certain aspects of those, yes, we did not require an
8 up-front payment. But LGS has had their license for so
9 long, we should have collected the initial amount for the
10 background investigation some time ago. They did not submit
11 that and that's where we are.

12 It is an isolated incident. It's not a singular
13 incident. It has happened. In other situations, the
14 companies have paid. But generally we get \$5,000 up front.
15 We are now restructuring our billing process so that we bill
16 more frequently as we go along rather than bill at the end.

17 MR. MILCAREK: Thank you.

18 MR. VOWELS: So you keep a retainer on hand at the
19 beginning of that or something?

20 MR. THAR: Well, the \$5,000 goes fairly quickly if you
21 have to travel to Las Vegas or Atlantic City or something
22 like that. So what we had not done in the past, but we're
23 now getting some software that will help us, is to stay
24 current because we had unfortunately billed a certain
25 company in excess of \$40,000 for a remainder of the fee; and

1 they were, of course, rather concerned why they hadn't been
2 notified about this. So we are tightening up our billing
3 procedures so that we stay current and certainly don't get
4 any worse off than \$4,000.

5 MR. VOWELS: All right. There was a motion and a
6 second in reference to that. All those in favor say "aye."

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

8 MR. VOWELS: It's approved.

9 Thank you, Ms. Chelf.

10 Ms. Dean, back to you on the bond reduction for
11 Caesars.

12 MS. DEAN: Yes. Thank you.

13 You have before you a request from RDI/Caesars
14 Riverboat Casino, LLC, for the commission action to reduce
15 the surety bond posted by Caesars. By Resolution 1998-27
16 dated September 14th, 1998, Caesars was required to post a
17 bond in the amount of \$35 million to ensure performance of
18 various obligations. Caesars sought and the commission
19 approved the reduction of \$4.1 million with a current bond
20 in the amount of \$30.9 million. At this time Caesars
21 requests the commission allow a reduction in the posted bond
22 in the amount of \$25.9 million for a remaining bond of \$5
23 million.

24 Caesars has broken those amounts down as follows: \$12
25 million to construct a 500-room hotel; \$4.1 million to

1 secure the construction of additional hotel rooms and
2 parking spaces in lieu of the gondola system; \$6 million to
3 complete construction of a land-based pavilion; \$2.6 million
4 to construct a water supply, storage, and treatment facility
5 for the town of Elizabeth to provide water services to the
6 casino; \$2.2 million for emergency services; \$2 million to
7 secure the construction of an 18-hole golf course; and \$2
8 million as a residual amount that is required by the Indiana
9 Gaming Commission.

10 You have before you Counsel Ron Gifford. If there are
11 any questions you would like to ask of either myself or to
12 Mr. Gifford and -- I'm sorry -- Mr. Joyce.

13 MR. GIFFORD: Good morning.

14 MR. VOWELS: Good morning. Are there any questions for
15 Ms. Dean, Mr. Joyce, or Mr. Gifford?

16 Anything you'd like to add?

17 MR. GIFFORD: We appreciate your consideration. Most
18 of the -- you can't ask a lawyer that question and get no
19 response.

20 MR. VOWELS: I know.

21 MR. GIFFORD: Most of the amounts that are currently
22 under the bond are related to the hotel and to the
23 land-based pavilion and related aspects of that, such as the
24 utilities. The hotel opens to the public next Monday. The
25 grand opening is next Wednesday. It took the maiden cruise

1 last night -- is that right, Bill? -- with the employees
2 staying over and running the staff and the hotel and the
3 facility through their paces and the like. And I hope you
4 all can come down, if not for the grand opening, to visit
5 some other time.

6 Now that that's completed, the pavilion -- \$6 million
7 of the bond was for the pavilion, that was completed last
8 fall, related utilities and the like. Our new parking
9 structure opens in a week or so. It provides about 4,600
10 parking spaces now at the site between the two parking
11 garages we have.

12 MR. VOWELS: Thank you.

13 Any questions? All right. In front of us is the
14 request to reduce the surety bond. Is there a motion in
15 reference to that request?

16 MS. BOCHNOWSKI: I would move to approve it, assuming
17 that, Jack, you have indicated that the staff has been
18 through all of it and everything they're saying you agree
19 with?

20 MR. THAR: That's correct. We toured the hotel two to
21 three months ago. They had their target dates. In fact,
22 they moved them up a little bit earlier than what they had
23 anticipated.

24 MR. GIFFORD: That's correct.

25 MR. THAR: The pavilion is completed. The hotel is

1 ready to open, as is the parking garage. They are there.
2 We recommend -- we agree with the proposition that Caesars
3 takes with regard to the bond reduction.

4 MS. BOCHNOWSKI: Then I will make the motion to approve
5 the reduction.

6 MR. VOWELS: Is there a second?

7 MR. CARLTON: Second.

8 MR. VOWELS: Any further discussion? All those in
9 favor say "aye."

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

11 MR. VOWELS: We'll show that it's approved.

12 There was a matter on the business meeting agenda in
13 reference to Boyd, but that's been withdrawn from the
14 agenda. Is that correct?

15 MR. THAR: That's correct.

16 MR. VOWELS: Okay. Thank you, Ms. Dean.

17 It looks like the next matter on the agenda is
18 financing, Mr. Thar?

19 MR. THAR: Yes. If you gentlemen don't mind staying,
20 we'll save you the walk. The first one that we have is with
21 regard to Harrah's. Ms. Fleming.

22 MS. FLEMING: Good morning. Josh Hirsberg with
23 Harrah's is also here. His name is H-i-r-s-b-e-r-g.

24 MR. THAR: Mr. Hirsberg, when she worked for the
25 commission, she spoke for me also.

1 By letter dated June 6, 2001, Harrah's requested a
2 waiver by the executive director under the pertinent rule.
3 Financing approval requirements set forth in 68 IAC 5-3 with
4 respect to a Rule 144A interim offering and subsequent
5 approval by the commission of the registered public offering
6 of senior subordinated notes in the amount of \$500 million
7 at an interest rate of 7.125 or seven and an eighth percent
8 for a term of six years. I granted that waiver under 68 IAC
9 5-3-6 with the condition that the final financing approval
10 requirements would be put before the commission before the
11 private placement to the public.

12 I would now turn to Ms. Fleming and Mr. Hirshberg --

13 MR. HIRSBERG: Hirsberg.

14 MR. THAR: Hirsberg -- for anything you'd like to add
15 or anything further you'd like the commission to know
16 concerning this financing.

17 MR. HIRSBERG: No, sir. There's nothing else I'd like
18 to add.

19 MR. THAR: It's my understanding that the issue of the
20 proceeds is to refinance existing debt.

21 MR. HIRSBERG: That's exactly right. Existing debt
22 will not increase as a matter of this action. And the debt
23 is an unsecured piece of debt and does not encumber the
24 license in Indiana in any way.

25 MR. THAR: It just happened that when we originally met

1 with the chief financial officer of Harrah's, they weren't
2 gonna go quite this high, and they weren't sure what
3 direction they were gonna take. They asked for some
4 flexibility. It ended up they wanted the \$500 million
5 because the interest rate was --

6 MR. HIRSBERG: Very attractive.

7 MR. THAR: -- very attractive for unsecured senior
8 subordinated notes. So anyway this is now before the
9 commission.

10 MR. VOWELS: Any questions?

11 MS. BOCHNOWSKI: No. I'm sure if interest rates keep
12 going down, we're going to see more of this. It improves
13 the bottom lines, which all makes sense.

14 MR. THAR: We will. We have seen quite a bit of it and
15 particularly with regard to the larger companies. They're
16 not increasing debt, but they're refinancing at more
17 advantageous rates. Based upon the input I've been having
18 from the commission, I don't see them to be objecting to the
19 waivers. So if it's done here, maybe as soon as we finish
20 we can discuss that for a moment.

21 MR. VOWELS: Anything further? Resolution 2001-32
22 concerns financing by Harrah's. It's in two parts. The
23 first part is the request for waiver. That's either to be
24 approved or disapproved. If approved, then the request for
25 the approval of Harrah's \$500 million six-year notes,

1 approval or disapproval of that. And we can take that
2 altogether. Is there a motion to approve or disapprove the
3 waiver, then approve or disapprove the notes?

4 MS. BOCHNOWSKI: I would move we approve it.

5 MR. VOWELS: Is there a second?

6 MR. DARKO: Second.

7 MR. VOWELS: Any further discussion? All those in
8 favor say "aye."

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

10 MR. VOWELS: Show that the request for waiver is
11 approved and the request is approved for --

12 MS. FLEMING: Financing.

13 MR. VOWELS: Thank you.

14 Mr. Thar, financing by Park Place.

15 MR. THAR: With regard to Park Place, the parent
16 company of Caesars/RDI here in Indiana. And I'll ask Mr.
17 Gifford and Mr. Joyce to just stay put.

18 If you will notice in the Harrah's request, that
19 request was by letter of June 6th of 2001. Park Place
20 requested it by letter of August 14th of 2001. It's kind of
21 like getting homework in a class you've already had as the
22 meeting was coming up.

23 In any event, they requested that I waive the
24 requirements of financial -- financial approval requirements
25 set forth in 68 IAC 5-3 with respect to another Rule 144A

1 interim offer and subsequent approval based upon --
2 subsequent approval by the commission of the registered
3 public offering of senior notes in the amount of \$425
4 million at an interest rate of 7.5 percent with a due date
5 of 2009.

6 I granted that waiver and they are here today asking
7 for approval of the commission of that action and also for
8 approval to go ahead with the registering of the public
9 offering of those notes.

10 Mr. Gifford and Mr. Joyce, would you describe to the
11 commission the use of the proceeds and anything else you'd
12 like to add.

13 MR. GIFFORD: Thank you. The use of the proceeds in
14 this case again is to pay down existing debt under the
15 current 364-day revolving credit facility and the multi-year
16 revolver credit -- the multi-year credit facility. So it is
17 the replacement of existing debt. It is not an increase in
18 the total debt load. And, again, the purpose for that is
19 the ability to lock in more favorable long-term rates.

20 MR. VOWELS: Essentially these things are just
21 refinancing?

22 MR. GIFFORD: That's right.

23 MR. VOWELS: Then registering --

24 MR. GIFFORD: That's right. And one of the issues that
25 comes up from the company's perspective that Mr. Thar

1 alluded to is that the market fluctuates, and windows of
2 opportunity open up with favorable interest rates. And
3 under the commission's rules obviously, and I think anything
4 over a million dollars needs either a waiver and/or approval
5 by the commission. We don't -- in light of -- with
6 knowledge of what the commission's agenda was for this
7 meeting, we didn't relish making the phone call to Mr. Thar
8 the beginning of last week saying, By the way, is it
9 possible for us to do this? But when the market conditions
10 are like that for the large companies like Park Place or
11 Harrah's or the like, we need to do that. And that puts a
12 little bit of strain on the process. Other jurisdictions
13 have different ways of approaching that, and this isn't the
14 time or place for us to get into that, but maybe something
15 we want to talk about further, have some conversation about
16 that, talk about it further how the commission might address
17 that on a forward ongoing basis.

18 MS. BOCHNOWSKI: There might be a way we can deal with
19 when a company is not increasing their debt, they're just
20 changing from one interest rate to another. If they're not
21 increasing the debt.

22 MR. VOWELS: How do you lock it in while this is being
23 determined or do you?

24 MR. GIFFORD: How do you lock in?

25 MR. VOWELS: Are you able to lock into a particular

1 interest rate while this is pending?

2 MR. GIFFORD: Well, what the companies tentatively --
3 such as in the case of Park Place, we talked with the staff
4 and in this circumstance we get a waiver. We talk with the
5 staff. We say, This is the range up to our -- our initial
6 request was up to \$500 million. We talk about an interest
7 rate range "up to" and "no higher than." And then that
8 gives the company flexibility. In this case it came in
9 slightly lower on the amount and lower on the interest rate.

10 MR. THAR: What happens -- correct me if I'm wrong --
11 the -- once they know that I will give the waiver, their
12 investment banks go out and they price the loan. Until it's
13 priced, they don't know exactly what the interest rate is
14 going to be nor do they know exactly how much will be
15 acquired. They have an idea, but it's -- while maybe 95
16 percent sure, it's not sure until everything -- the book is
17 made.

18 MR. GIFFORD: Right. That's correct.

19 MR. VOWELS: I guess just frankly speaking where are
20 you at in this now? I mean, has it already been done? Are
21 you waiting for our approval to go out and actually do it?

22 MR. GIFFORD: Well, the interest rates are locked in.
23 The proper placement -- by virtue of receiving the waiver of
24 the approval requirements, the proper placement with the
25 institution investigators has occurred. The offering

1 memorandum has been finalized and that is ongoing. The
2 registered public offering of the notes will occur down the
3 road. That's the specific piece that the commission is
4 approving today. So by virtue of -- you know, 144A
5 financing, where you have first and private placement and
6 then the subsequent public offering, getting the waiver from
7 the executive director at the front end and then having time
8 to come to the commission for approval of the public
9 offering works. Other kinds of debt financing where it
10 would be essentially a one-stop transaction or a one-step
11 transaction is a bit more problematic from a time
12 perspective.

13 MR. VOWELS: Okay. Any further questions? In front of
14 us then is Resolution 2001-33, which again is in two parts,
15 to approve or disapprove the waiver request and then the
16 request for the notes. Is there a motion pertaining to
17 those two parts?

18 MR. MILCAREK: I make a motion to approve the request
19 and the waiver and move for the second one.

20 MR. VOWELS: All right. Is there a second?

21 MR. CARLTON: Second.

22 MR. VOWELS: Any further discussion? All those in
23 favor say "aye."

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

25 MR. VOWELS: We will show that the request for waiver

1 is approved and the notes are approved. Thank you.

2 MR. THAR: Can we discuss this financing issue just for
3 a moment?

4 I tried to contact certainly the chairman, and then I
5 tried to contact Bob Swan, because I kind of look at him as
6 our CPA. And of course it was just off-the-cuff commission
7 impression. Bob is now resigning so he'll be available for
8 a little bit longer to contact. The issue still comes up as
9 to what extent is the commission comfortable with the
10 executive director waiving the two-meeting rule, giving a
11 tentative approval subject to later commission ratification
12 of some of this financing. I think Commissioner Bochnowski
13 has practically looked at one aspect that we looked at as a
14 staff; and that is: It's much easier for us to agree to
15 waive when what they're doing is taking advantage of good
16 market conditions to simply refinance existing debt.

17 If the commission does not mind and wishes to indicate
18 so on the minutes, we will continue to favorably view that
19 type of refinancing for waiver purposes when it is to redo
20 existing debt at better terms, if the commission so
21 indicates, subject to then bringing the matter back to the
22 commission. Is there a feel for this?

23 MS. BOCHNOWSKI: Yeah. You know, I mean, as you can
24 see, it's pretty much -- our approval is almost routine
25 after you've looked at it. And it's not really any more

1 than just exchanging one rate for another on the same amount
2 of debt. So it's not as though we're looking at a company
3 taking on additional debt and possibly putting themselves at
4 risk financially. So, you know, to me this is fairly
5 routine.

6 MR. MILCAREK: It's really beneficial.

7 MS. BOCHNOWSKI: That's right. I mean, it's really
8 beneficial to their bottom line. So I don't have a -- my
9 feeling is I don't have a problem with it, expediting that
10 so they can do better. It's in the state's interest to have
11 those companies get favorable interest rates.

12 MR. THAR: It gives the investors and the companies a
13 little bit more security if they feel that, aside from
14 exercising the statute and the authority given under our
15 rules, that the commission has at one point or another put
16 in the minutes that when it's this type of an activity they
17 really don't see a problem, subject to reviewing each on a
18 case-by-case basis.

19 MS. BOCHNOWSKI: Right.

20 MR. DARKO: Jack, as part of your review, do you look
21 at the identity of the new lender, who they are, what their
22 connections are, etc.?

23 MR. THAR: Generally no, because they're all gonna be
24 institutional investors. In 144A, they have to qualify in
25 order to participate. So you're basically looking at large

1 banks.

2 MR. DARKO: I see.

3 MR. THAR: It's not -- when you say individual
4 investors, it's not like Jack Thar's putting in 300 bucks,
5 and somebody else --

6 MR. DARKO: No. I was thinking more about the
7 Teamsters' Pension Fund or something like that that would
8 have assets available.

9 MR. THAR: What will happen then is that when they
10 register publicly, then it's subject to SEC scrutiny.

11 MR. DARKO: Thank you.

12 MR. VOWELS: The procedure in the past has been that
13 they've brought this to you, and you have dealt with it
14 rather than the staff in particular.

15 MR. THAR: Well, no. Really Ms. Dean is.

16 MR. VOWELS: Okay. Ah-ha.

17 MR. THAR: She's the one that gets buried under this
18 four or five inches of boring reading. She's gotten very
19 good at it, particularly in making sure that their offering
20 memorandums comply with the requirements of our laws in
21 terms of -- particularly the secured loan: Where the
22 security goes, what the language is, so we're not putting
23 people in possession of gaming equipment.

24 MR. DARKO: They're not pledging their license.

25 MR. THAR: That's correct. And in both instances the

1 opinions from counsel at Baker & Daniels in the case of
2 Caesars and of Ice Miller in the case of Harrah's, where we
3 have reviewed materials and documents, Cindy has, on
4 occasion, advised that we'll not approve it unless certain
5 language is changed and that language has been changed.
6 There's some -- Cindy does the bulk of it. She and I get
7 together and review it. We try to check with Don and most
8 of the time with Bob Swan. Then if we all felt comfortable
9 with it, we would approve it. We will continue to do that
10 if it's all right with this group, particularly in the
11 situation where it's just the refinancing of existing debt.

12 MR. DARKO: A rollover.

13 MR. THAR: Yeah. It gets a little tougher when
14 somebody wants to go out and borrow more. And we have
15 waived that on occasion. We'll make more phone calls in
16 that instance to get a feel.

17 MR. VOWELS: We've also had quick telephone conference
18 meetings that took place on that too. The statute requires
19 that one of the commissioners be a CPA. So although
20 Commissioner Swan, the commission will be replacing, he has
21 to be replaced by a CPA. Right?

22 MR. THAR: Yes.

23 MR. VOWELS: All right. So what you're asking for is
24 that there be something in the minutes giving the go-ahead
25 basically as we've been doing in the past on the refinancing

1 issues.

2 MR. THAR: Knowing that it will come before the
3 commission for the ultimate issue. I'm not asking for a
4 preapproval at this point in time, just that on a general
5 consensus, if the commission doesn't have an overall
6 objection to the executive director, after reviewing these
7 matters and talking to some of the commissioners, waiving it
8 on a case-by-case basis.

9 MS. BOCHNOWSKI: And we don't always have to have a
10 meeting on this. If this is an urgent matter, as the
11 chairman said, we can meet on the phone.

12 Does that work for the companies? I mean, not just you
13 but in general?

14 MR. GIFFORD: Well, certainly the ability to have the
15 telephone business meetings as the commission's done in the
16 past can be very helpful; and I think particularly even on
17 some financings where a waiver hasn't been requested but
18 it's a relatively short time line, I think the commission
19 has been very responsive and that's been greatly
20 appreciated. That is very helpful.

21 MR. VOWELS: Even with those telephone meetings, we
22 have to have the proper notice so that no open door laws
23 have been violated.

24 Okay. As far as what the minutes will reflect, my
25 thought would be to continue forward as we are with Mr. Thar

1 having reviewed this, Ms. Dean having reviewed it too, and
2 then getting in touch with the chairman and the CPA
3 commissioner.

4 I always feel comfortable with things that you do. I
5 don't know that I would make it a blanket for all eternity.

6 But what I would like is to be able to do just like
7 we're doing, with Jack Thar reviewing it and then getting in
8 touch with the chairman and getting the CPA person's opinion
9 about those things that would change that we might want to
10 revisit as to just how we would proceed.

11 MR. THAR: The only thing that type of indication does
12 through the minutes is take a little worry out of the
13 company that am I doing something so extraordinary that the
14 commission may not approve of it, particularly to any
15 lending institutions or people that have indicated they may
16 want to buy into this issue, but they're not sure because
17 their lawyers have read the rules and say, Well, has there
18 been two meetings? And then, How secure is the waiver?
19 It's not that they don't recognize that the commission can
20 say, We don't like this. You can't go forward with public
21 registration. But if they know that the first step is not
22 one that is frowned upon by the commission.

23 MR. VOWELS: Okay.

24 MR. THAR: I think we've got enough. I don't think we
25 need to belabor the point with the commission.

1 I think what Mr. Vowels has indicated is that he wants
2 the minutes to say that John J. Thar, as executive director,
3 has the ability to waive, so long as it's been reviewed by
4 me in conjunction with Ms. Dean as chief counsel, with
5 counsel with the chairman of the commission and the CPA of
6 the commission, since other commissioners may be able to be
7 reached. While that does not guarantee future commission
8 approval, it does indicate that such procedure would not be
9 frowned upon for purpose of the waiver.

10 MR. VOWELS: With that understanding, does everyone
11 agree with that?

12 MR. DARKO: That's fine.

13 MR. VOWELS: Okay. That's good.

14 All right. Does that take care of the financing
15 aspect?

16 MR. THAR: It does.

17 MR. GIFFORD: Thank you. Is there something on the
18 facility?

19 MR. THAR: Refresh my memory.

20 MR. GIFFORD: The extension of the credit facilities
21 and the question of whether we actually need commission
22 approval or not.

23 MR. THAR: You know, I thought that was in regard to
24 Aztar but it isn't. It's with regard to you. Why don't you
25 articulate that for the commission.

1 MR. GIFFORD: Thanks. This is a little different.
2 Last summer we came before you; and the commission approved
3 by resolution Park Place entering into two credit
4 facilities. One was a 364-day \$2 billion facility, and the
5 other was a multi-year facility not to exceed \$2 billion for
6 an aggregate of the two facilities of \$4 billion. Both of
7 those credit facilities had, as approved, the ability for
8 the company to extend them in one year increments.

9 The company -- the short-term facility is about to
10 expire; and Park Place would like to extend that, renew that
11 facility. It's extended -- the current level is \$1.9
12 billion. They actually want to extend that at a reduced
13 level of \$1.5 billion. The multi-year facility expires in
14 December of '03. That's currently a \$2 billion facility.

15 Working with many of the bank lenders who comprise the
16 lending syndicate, the company would like to extend that
17 facility for two years after its expiration at the level of
18 \$1.4 billion, so a reduction in both facilities. But that
19 would be a two-year extension as opposed to the one-year
20 extension in the current agreement.

21 As we looked at this and looked at the regulations,
22 from a legal perspective, it was our view that this was not
23 a quote-unquote debt transaction subject to commission
24 approval because it wasn't new debt. These credit
25 facilities in an aggregate amount of \$4 billion had been

1 approved by the commission last year. But because of the
2 difference of the one-year, two-year extension -- well, you
3 just hate to be wrong about those kinds of things.

4 So in talking with Mr. Thar about whether commission
5 approval of these extensions would be necessary or not, I
6 think -- correct me if I misstate your view on this. I
7 think it was our collective view that because it wasn't new
8 debt and it wasn't a new facility, per se, commission
9 approval wasn't necessary but that it would be prudent.
10 Because as Mr. Thar pointed out earlier, lenders and
11 attorneys for lenders and others like to have a certain
12 degree of certainty of this. It would be prudent to bring
13 the issue before you for the commission to either agree that
14 approval was necessary and that's reflected in the minutes.
15 That's great. Or to say, Sure, we approve the deal, and
16 that would be reflected in the minutes. And that would be
17 fine. Either one of those would be fine. The third option,
18 I guess, available to you is, No, we won't approve, and we
19 hope won't get reflected in the minutes.

20 MS. BOCHNOWSKI: I don't know if we need to approve or
21 not. But like your company and every other company, it's
22 really good for you to let us know these things, you know.
23 It makes us feel like you care.

24 MR. GIFFORD: Oh, we care.

25 MS. BOCHNOWSKI: So I appreciate your at least bringing

1 it forward.

2 And, Jack, we appreciate you having them do that.

3 MR. VOWELS: There's that rare occasion where a license
4 may have been pledged.

5 MR. THAR: I think everything that Mr. Gifford has said
6 he's said better than I could have which is why I wanted him
7 to present it.

8 So thank you.

9 But the bottom line was, we already approved these
10 credit facilities. All they were doing was basically, A,
11 reducing them; and, B, extending the renewal from one year
12 to two years, which we thought was probably already inherent
13 to what the commission did anyway. So rather than -- but
14 rather than take the risk of not advising the commission,
15 only advising the staff, we thought the best course of
16 action would be to at least bring it up. If you decide a
17 resolution was necessary, we will prepare one and send it
18 around for later signing. If you feel comfortable, if the
19 company, Baker & Daniels, and the staff are comfortable with
20 the idea that there's simply a minute notation that
21 indicates no approval was needed would be sufficient.

22 MS. BOCHNOWSKI: I'm just too ambivalent as to whether
23 we need to approve or disapprove. But I think we should
24 know about it. That's the way I look at it.

25 MR. CARLTON: I agree. As long as we know and are

1 aware of the situation, I think that suffices.

2 MR. THAR: When previous action by the commission
3 covers the same debt and it's only being lowered, and that
4 would be how it would be viewed in this instance, limited to
5 this type of case.

6 MS. BOCHNOWSKI: If there's other companies, they
7 should follow suit. Not just do it, but let us know.
8 That's good.

9 MR. VOWELS: So where does that leave us? What are you
10 suggesting?

11 MR. DARKO: Next item.

12 MR. THAR: Well, do the commissioners as a group agree
13 that it's notice and knowledge rather than approval if there
14 needs to be in this kind of situation?

15 MR. DARKO: Yes.

16 MR. CARLTON: Yes.

17 MR. THAR: Then I think we need a minute entry which
18 indicates when the commission has previously acted on a
19 prior debt transaction, the action by the company is simply
20 to reduce the amount of that debt and/or extend the terms of
21 the payment, the commission needs to be notified but the
22 commission does not need to reapprove the resolution. Does
23 that reflect what the commission desires?

24 MR. CARLTON: Yes.

25 MR. DARKO: Yes.

1 MR. VOWELS: That's acceptable. Anything else you want
2 to bring up that's not on the agenda?

3 MR. GIFFORD: No. Thank you. Appreciate the offer
4 though.

5 MS. BOCHNOWSKI: We might not be so nice if you bring
6 one more thing up.

7 MR. VOWELS: The next item on the agenda. Ms. Dean,
8 are you up?

9 MS. DEAN: Yes, I am. Caesars Indiana and Prime
10 Time -- I'm sorry -- Prime Casino Games are requesting the
11 commission conditionally approve the game of 21 + 3. 21 + 3
12 is a variation of blackjack where the players may choose to
13 place a side bet. Players must play the underlying game of
14 blackjack and may decide to place the additional bet. The
15 side bet must be equal to or less than the bet upon
16 blackjack. The dealer deals each player two cards face-up
17 as in blackjack. The dealer receives one card facedown and
18 one card face-up. The 21 + 3 bet is settled at this time by
19 the player making the best three-card poker hand from the
20 two dealt to the player and the one face-up card dealt to
21 the dealer. 21 + 3 is played with either two decks or six
22 decks. On the two-deck version, the odds are five to two,
23 and the house advantage is 2.78 percent. On the six-deck
24 version, the odds are nine to one and the house advantage is
25 3.23 percent. Once the 21 + 3 bets are settled, the normal

1 play of blackjack continues.

2 The commission staff recommends that the commission
3 grant the conditional approval of the blackjack version of
4 21 + 3.

5 MR. VOWELS: Any questions then for Ms. Dean? In front
6 of us then is Resolution 2001-34, which is the conditional
7 approval of the game 21 + 3. Is there a motion to grant or
8 deny that request for conditional approval?

9 MR. DARKO: Move to grant approval. And I want to
10 thank you for giving the house advantages. It's always
11 helpful to know.

12 MR. VOWELS: Is there a second?

13 DR. ROSS: Second.

14 MR. VOWELS: Any further discussion? All those in
15 favor say "aye."

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

17 MR. VOWELS: We'll show that it's approved.

18 MR. THAR: Mayor King.

19 MAYOR KING: Yes, sir.

20 MR. THAR: We have two more areas to get through, which
21 will take us probably about 20 minutes or less. Then we'd
22 like to take a brief break. Can you wait till about twenty
23 to twelve to make your presentation? Will that work into
24 your schedule?

25 MAYOR KING: That's fine.

1 MR. THAR: Thank you.

2 MR. VOWELS: I'll try to talk as fast as I can. We saw
3 you come in. We're working towards it. Thank you.

4 And then the next matter on the agenda then are the
5 disciplinary actions. Ms. Brodnan.

6 MS. BRODNAN: You have before you for approval
7 Settlement Agreement No. 01-AZ-1, regarding Aztar Gaming
8 Indiana Gaming Corporation. It pertains to two issues:
9 First, a minor obtaining entrance to the riverboat; second,
10 a failure to file the required currency transaction reports.

11 On or about January 28th, 2001, an Aztar patron won a
12 \$5,000 jackpot from a slot machine located on the third
13 level of the casino. The said patron produced a resident
14 alien identification card from the INS that showed him to be
15 20 years of age, with a date of birth October 25th, 1980.
16 The patron was escorted from the riverboat, and Aztar
17 retained the \$5,000 jackpot.

18 Indiana gaming regulations require a riverboat licensee
19 to establish procedures for recording cash transactions made
20 by a patron that exceeds \$10,000 in a 24-hour period. The
21 currency transaction report or CTR must be filed with the
22 Internal Revenue Service within 15 days of the transaction,
23 and a copy must be filed simultaneously with the commission
24 office. The requirement pertains to all transactions,
25 including cashing in and out chips or tokens, payments of

1 markers, payment of winnings, and currency exchange.
2 Indiana gaming regulations also require a licensee to
3 aggregate certain cash transactions made by patrons. The
4 licensee is required to log aggregate cash transactions in
5 excess of \$3,000 that occur between the pits, slots,
6 cashiers, cages, and redemption centers.

7 In 1998, the IRS performed a compliance check of
8 Aztar's currency transaction reports. The IRS results
9 listed 48 instances where Aztar failed to file a required
10 CTR. Indiana gaming regulations require a riverboat
11 licensee to report any compliance review conducted by the
12 IRS. Pursuant to this regulation, Aztar submitted a copy of
13 the IRS report to the commission, who subsequently began its
14 own investigation regarding Aztar's CTR compliance. The
15 commission investigation uncovered 30 instances where
16 Aztar's failure to file a required CTR violated Indiana
17 gaming regulations.

18 The commission staff and Aztar agreed to settle this
19 matter prior to filing a complaint for disciplinary action.
20 The commission staff recommends that Aztar agrees to pay a
21 fine in the amount \$11,500; \$1,500 fine for the minor
22 obtaining access to the riverboat; and a \$10,000 fine for
23 the CTR violations. The \$5,000 jackpot is to be forfeited
24 for a total of \$16,500 in fines and forfeiture. A
25 settlement agreement has been executed by Aztar and the

1 commission staff. The commission staff recommends that the
2 commission approve the terms of the agreement in resolution
3 of this matter.

4 MR. VOWELS: If you could just clarify it for me. It
5 says the IRS results listed 48 instances where Aztar failed
6 to file a required CTR. What are we talking about? The
7 \$10,000 transactions or the \$3,000 transactions?

8 MS. BRODNAN: I think it's a mixture of both.

9 MR. VOWELS: Okay. Do you know if the majority -- do
10 you have any idea what --

11 MS. BRODNAN: I think most of them were the \$10,000.

12 MR. VOWELS: Most were the \$10,000?

13 MS. BRODNAN: Yes.

14 MR. VOWELS: The entire idea is to prevent
15 money-laundering; right?

16 MS. BRODNAN: It's to keep track. When you walk in and
17 out, lots of money goes in and out with the same person.

18 MR. VOWELS: Any questions then? All right. Then
19 Complaint No. 01-AZ-1 requires us to approve or disapprove
20 those terms of the settlement agreement. Is there a motion
21 to approve or disapprove?

22 MR. DARKO: I move to approve.

23 MR. VOWELS: Is there a second?

24 MR. CARLTON: Second.

25 MR. VOWELS: Any further discussion? All those in

1 favor say "aye."

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

3 MR. VOWELS: Then it is approved.

4 Then you have another matter with Aztar?

5 MS. BRODNAN: You have before you for approval

6 Settlement Agreement No. 01-AZ-2 regarding Aztar Indiana
7 Gaming Corporation.

8 On or about June 1st, 2001, a 19-year-old boarded the
9 riverboat during the 9:00 o'clock p.m. boarding without
10 being asked for identification. Aztar personnel did not
11 become aware of the minor's presence on the riverboat until
12 approximately 11:30 p.m., when she attempted to steal tips
13 from a cocktail server.

14 The commission staff and Aztar agreed to settle this
15 matter prior to filing a disciplinary action. The staff
16 recommended and Aztar agreed to pay a fine in the amount of
17 \$3,000. A settlement agreement has been executed by Aztar
18 and the commission staff. The staff recommends the
19 commission approve the terms of the agreement in resolution
20 of this matter.

21 MR. VOWELS: Any questions then for Ms. Brodnan? Is
22 there a motion to approve or disapprove the terms of the
23 settlement agreement?

24 MS. BOCHNOWSKI: Move to approve.

25 MR. VOWELS: Is there a second?

1 MR. CARLTON: Second.

2 MR. VOWELS: Any further discussion? All those in
3 favor say "aye."

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

5 MR. VOWELS: The settlement agreement is approved. And
6 then, Ms. Brodnan, you have something dealing with
7 Belterra?

8 MS. BRODNAN: You have before you for approval
9 Settlement Agreement No. 01-BT-1 regarding Belterra Casino
10 and Resort.

11 Belterra hired the Highway 50 Band to perform on the
12 riverboat in April 2001. The band performed at Belterra on
13 nine occasions: April 2nd, 3rd, 4th, 5th, 6th, 23rd, 24th,
14 25th, and 26th.

15 On or about April 27th, 2001, it was discovered during
16 signing-in procedures at security that the singer of the
17 band was only 19 years old. The band member was
18 subsequently prohibited from obtaining access to the
19 riverboat.

20 The commission staff and Belterra have agreed to settle
21 this matter prior to filing disciplinary action. The staff
22 recommends that Belterra agrees to pay a fine in the amount
23 of \$13,500, \$1,500 for each of the nine days the band
24 performed on the riverboat with the underage singer. A
25 settlement agreement has been executed by Belterra and

1 commission staff. The staff recommends that the commission
2 approve the terms of the agreement in resolution of this
3 matter.

4 MR. VOWELS: Any questions for Ms. Brodnan? Is there a
5 motion to approve or disapprove the terms of the settlement
6 agreement?

7 MR. CARLTON: Move to approve.

8 MR. VOWELS: Is there a second?

9 MS. BOCHNOWSKI: Second.

10 MR. VOWELS: Any further discussion? All those in
11 favor say "aye."

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

13 MR. VOWELS: We'll show it is approved.

14 Ms. Brodnan, still with you.

15 MS. BRODNAN: You have before you for approval
16 Settlement Agreement No. 01-BT-2 regarding Belterra Casino
17 and Resort.

18 Pursuant to Indiana gaming regulations, a riverboat
19 licensee shall have at least one employee who is certified
20 as an emergency medical technician under Indiana Code
21 16-31-3 on the riverboat at all times patrons are present on
22 the riverboat. Indiana Code 16-31-3 provides that a person
23 other than a licensed physician; a registered nurse or an
24 individual acting under the supervision of a licensed
25 physician; or a person providing health care in a hospital

1 or an ambulatory outpatient surgical center may not furnish,
2 operate, conduct, maintain, advertise, or otherwise be
3 engaged in providing emergency medical services as part of
4 the regular course of doing business, either paid or
5 voluntary, unless that person holds a valid certificate
6 issued by the commission. "The commission," for purposes of
7 Indiana Code 16-31, refers to the Indiana Emergency Medical
8 Services Commission.

9 On or about October 25th, 2000, Belterra hired Mr. John
10 Condrón to work as an emergency medical technician. Mr.
11 Condrón was certified as an EMT by the state of Kentucky and
12 was also listed on the National Registry of Emergency
13 Medical Technicians; however, Mr. Condrón was not certified
14 as an EMT by the Indiana Emergency Medical Services
15 Commission. Pursuant to Belterra's captain's log, which
16 documents which employees work on board the riverboat, Mr.
17 Condrón worked alone on the riverboat on 46 occasions
18 between October 2000 and March 2001.

19 The commission staff and Belterra have agreed to settle
20 this matter prior to filing a complaint for disciplinary
21 action. The commission staff recommends that Belterra will
22 agree to a fine in the amount of \$46,000, \$1,000 for each of
23 the 46 days Mr. Condrón worked on board the riverboat, of
24 which \$11,000 will be suspended due to remedial actions
25 taken by Belterra since March 2001. Therefore, the

1 commission staff recommends that Belterra will agree to pay
2 a fine in the amount of \$35,000, with the understanding that
3 if Belterra violates the provision of 68 IAC 8-2-2 at any
4 time from the date of the settlement agreement through
5 December 31st, 2001, the commission shall seek payment of
6 the suspended \$11,000. The commission staff further
7 recommends that if Belterra does not violate the provisions
8 of 68 IAC 8-2-2 from the date of the settlement agreement
9 through December 31st, 2001, then the \$11,000 suspended
10 under the settlement agreement shall be deemed waived by the
11 commission and shall no longer be enforceable against
12 Belterra.

13 A settlement agreement has been executed by Belterra
14 and commission staff. The staff recommends that the
15 commission approve the terms of the agreement in resolution
16 of this matter.

17 MR. VOWELS: Thank you, Ms. Brodnan.

18 I think Jay Boyd had prepared an analysis of the
19 Kentucky EMT versus the Indiana EMT. It was in one of our
20 packets. It was a nice complete analysis. And we thank you
21 for that.

22 Are there any questions for Ms. Brodnan? Then in front
23 of us is the -- to approve -- is there a motion to approve
24 or disapprove with regard to the settlement agreement? Is
25 there a motion?

1 MS. BOCHNOWSKI: Move to approve.

2 MR. VOWELS: Is there a second?

3 MR. CARLTON: Second.

4 MR. VOWELS: Any further discussion? All those in
5 favor say "aye."

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

7 MR. VOWELS: Show that it's approved.

8 And, Ms. Brodnan, you have the next item.

9 MS. BRODNAN: You have before you for approval
10 Settlement Agreement No. 01-BC-1 [sic] Regarding Boyd Gaming
11 Corporation.

12 On or about July 6th, 2001, a 19-year-old boarded the
13 Blue Chip riverboat during the 3:00 p.m. boarding without
14 being asked for identification. A Blue Chip security
15 officer saw the patron on the gaming floor and noticed that
16 she appeared to be underage. The security officer
17 approached the patron, who stated that she was only 19 years
18 old. The patron was subsequently escorted off the
19 riverboat.

20 Commission staff and Boyd have agreed to settle this
21 matter prior to filing a complaint for disciplinary action.
22 Staff recommends that Boyd agree to pay a fine in the amount
23 of \$1,500. A settlement agreement has been executed by Boyd
24 and commission staff. The staff recommends the commission
25 approve the terms of the agreement in resolution of this

1 matter.

2 MR. VOWELS: Any questions of Ms. Brodnan? Is there a
3 motion to approve or disapprove the settlement agreement?

4 MR. CARLTON: Move to approve.

5 MR. VOWELS: Is there a second?

6 MR. MILCAREK: Second.

7 MR. VOWELS: Any further discussion? All those in
8 favor say "aye."

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

10 MR. VOWELS: We'll show the settlement agreement is
11 approved.

12 Thank you, Ms. Brodnan. It's my understanding that the
13 last matter is with Ms. Chelf in regard to Majestic Star.

14 MS. CHELF: The commission staff initiated disciplinary
15 action against Majestic Star Casino on or about August 13th,
16 2001. The disciplinary action consisted of three counts,
17 which relates to incidents that took place in 2000.

18 Count 1 of the complaint involves the Majestic Star
19 failing to notify the commission of a plot by two employees
20 to steal money from the casino. The plot involved taking
21 money from the cage during lapses in taped surveillance
22 coverage. Majestic Star conducted an internal
23 investigation, which resulted in the termination of both of
24 the employees, who happened to be surveillance agents. The
25 commission agents were not notified by Majestic Star and

1 remained unaware of this situation, including the internal
2 investigation, until approximately 10:00 o'clock on May 4th,
3 2000, three days after upper-level management personnel
4 became aware of the situation. The failure of Majestic Star
5 to report this incident to the commission agents until after
6 the suspects had been questioned and disciplined severely
7 limited the ability of the commission to fully investigate
8 the situation, including a potential criminal
9 investigation. Majestic Star violated 68 IAC 1-5-1 and 68
10 IAC 2-3-9(b) when it failed to notify the commission that it
11 suspected that two of its employees were violating the
12 license requirements by engaging in behavior that evidences
13 bad reputation and unfit character to hold a license.

14 Count 2 of the complaint centers around various
15 surveillance violations. Crucial to the plot of the
16 Majestic employees to steal from the cage is the fact that
17 Majestic Star's surveillance department used a system of
18 changing tapes that created significant lapses in recorded
19 surveillance coverage. As such, the casino was not properly
20 guarding its assets and not providing the level of complete
21 surveillance required by 68 IAC 12.

22 The two employees suspected of plotting to steal from
23 the cage were interrogated in violation of Article 12 when
24 they were questioned in a room that did not have a capacity
25 or a capability to monitor and record the questioning.

1 Majestic Star did not provide adequate protection of
2 riverboat assets during the time those employees were
3 questioned, because they were pulled from their shifts and
4 suspended with no preparations made for scheduling
5 replacement surveillance agents for that shift.

6 Count 3 of the complaint involves impermissible
7 personnel changes that were made by Majestic Star.

8 On July 7th, 2000, Majestic Star terminated its
9 director of surveillance. Majestic Star moved its director
10 of security to the position of interim director of
11 surveillance and moved the second in command of security to
12 the position of interim security director. These decisions
13 were made without the prior consent or approval of the
14 commission. The interim security director did not have a
15 Level 1 license application on file and had not been
16 approved to serve as the security director. The interim
17 director of surveillance, although already licensed as a
18 Level 1 employee, had not been given commission approval to
19 serve as the director of surveillance.

20 These personnel changes created the situation that the
21 Majestic Star security and surveillance departments were not
22 adequately overseen between July 7th, 2000, and July 11th,
23 2000, when the commission discovered the situation. Due to
24 the inadequate staffing of two departments with the primary
25 responsibility of asset security, Executive Director Jack

1 Thar ordered the Majestic Star to close the casino until a
2 reasonable solution was provided. The casino was shut down
3 at 12:00 o'clock p.m. on July 11th, and reopened at 4:00
4 o'clock p.m. on July 11th, 2000.

5 The commission staff and Majestic Star have agreed that
6 Majestic will pay a fine of \$7,500 for each of the first two
7 counts for a total fine of \$15,000. There is no fine
8 associated with Count 3 in light of the fact that the casino
9 was closed for a period of four hours as a result of the
10 actions taken in Count 3. The security agreement -- I'm
11 sorry. The settlement agreement contained in your folders
12 has been executed by Mr. Thar and Mr. Kelly. The commission
13 needs to vote to either accept or reject the terms of the
14 settlement agreement.

15 MR. VOWELS: Thank you, Ms. Chelf. Are there any
16 questions for Ms. Chelf? Is there a motion to approve or
17 disapprove the settlement agreement?

18 MR. DARKO: Move to approve.

19 MR. VOWELS: Is there a second?

20 MR. MILCAREK: Second.

21 MR. VOWELS: Any further discussion? All those in
22 favor say "aye."

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

24 MR. VOWELS: The settlement agreement is approved.

25 Thank you, Ms. Chelf.

1 MS. CHELF: Thank you.

2 MR. VOWELS: The next matter on the agenda then is, Mr.
3 Thar, the Grand Victoria/RSR acquisition.

4 MR. THAR: Yes. Thank you.

5 Mr. Daly, Ms. Murray, would you like to step forward,
6 and anybody else that you have with you that's connected to
7 this transaction.

8 In essence, those members of the commission that were
9 here when -- before vying for the license, that Mr. Daly was
10 one of the leaders of the group that was vying for the
11 license in the Rising Sun and eventually brought in the
12 Hyatt organization to participate. Mr. Daly and the
13 individuals he was with formed RSR, LLC, which is the Rising
14 Sun Riverboat, LLC. That's what "RSR" stands for. And that
15 company as an entity owns 20 percent of the Grand Victoria
16 Casino Resort, L.P., which is the entity that holds the
17 license. Hyatt, through a series of companies, owns the
18 other 80 percent. Mr. Daly owns 32.5 percent of RSR, which
19 gives him a resulting ownership of 6.5 percent in the Grand
20 Victoria. Mr. Daly has asked the commission that he be
21 allowed to sell 8 percent of his interest to a company
22 called FJH, LLC. That would result in transferring
23 approximately 1.6 percent interest in the company to these
24 individuals.

25 We have done a background check on a limited basis,

1 because the actual portion of the ownership change is less
2 than 5 percent. There have been criminal checks and name
3 checks, and all the investors involved in FJH, LLC, have
4 been shown to be people who are -- have no records for
5 purposes of these hearings. If the transfer is approved by
6 the commission, Mr. Daly will own 24.5 percent of RSR, LLC,
7 which translates to 4.9 percent of the licensee. FJH, LLC,
8 will own 8 percent of RSR, LLC, thereby owning 1.6 percent
9 of the Grand Victoria.

10 Ms. Murray, Mr. Daly, what would you like to add? Who
11 do you have with you?

12 MS. MURRAY: Thank you, Mr. Thar and Members of the
13 Commission. My name is Lisa Murray, counsel for FJH, LLC.
14 And for us today, with me, is Mike Firsell and Sheldon
15 Holzman, members of -- managing members of FJH, LLC, to
16 answer any questions you may have. And Pat Daly, a member
17 of RSR, LLC. And we request your approval of this ownership
18 interest transfer.

19 MR. VOWELS: Any questions for any of the players out
20 here?

21 MR. DARKO: He's the seller, and you're the buyers.
22 How'd I do?

23 MR. VOWELS: Good job.

24 MS. BOCHNOWSKI: You know you picked the right time to
25 come before us because we're really getting tired.

1 MR. DARKO: Is it an arm's length transaction in the
2 sense that you're not related by marriage or business
3 relationships, etc.?

4 MS. MURRAY: That is correct.

5 MR. VOWELS: What does FJH stand for, if anything?

6 MR. FIRSEL: Firsell, Mike Firsell; Sherwin Jarol, one of
7 our other managing members; and Sheldon Holzman.

8 MR. VOWELS: Okay.

9 MS. BOCHNOWSKI: Is this just an investment group?

10 MR. FIRSEL: Yes.

11 MR. DARKO: Located where? Based where?

12 MR. FIRSEL: In Chicago.

13 MR. VOWELS: I'm sure the staff knows all this stuff.

14 And again, for the court reporter's purposes, Firsell is
15 F-i-r-s-e-l?

16 MR. FIRSEL: That's correct.

17 MR. VOWELS: Are there any questions?

18 MR. DARKO: Does the group own any other gaming
19 investments?

20 MR. FIRSEL: No, we do not.

21 MR. VOWELS: All right. If there's nothing further
22 then, in front of us is Resolution 2001-35 concerning a
23 request to transfer ownership interest. Is there a motion
24 to grant or deny the request?

25 MR. DARKO: Move to grant.

1 MR. VOWELS: Is there a second?

2 MR. CARLTON: Second.

3 MR. VOWELS: Any further discussion? All those in
4 favor say "aye."

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

6 MR. VOWELS: We'll show that it's granted. Thank you.

7 MR. THAR: If you'd like, you have an interest in the
8 next one so you might want to stay. You may have just
9 bought into a winner or a loser. You don't know. You're
10 more than welcome to remain at that table.

11 Mr. Buck, you have Ms. Taylor and Mr. Hemmerle. If
12 you'd like to step on up.

13 MR. VOWELS: We're gonna revoke the license now, by the
14 way.

15 MR. THAR: Wait till he gets the check.

16 Sitting in the middle is Mr. Larry Buck. He's the
17 General Manager of the Grand Victoria Casino and Resort by
18 Hyatt. He's joined on his right by Ms. Taylor and on his
19 left by Mr. Hemmerle. Mr. Buck.

20 MR. BUCK: Good morning, Chairman, Executive Director,
21 and staff. As Mr. Thar said, I'm the general manager of
22 Grand Victoria. And Grand Victoria was initially issued a
23 riverboat license on September 16th, 1996, and it expires
24 September 15th of this year. The purpose of our coming
25 before you today is to request a conditional extension of

1 the license under the condition on the commission's
2 completion of their background investigation and holding of
3 a hearing.

4 Our application has already been submitted to
5 commission staff for their review. It was submitted July
6 11th of this year.

7 MR. VOWELS: Any questions?

8 MS. BOCHNOWSKI: So basically we need to just extend it
9 until we can come together for an actual hearing?

10 MR. THAR: That's correct. The resolution simply says
11 until we have -- we're extending it until we have a live
12 hearing over the renewal of their license.

13 MS. BOCHNOWSKI: Do you have a proposed date in here?

14 MR. THAR: We do not because we thought we would bring
15 up with the commission the following issue: Do you want to
16 handle Grand Victoria on its own, in which case a meeting
17 would be earlier, possibly as early as mid-October? Do you
18 want to do it in conjunction with Argosy, which is the same
19 southeastern portion of the state, whose license expires in
20 December? If we did them both together, it will be later.
21 Because while we anticipate -- we've already started a
22 background investigation of Grand Victoria. We've not
23 started the background investigation with regard to Argosy,
24 or we're not as far along on it.

25 So we do not have a date. For that reason we need to

1 poll the commission to see what they're comfortable with,
2 what the commissioners are comfortable with in terms of
3 dealing with that.

4 MR. VOWELS: The bottom line is one trip or two trips
5 to the southeast.

6 MR. THAR: Some people describe it as God's country,
7 and they want to go more than once.

8 MR. VOWELS: I love it there but I'd like to do it as
9 one trip, as we did here today.

10 MS. BOCHNOWSKI: Well, I think you all know how I feel
11 so...

12 MR. MILCAREK: One trip.

13 MR. VOWELS: I just thought these Lake Michigan
14 commissioners would be stronger than that because they
15 travel light.

16 MR. MILCAREK: We normally vacation down there so...

17 MR. VOWELS: All right. So I think what we're going to
18 do is we're looking more toward the latter part of the year
19 then, December, to do the Grand Victoria and the
20 Lawrenceburg boat at the same time or the same trip.

21 MS. BOCHNOWSKI: Should we just extend this to, like,
22 through --

23 MR. VOWELS: Well, the language here says renewing it
24 until the commission reconvenes to hold a public hearing.
25 And I think the staff will keep tabs on it until we can

1 eventually have a hearing. You'll remind us if we forget,
2 won't you?

3 MR. BUCK: I don't think that will be a problem.

4 MR. DARKO: You won't just close one day and forget to
5 tell us.

6 MR. VOWELS: Resolution 2001-36 that concerns renewal
7 or termination, and if so renewed, that would remain valid
8 until the commission reconvenes to hold a public hearing.
9 Is there a motion to renew or terminate this license?

10 MR. DARKO: Motion to renew.

11 MR. VOWELS: Is there a second?

12 MS. BOCHNOWSKI: Second.

13 MR. VOWELS: Any further discussion? All those in
14 favor say "aye."

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

16 MR. VOWELS: Your license is renewed.

17 MR. BUCK: Thank you.

18 MR. VOWELS: That's the last matter here, other than
19 Other Business. Is there any other business?

20 MR. THAR: Not with regard to the public meeting. We
21 will adjourn for a bathroom break and then start with the
22 public hearing in approximately ten minutes. We will go out
23 of order, take Mayor King's statements first if the
24 commission approves of that.

25 MR. VOWELS: Do we need to take a motion to adjourn at

1 this time?

2 MR. THAR: Yes.

3 MR. VOWELS: Okay. Is there a motion to adjourn this
4 public meeting?

5 MR. MILCAREK: So moved.

6 MR. VOWELS: Is there a second?

7 MS. BOCHNOWSKI: Second.

8 MR. VOWELS: We'll show that Commissioner Milcarek
9 moves, Bochnowski seconds, and all those in favor say "aye."

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

11 MR. VOWELS: Meeting's adjourned.

12 (The meeting was
13 adjourned at 11:25 a.m.)

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1 STATE OF INDIANA)
2)
3 COUNTY OF PORTER)

4
5 REPORTER'S CERTIFICATE

6 I, TERRY M. PICKERING, do hereby certify and state the
7 above and foregoing 90 pages is a true, correct, and complete
8 transcript of the INDIANA GAMING COMMISSION PUBLIC MEETING, taken
9 by me on said date, transcribed by me from my original stenotype
10 notes, and reduced to typewriting by me.

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

13 IN WITNESS WHEREOF, I hereby affix my name and seal
14 this 17th day of September, 2001.

15
16
17 
18 TERRY M. PICKERING
19 Court Reporter and Notary Public

SEAL

20 My commission expires August 30, 2007.
21
22
23
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25

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BEFORE THE INDIANA GAMING COMMISSION

ORIGINAL

PUBLIC HEARING
FOR THE CONSIDERATION OF
LICENSE RENEWALS FOR
TRUMP INDIANA, LLC,
AND MAJESTIC STAR, LLC

August 23, 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 Thursday, August 23, 2001, at the Genesis Convention Center, One Genesis Center Plaza, Gary, Indiana, and commencing at the hour of 11:50 a.m.

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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: All right. We will go ahead and call the
2 meeting to order. We'll show that all commissioners are
3 present with the exception of Commissioner Swan.

4 The item on the agenda is the consideration of Majestic
5 Star, LLC, and Trump Indiana, LLC, or Trump Indiana,
6 Incorporated, license renewals.

7 Mayor King, will you step on up, sir. And we will
8 start with you.

9 MAYOR KING: Good morning.

10 MR. VOWELS: Good morning.

11 MAYOR KING: Or it still is for seven minutes more.

12 First, I want to be appropriately mayoral and a good
13 host and welcome everybody here to Gary and specifically
14 here to the Genesis Center. Of course Commissioners
15 Bochnowski and Ross are, I think, a bit more familiar with
16 our city.

17 Let me start by saying that I'd like to address my
18 remarks first in a general sense and also with respect to
19 both the Trump and Majestic Star operations. I, speaking on
20 behalf of the city of Gary, fully support a renewal of both
21 of their licenses.

22 I had an opportunity to have reviewed the reports that
23 were generated by this body laying out the numbers. I was
24 made aware of -- in one case I think there was a swapping of
25 numbers and what have you. And I found those to be, I

1 thought, well, first of all, very well done, and also
2 accurate from our perspective.

3 The impact for the city of Gary by both of these
4 businesses having become part of the economic and broader
5 fabric of our community has been extremely positive. When I
6 took office, it was after the licenses had been awarded but
7 prior to the commencement of operation. And so it was a bit
8 of a unique perspective to see it happen. When I took
9 office, the capital budget for this city, and going back for
10 quite a few years, had been essentially zero. Everything
11 was devoted to operations. This contributed substantially
12 to a degradation of infrastructure. Equipment of all sorts,
13 just in a horrible state.

14 The city had, several years prior to my administration,
15 been forced into the economic corner of a bond issue of, if
16 memory serves me correctly, some six and a half million
17 dollars simply to pay operating expenses. It was, in my
18 view, a very, very, very ill-advised, but against the
19 backdrop of what was, essential action. The result was
20 almost a geometric progression of misinvestment at every
21 level, whether it was business down to residential.

22 Public safety suffered, not only in terms of crime, but
23 also in terms of fire and other emergency capacity and
24 preparedness. Unemployment -- and this is not unique to the
25 city of Gary. Unemployment mirrored the experience of urban

1 centers, vis-a-vis, the larger metropolitan areas, typically
2 running double what the surrounding metropolitan area was.
3 To this date, based on the last figures, some of which are
4 still tied to post-'90 census and not incorporating the 2000
5 census data, the average income per capita in the city of
6 Gary is less than half of the average per capita income in
7 the Gary metropolitan area, which is Lake, Porter, and
8 LaPorte Counties. You know, these were the factors.

9 With the advent of casinos, No. 1, it created
10 employment opportunities, direct employment opportunities.
11 It started during the construction phase; and then certainly
12 when operations commenced, there was a variety of
13 opportunities created. The second thing it did was create a
14 flow of people and, thereby, revenue into the city, which
15 was absolutely unprecedented.

16 And back to the studies that -- I think at the -- under
17 the auspices of this commission, we continue to show that
18 the clientele, 55 percent of the clientele, coming to these
19 businesses are from the state of Illinois; and substantial
20 percentages in the balance of 45 percent are from outside
21 the city of Gary, thus, importing revenue into the city.
22 This represents an absolute 180-degree reversal of what had
23 clearly been the trend for decades before, a trend that in
24 other respects continues to be a challenge, not only for me,
25 but any mayor of an urban community. And that is dollars

1 generated in the community going outside the community. And
2 it's a struggle. It's a struggle we're having successfully,
3 but it's a struggle to reverse that trend. The casinos did
4 so from the first time a boat went out.

5 It also permitted an exposure particularly within the
6 larger Chicago metropolitan area of the city of Gary in a
7 positive light, which was unique in Chicago. And in our
8 particular case, media and public perception in Chicago is
9 important because our media outlets, by and large, are
10 Chicago television, etc. So what a broader number of people
11 hear about us, good or bad or indifferent, is in many
12 respects dependent upon what is being reported out of
13 Chicago.

14 The other piece this did right from the outset was a
15 giant, highly visible, and essentially important first step
16 for what I believe the future economic and other development
17 of the city, what the future course has to be; and that is a
18 reconnection with our waterfront. One of the great assets
19 of the city is that its entire northern boundary from Cline
20 Avenue all the way to the Porter County line is Lake
21 Michigan.

22 Now, the movers and shakers of U.S. Steel back a
23 hundred years ago figured that out too, and they grabbed
24 about seven of the eleven miles of it for their facility,
25 including the site where the casinos operate. The first

1 thing they did was build a harbor for the boats; the second
2 thing, a plant to make the cement to build the rest of the
3 mill. The steel industry on which this city has
4 historically, from 1906, when it was founded, been dependent
5 upon, in my view overly dependent upon, but dependant upon.
6 The history, particularly from the mid- to late-1960s to the
7 present, tells a huge, huge story about the economics for
8 this community. And that is that where 30 years ago 25,000
9 people earned their livelihood at U.S. Steel, today 7,500.
10 Out of the 7,500, only 2,500, based on the last available
11 figures, bring their paychecks home in Gary.

12 Steel production through automation, etc.,
13 diversification, broadening foreign investment has resulted
14 in a substantial reduction, not only in workforce, but also
15 in the amount of land, buildings, etc., that are utilized by
16 the facility. The point is that we have coming down the
17 pike the opportunity, the opportunity to reconnect this city
18 with its lakefront. The fact that the casinos located where
19 they did made a very loud and a very significant statement
20 about the potential success of such a strategy.

21 The number of people that are brought to the facility
22 as it exists now has been an important, important signal to
23 other investors. It has been an important signal to the
24 U.S. Steel Corporation about a strategy to reinvest, to
25 clean, to reinvest, to rebuild on some of the most

1 attractive lakefront anywhere in the Great Lakes system.

2 As my administration began, the decision was made, and
3 it was, I believe, unanimous with the council -- and in my
4 first term, unanimity among the council was usually in
5 opposition to something the mayor proposed, so it does stick
6 out in my mind -- was a devotion of these resources to
7 capital investment in our city, not to put them into
8 operations. The result was we were able, as of January 1st,
9 2000, to pay off all outstanding debt of the city of Gary.

10 We had done a very thorough audit, discovering
11 indebtedness. I think when all was told probably at or near
12 \$20 million in immediate outstanding indebtedness. From
13 1996 through '99, we were able to pay that down to zero and
14 emerge January 1st of 2000, debt-free.

15 At the same time we were able to invest in public
16 safety. Our city had several closed fire stations. We had
17 antiquated equipment. As a result of actions taken in the
18 utilization of these resources, we were able to rebuild and
19 reopen Station No. 7 in the Miller community. We were able
20 to build a new fire station, No. 2, in the midtown
21 community. We were able to refurbish and refurnish every
22 one of the other fire stations. We were able to purchase
23 new equipment. And if anybody has ever priced fire
24 equipment, sticker shock does not begin to describe what
25 that is. That, with good leadership of our fire chief,

1 permitted us to go from one of the lowest what are called
2 "ISO ratings" for insurance purposes, to move up two
3 notches; and we're now anticipating a move to the top
4 rating.

5 Public safety: Again, investment in, not only squad
6 cars, but computerization. We have had -- in each year
7 since the casinos have opened, we have had dramatic
8 reductions in crime of all categories, very substantial and
9 very continuing. We have been able to invest heavily in new
10 street construction, new streetlighting, both in commercial
11 areas as well as in neighborhoods.

12 We've been able to invest in programs to open up
13 capital resources for people to obtain new homes or buy a
14 home for the first time or to maintain owner occupancy in
15 our neighborhoods, which is a key component to the strength
16 of any community. We have been able to provide substantial
17 resources, particularly for senior citizens that were in
18 their own homes to have access to resources for repair,
19 renovation, and upgrade of their homes.

20 Against this backdrop, we also saw both corporations
21 become involved in the community as well. Various events
22 that take place: The Trump scholarship program, the
23 Majestic Star investment and support of the arts. We had a
24 young man came up through West Side High School, a young
25 teacher there in the arts. His dream was to start a

1 performing arts program in the city. Nothing like that
2 existed. Both of the casinos came, witnessed the first
3 event that was staged, and it was such a success. They had
4 already contributed; they contributed more to it.

5 We have seen, despite predictions that this would
6 increase criminal activity, as I mentioned before,
7 statistically, city wide, substantial reductions across the
8 board; but in particular in the area immediately surrounding
9 the casino vendors, it's just not been. It's just not been
10 an issue.

11 In fact, in the original development agreement with the
12 Trump Corporation, it had been negotiated -- and I think
13 mutually, I think it was a mutual desire -- that, if memory
14 serves me, \$2.2 million would build a police facility
15 substation out there, out there in the Buffington Harbor
16 area. As a result of experience that, no, we're not seeing
17 criminal activity out here and, no, people are coming to
18 this facility in Gary, we were able to renegotiate and apply
19 those dollars as part of an overall financing package to
20 renovate the Mercy Hospital, not far from where we're
21 sitting right now, to a state-of-the-art police facility.
22 And that project is underway.

23 We were able to, with respect to Majestic Star
24 Corporation, fairly shortly after casinos began operating, I
25 began to have a dialogue with Lehigh Corporation, which had

1 over the years become the owner of Buffington Harbor itself,
2 the actual harbor. Much of the land that the casinos
3 originally purchased, in some cases leased, and then they
4 still had 180 acres immediately east of that facility.
5 Discussions with them yielded an agreement whereby they sold
6 their entire holdings out there, including the harbor, to
7 the city. The city then did an assignment with a subsidiary
8 corporation of Don Barden. Gary New Century assigned it.
9 The \$25 million was paid by Gary New Century. In that
10 agreement, the city obtained one-third of the inner harbor
11 as well as the outer harbor and for the first time added a
12 capital asset to its portfolio of, not only a harbor, but a
13 deep-water harbor capable of handling everything from a
14 marina -- which the city is the last on the lake to be in
15 the process of building -- but also giving us the option for
16 up to and including commercial activity in the port.

17 In addition, this land, in a partnership agreement with
18 a separate development agreement, is as we speak being
19 cleaned environmentally, old buildings being demolished, and
20 plans being readied for new road construction as well as
21 hotel construction as well as retail construction so that we
22 can broaden the economic benefit of the number of people
23 that are coming to that site and to that venue. In
24 addition, the activity that's taking place there as a result
25 of these casinos being here, as a result of this additional

1 development agreement, has been marching in locked step to
2 development and new investment in the Gary/Chicago Airport,
3 which is immediately south of the Buffington Harbor venue.

4 We face issues, for example, at both venues, the
5 airport and the casino venues, of rail relocation,
6 environmental issues, etc. By being able to combine the
7 two, we are putting together a capital program that reduces
8 the cost across the board and maximizes the benefit. In
9 combination, this is an unprecedented opportunity for
10 diversification, for new investment by the private sector in
11 economic development, not only for the benefit of the city
12 of Gary, but, quite frankly, the scale and scope that we're
13 talking about here I think is to the benefit of all of
14 Northwest Indiana.

15 None of it happens, none of it happens in the first
16 instance without, not only casinos generically being there,
17 but without the particular relationship and the particular
18 degree and level of corporate citizenship that these two
19 corporations have, in fact, demonstrated over the past
20 five-plus years.

21 Other projects underway: Where we're sitting right
22 now, this wasn't built by casino dollars; but it was
23 improved by the tune of more than \$5 million of casino
24 revenues and has transformed a facility that was tired,
25 virtually unused, into a facility that was able to bring in

1 professional basketball last year, returning again this
2 November, as well as expand the variety and the interest of
3 venues coming here. Whereas, before the best we could hope
4 for was a periodic reception, banquet, we now have concerts,
5 professional wrestling, professional boxing, as well as
6 professional basketball, as well as desires by groups from
7 outside the city to hold larger events here in our
8 downtown.

9 East of where we're at, construction is underway on a
10 minor league baseball stadium. The funding resources in
11 part, proceeds from a bond issue that I'll discuss in a
12 moment. But \$10 million that had previously in the Trump
13 development agreement been earmarked for the Sheraton Hotel
14 immediately across the street were redirected at the request
15 of the administration toward that construction. We felt
16 that was a higher priority and a better first step as far as
17 revitalization of our downtown.

18 The balance of proceeds for work being done on the
19 waterfront, work being done on the baseball stadium, work
20 that was done here, and work to the tune of \$15 million in
21 public safety facilities were the result of a revenue bond
22 issue with short-term, if memory serves me, a six-year
23 amortization period, solely backed by casino revenues. And
24 according to the financial people that we dealt with in that
25 process, the first of its kind in the country. Between the

1 state of fiscal health the city was able to get itself into
2 and the reputability and the strength of these two
3 corporations, we were able to, without property tax
4 guarantees, without property tax backing in any way, shape,
5 or form, get a \$31 million bond issue based upon casino
6 revenues in this community, a virtually unprecedented
7 injection of capital into this city. It couldn't have been
8 done. This package totaling \$47 million, the balance of
9 which are direct casino proceeds for this city, it couldn't
10 have been done without the casinos because our challenge --
11 we have a bunch of good news in terms of what we've been
12 able to do in terms of fiscal health; but because of the
13 continuing challenges in the steel industry, which to this
14 day occupies 50 percent of our tax base, they have taken
15 actions, the steel industry, for a reduction in their net
16 assessed value, which has done a shift to the balance of
17 property tax payers, which has created unacceptably high
18 property tax rates, which is a battle we fight on the
19 operation side of our budget for reduction so that we have
20 greater competitiveness for new investment in the city.

21 But we couldn't even be taking any of the necessary
22 steps toward the rebuilding of, not only the economy, but
23 truly the city had we not had -- had we not had this
24 investment and had we not had the level of support, the
25 level of participation, the level of involvement that we've

1 had with these two corporations in particular.

2 When you see the various presentations, I would
3 anticipate that Majestic Star will talk about in part the
4 additional waterfront development project. I anticipate
5 Trump will talk about the other investments that they have
6 made. One of the side benefits in particular with the Trump
7 organization was our being able to host last year and for
8 this year and for -- well, this year, next year, and 2003,
9 the Miss USA Pageant, which was a huge benefit to this
10 city. National positive television exposure. One statistic
11 from our department of economic development: Prior to Miss
12 USA, I'm informed, we were getting about 1,500 hits on our
13 web site. Immediately after the broadcast it went to
14 90,000. And by tracking, yeah, it's people in general; but
15 it's also developers, investors, corporations, and
16 businesses from all over the United States and beyond.

17 Just two days ago the council finished the process
18 whereby a Canadian firm that already has two locations in
19 the United States, in Texas and in California, is locating a
20 facility in Gary. Initially, it's 50 high-paying jobs. But
21 they also intend to build their United States headquarters
22 in Gary, and it is an area south of our airport.

23 There is interrelationship, not only because of what
24 their presence has been and what they have done directly as
25 corporations, it has been a concert of action, a level of

1 relationship between the city and between these corporations
2 that has thus far given a positive and a good-news story in
3 totality to their involvement in this community. This is
4 why when the question is asked and the feedback to this
5 commission as it goes through its decision-making process,
6 from my perspective -- and, again, I've laid out the level
7 of involvement. From my perspective, it has been an
8 incredibly positive, positive experience for this city that
9 I can't imagine could otherwise have been replicated within
10 the time frame that we're talking about in terms of, in
11 particular, the economic advantage.

12 And, frankly, that's the battleground for any urban
13 community. The battle is economics. It's economics. It's
14 garnering investment, retaining monies generated within the
15 boundaries, and then bringing in and infusing capital from
16 outside. In all three of those analyses, this relationship
17 with the city of Gary has been a positive one, one that I
18 anticipate will continue to grow and will continue to be a
19 positive.

20 I hope this overview is beneficial. And I'd be happy
21 to answer, if there were any particular questions by the
22 commission or the staff.

23 MR. VOWELS: Not to put you on the spot, but are you
24 asking us to renew these two licenses?

25 MAYOR KING: That's how I started, but yes.

1 MS. BOCHNOWSKI: One thing has come into my mind. We
2 had a specific development agreement for the first five
3 years. And you kind of alluded to some things that are
4 ongoing. I'm thinking some of that money that they're
5 spending is like in replacement for things that they didn't
6 do. So for the next upcoming years, this license, if we
7 would renew it, is good for a year. But basically we won't
8 really be giving a serious or a strong review again for
9 another three years. Do you have specific negotiations with
10 the companies as to how the next three years would go?

11 MAYOR KING: Yes. Well, one thing that's critical, is
12 a critical piece, is at a minimum -- and part of it, of
13 course, has been, you know, frankly, trying to predict what
14 the legislature might do -- is maintaining the -- out of the
15 development agreement, in addition to the state-mandated
16 allocation, the agreed -- by both the Trump and Majestic
17 Star, the agreed additional monthly and quarterly payments
18 to the city. In terms of the specific capital investments,
19 whether on-site or off-site, we believe that those by
20 agreement between the parties have been made. They have
21 been made.

22 You know, to use an example, I'm not -- I don't think
23 that, as I understand the sort of prospective of this
24 relationship, that going back and negotiating another
25 quote-unquote development agreement is what would be

1 appropriate at this point in the process. However,
2 maintaining, maintaining the cash flow, if you will, the
3 allocation of the revenues to the local community has been
4 negotiated and has been agreed to between the parties. All
5 of the other investment pieces that are ongoing are ongoing
6 by mutual consent of the parties. But all have been
7 specifically earmarked and applied, and all are actually
8 works that are underway, be it the stadium, be it the public
9 safety facility, be it the waterfront development.

10 MS. BOCHNOWSKI: Fine. Thank you.

11 MR. VOWELS: Any other questions? Thank you.

12 MAYOR KING: Thank you.

13 MR. VOWELS: There's another person that will speak to
14 us before our break that's with the schools. Is that
15 correct?

16 Good afternoon to you.

17 MS. GUINN: Good afternoon. I'm Mary Guinn, the
18 Superintendent of the Gary Schools. And I first want to
19 begin by thanking you for the opportunity to speak to you on
20 behalf of the Trump Corporation and the Majestic Star
21 Corporation.

22 We have had a continuing relationship with both
23 corporations since they have been in the city of Gary. I
24 have been superintendent for the last three years, and I
25 have an ongoing relationship with the staff at both

1 corporations.

2 I'd like to just talk about the benefits to our
3 children and families in Gary. First of all, when I first
4 considered moving to the community to become the
5 superintendent, I toured the city, and I looked at the
6 economic conditions of the city. The one thing that
7 impressed me about coming to the city was the fact that the
8 Trump and Majestic Star Corporations were in the city of
9 Gary. I had watched the development of other cities when
10 casinos had come to town and the benefits of education for
11 students by the infusion of casino dollars.

12 While the Gary Community School Corporation does not
13 receive direct dollars from the casino, we derive many
14 benefits from the casinos being in the city. The Trump
15 Casino provides scholarships for our students on an annual
16 basis. Twenty students receive \$5,000 scholarships every
17 year. Each high school selects students, and most students
18 do not have to meet the typical academic requirements of
19 students but have to demonstrate financial need. Many of
20 those students would not be able to attend college if it
21 were not for those scholarships. We have also -- and these
22 scholarships, by the way, have been afforded to students in
23 the city of Gary and the Gary Community School Corporation
24 for the last six years.

25 We also have a close working relationship with the

1 Trump Casino where they provide Bonds for the Best for
2 students in the Gary Community School Corporation. It is an
3 award program that awards students who have a minimum of a
4 2.0 grade-point average and who demonstrate the kind of
5 behavior and contributions of public service to the
6 community that would ultimately benefit the community at
7 large. We started this program without knowing whether we
8 would be able to fund the bonds for students; and by one
9 phone call, the Trump Corporation funded the bonds for every
10 student for the semester; and by funding those bonds,
11 encouraged other businesses within the city of Gary to
12 support that program. And it's a program that is a very
13 strong program and underway in the Gary Community School
14 Corporation.

15 We have had many schools to be recipients of funds from
16 both corporations, and generally it's a phone call away. I
17 believe that the mayor indicated that our West Side Theater
18 Guild has been the recipient of many dollars from both
19 corporations. We have brought in entertainers to the city
20 of Gary through the West Side Theater Guild and West Side
21 High School, such as Bill Cosby, Ruby Dee, and Ozzie Davis.
22 And our main attraction this year will be Ray Charles. I
23 believe that it's probably unprecedented that a high school
24 would be the initiator of these types of activities in the
25 city. But because of the work with the West Side Theater

1 Guild and the help of both corporations, we have been able
2 to bring in the entertainment.

3 And we have used the history of the arts in the city of
4 Gary to continue to develop the arts. Our students are
5 participating in after-school programs that support the
6 arts, and we are trying to reclaim the long history of arts
7 in Gary.

8 More recently the Majestic Star Casino came to us and
9 asked us to work with them on a student incentive program,
10 and it's called the Majestic Star Program, where students
11 are identified as stars in their respective schools. These
12 students have to demonstrate minimal academic performance;
13 but more importantly, they have to provide a public service
14 to the community that is documented and supported by adults
15 within the community. And students are awarded prizes as a
16 result of participating in that program. And we expect that
17 that program will expand over the course of this next school
18 year.

19 And while we have received those benefits as a school
20 system, I believe that the most beneficial outcome of the
21 corporations being in the city is what it offers to the
22 parents of the students who attend the Gary Community School
23 Corporation. Many of our parents are employees of both
24 Trump Casino and the Majestic Star Casino. And because they
25 are experiencing better financial gain as a result of the

1 employment in both corporations, then the students then are
2 provided with better living conditions. They are provided
3 with more support. Both corporations offer employees an
4 opportunity to leave work and come to parent conferences and
5 to be supportive in their child's education.

6 So we have received a number of benefits from the
7 corporations being in the city, most importantly again the
8 benefits to the young people. The corporations have raised
9 the quality of life of the entire community. And as the
10 quality of life of the parents is raised, so will the
11 quality of life of the young people, and we can continue to
12 replenish the community in the city of Gary.

13 I've seen it in other communities. I've seen the
14 benefits of casinos and corporations in the city. It has
15 again brought about a different set of expectations. It's
16 raised the level of expectations for parents, for their
17 education. And ultimately we believe that the continued
18 involvement of the corporations in the city of Gary will
19 continue to spark the economic development that is happening
20 in the city. It will encourage the school system to move
21 forward in building new school buildings, and we will all
22 see the benefits of what's happening in the city as a result
23 of the corporations.

24 So I am here today on the second day of school, the
25 second day that we have had closed campuses for our high

1 schools, where young people cannot leave campus and go out
2 in the community and eat lunch, to ask you to please renew
3 the license of both Trump Casino and Majestic Star Casino
4 for the benefit of our parents and the young people who
5 attend school in the Gary Community School Corporation and
6 for those of us who reside in the city of Gary.

7 Thank you. And I will answer any questions that you
8 have.

9 MR. VOWELS: Thank you, Ms. Guinn.

10 Any questions for Ms. Guinn?

11 You mentioned that you've been here for three years.
12 Where were you prior to that?

13 MS. GUINN: I was in Monroe, Louisiana.

14 MR. VOWELS: Okay. And there were riverboat casinos in
15 that general area?

16 MS. GUINN: In the general area and also in Little
17 Rock, Arkansas. I watched the Tunica situation unfold from
18 two hours away from Tunica, Mississippi. But I saw the
19 benefits of what happened with the educational community
20 from the Tunica, Mississippi, casino.

21 MR. VOWELS: Thank you.

22 MR. THAR: I'd just like to make an observation. I
23 find your remarks and your support really quite incredible
24 and very impressive. On behalf of the commission, we thank
25 you very much for stepping forward today.

1 MS. GUINN: Thank you.

2 MR. VOWELS: Thank you. Appreciate it.

3 We will take a lunch break, and we'll start back up in
4 one hour. By Mr. Thar's watch, that's 1:30. That's the
5 watch that matters.

6 (A lunch recess was taken.)

7 MR. VOWELS: All right. We will go ahead and call the
8 meeting to order. Again, all commissioners are present,
9 with the exception of Commissioner Swan.

10 And the first matter here at this public hearing
11 information is Drew Klacik from SPEA. We'll get an overview
12 of the Trump and Majestic Star report.

13 Mr. Klacik.

14 MR. KLASIK: Thank you, Commissioner.

15 My name is Drew Klacik. I'm a policy analyst with the
16 Center for Urban Policy and Environment. We like to think
17 we bring a rational analytical approach to conflicts and
18 controversial issues, hoping to inform better public
19 decision-making. I don't want to say that we always do
20 that, but we like to believe that we do. We have served as
21 staff for the Gaming Commission. In addition to that, we've
22 also served the staff for the Gambling Study Impact
23 Commission of the governor. So we like to believe we have
24 some expertise in the area of gaming in Indiana.

25 We're gonna provide you with an overview of the

1 information contained within the five-year report. First
2 we'll start with the Trump, solely Trump analysis, which
3 will include both compliance information and information we
4 have gained on workforce. And then, because of the way
5 information is collected, we will have to address economic
6 development issues as well as fiscal impact from a combined
7 Trump and Majestic Star perspective.

8 In terms of compliance, Trump promised to spend
9 approximately \$155.8 million. They promised 2.8 -- they
10 promised to spend about \$153 million. They spent \$155.8
11 million or \$2.8 million more than was required. About \$47.3
12 million of that was spent locally.

13 Additionally, as the mayor talked about earlier,
14 between \$10 million and \$16 million will be reallocated to a
15 new baseball stadium and waterfront roadway project. To the
16 best of my understanding, when that is completed, there will
17 be somewhere between \$12 million and \$18 million more than
18 was originally spent. There will be about \$16 million to
19 \$18 million spent more than, in excess of, the original
20 project agreement.

21 In terms of employment, the Trump --

22 MR. DARKO: Could you maybe take the microphone with
23 you?

24 MR. KLACIK: Maybe I'll just do it from here. How's
25 that?

1 In terms of employment, the Trump boat has exceeded
2 both the women and minority goals. The goal for hiring of
3 women was 52 percent. Currently there was 61 -- currently
4 as of December 31st of last year, there was 61 percent women
5 hiring. The minority goal was 70 percent, and they achieved
6 that exactly with a current December 31 minority employment
7 rate of 70 percent.

8 The one goal that was missed was the number of -- the
9 percentage of Lake County residents to be employed. The
10 negotiated goal was 90 percent. Currently it is 82
11 percent. In total, over the five years that the boat's been
12 opened, approximately five years the boat's been open, the
13 average employment annually has been 1,222 folks. \$28.6
14 million of wages and benefits was negotiated -- or was paid
15 in the year 2000.

16 Negotiated incentives were included in the project
17 development costs. In addition to that about \$24.4 million
18 of additional revenue from a locally negotiated wage earning
19 tax has been produced for the city of Gary.

20 In terms of workforce employment, as I said, between 80
21 and 82 percent of the people working at the boat are from
22 Lake County. This information is from a survey, so the
23 number is 2 percent different based on who returned the
24 survey. 24 percent of all the people who are working at the
25 Trump boat reported that they were previously unemployed

1 immediately prior to beginning work at the boat. 57 percent
2 of those who returned their survey said that they were
3 motivated either by more money or better opportunity.
4 Actually I believe 42 percent said more money. The
5 remainder of that group said better opportunity.

6 48 percent of the folks who returned the survey and
7 provided us with prior wage and starting wage at the Trump
8 boat reported that they received a raise. The median raise
9 was \$21. We used the -- the median means the midpoint. I'm
10 going through my statistics class for a brief second.
11 Median means the midpoint of all raises. We use that rather
12 than average because sometimes when there are a couple
13 outlying raises that are extraordinarily large or
14 extraordinarily small, it distorts the average. And the
15 median, I think, shows better what's actually gone on. So
16 the median initial raise upon starting at Trump was \$21.

17 For those who have worked at Trump for one year or more
18 and responded to this survey and provided this information,
19 the average raise since starting or the median -- sorry.
20 The median raise since starting was a little over \$6,200.

21 When you look at household income, which would include
22 income from the Trump worker and other workers in the
23 household, since 1996, the median household income of people
24 working at the boat have increased by about 60 percent,
25 moving up from about \$14,000 to about \$22,000. That's the

1 good news. It's growing way faster than the state of
2 Indiana's median family income. On the other side of the
3 equation, though, the median family income in Indiana is
4 about \$43,000. So while those who work at the boat are
5 gaining in terms of faster than the rest of Indiana, they
6 still trail the median family income in Indiana by a large
7 amount.

8 MR. THAR: Can I ask you a question on that?

9 MR. KLACIK: Sure.

10 MR. THAR: We're talking about the family income
11 statewide. Does that include potentially a working husband
12 and wife?

13 MR. KLASIK: Yes.

14 MR. THAR: We capture that information when we talk
15 about a boat worker?

16 MR. KLACIK: Yes. Because the way we asked the
17 question was, What is the income in your household? So, in
18 essence, "household" would include, not necessarily just
19 husband and wife, but could also include working children.
20 That's the traditional report of household income.

21 MR. THAR: So you're comparing apples and apples then?

22 MR. KLACIK: Right. Yes.

23 We also looked for the Gaming Commission at the type of
24 training employees at the boat were receiving. One of the
25 kind of initial ideas around gaming was that this gaming job

1 would provide an opportunity or a pathway for better
2 employment. So we wanted to see how and what type of
3 training was being provided to boat employees. What we
4 learned on the Trump boat was that about 57.7 percent
5 received specific job-related training from the Trump boat,
6 clearly not paid for out of their own pocket. It makes them
7 better at the job they're doing today.

8 About 17.5 percent received general-skills training
9 opportunities paid for by Trump. We asked the question in
10 that way because general skills, one might argue, are more
11 transferable to building your career than job -- than skills
12 related to a specific job.

13 16.7 percent, perhaps taking advantage of the extra
14 income they're gaining as a result of working at Trump,
15 chose to pay for additional general training for
16 themselves. Those numbers -- we don't know enough about
17 training until after we've done enough boats to put those in
18 perspective. But what we do know is what we don't know,
19 which is we can't explain whether those numbers are as a
20 result of employee decisions or boat decisions. So an
21 employee can choose or not choose to pursue training, and a
22 boat can have a policy as to how easy or not easy it is to
23 get that training. We don't know, and I think we will
24 attempt to discern this in future surveys what the
25 motivation or the reason behind those numbers are.

1 MS. BOCHNOWSKI: Now, could there be an overlap, like
2 some of the 57.7 --

3 MR. KLACIK: Yes.

4 MS. BOCHNOWSKI: Okay.

5 MR. KLACIK: There was three questions. So
6 theoretically one person could receive all three types of
7 training.

8 MS. BOCHNOWSKI: Okay.

9 MR. KLACIK: Thank you.

10 The rest of this information is gonna look at both
11 boats together, and there's a reason for that. In order to
12 learn about tourism, we had to survey employees -- or not --
13 we had to survey patrons of the boats. Given the boarding
14 patterns, we were surveying, in effect, in one location. So
15 we didn't always know whether they were coming to go to
16 Majestic Star or Trump; and, in fact, sometimes they didn't
17 know. They only knew as they were boarding. We asked them
18 a series of questions to determine, in essence, what they
19 did when they came to Buffington Harbor to get on either of
20 the boats and where they came from. And what we learned is
21 57.6 percent are from outside of Indiana. Most of that 57.6
22 percent or, in fact, 41 percent of the whole 100 percent are
23 from the city of Chicago. So we are importing, in effect,
24 dollars to Indiana through both boats: Majestic Star and
25 Trump.

1 On the other hand, 90 percent of them said that their
2 principal purpose for being here was to visit the boat; and
3 only 13 percent stayed for more than eight hours. For most
4 of these folks, the casino riverboat was the principal
5 destination. There is not a lot of information that says at
6 this time -- and the mayor was going over strategies that
7 may address this. But at this time, there is not a lot of
8 ancillary spending. Someone gets out of their car, they get
9 on the riverboat casino, they are entertained, and then they
10 get back in their car and they go home for the most part.

11 Another item we looked at was the economic impact, but
12 this is the economic impact of the local tax revenue
13 generated. So when we worked on the Gambling Study Impact
14 Commission for the governor, we learned that there's a lot
15 of controversy about the economic impact of the boat itself,
16 about how much revenue is -- how much economic activity is
17 generated by spending at the boat and spending around the
18 boat.

19 We decided -- what we decided we wanted to look at, not
20 that economic impact, but perhaps the bigger economic
21 impact, which is how the city spends the hundreds of
22 millions of dollars of local tax revenue that's left
23 behind. And I think that's important for two reasons: One,
24 you need to understand that there's a rather large, in fact,
25 over a \$139 million impact in the short term of the spending

1 of that local tax revenue. So in the short-term, we get
2 economic benefit from the locally generated tax revenue
3 spent by the city of Gary. The other important thing --
4 and, again, it sounded like the mayor clearly understood
5 this -- is how one spends that money is gonna dictate how
6 competitive the city of Gary and Northwest Indiana is in the
7 new economy. In essence, there are strategies in spending
8 that money that can make Gary and Northwest Indiana more
9 competitive with the rest of the nation. So right now we
10 can only quantify the short-term benefits. As more
11 information becomes available, we may be able to -- we
12 should be able to determine, how has Gary's competitiveness
13 increased relative to similar metropolitan areas.

14 In the short-term, by spending the local taxes
15 generated by the city, the city of Gary's spending of the
16 local tax dollars and negotiated contributions on things, as
17 the mayor was going over, improved streets, improved roads,
18 airport improvements, etc., over \$139 million of economic
19 activity has been generated in Lake County. Not in Gary
20 alone, but in all of Lake County. In total, in direct and
21 spin-off effects, over 2,000 jobs has been created as a
22 result of the spending of that local tax revenue; and a
23 little over \$49 million of payroll has been generated as a
24 result of the spending of the local tax dollars and
25 negotiated incentives. And I should note that the mayor was

1 accurate in that most of that money was spent on
2 infrastructure, not on operations. And by the textbook of
3 public finance, when you have uncertain revenue streams,
4 that is the recommended approach.

5 The last thing we looked at in this report was the
6 fiscal impact. And fiscal impact basically looks at net
7 revenue in and net revenue out. So does the new costs
8 associated with the riverboats exceed the amount of revenue
9 generated by the riverboat or is the new revenue greater
10 than the new costs?

11 We looked at both the city of Gary and the Gary
12 Community School Corporation. This work was actually done
13 by Larry DeBoer of Purdue University.

14 When we did that comparison, what Larry concluded was
15 that, when you include local gaming taxes, the riverboats
16 have a positive fiscal impact in one year of between \$19
17 million and \$21 million, which means the city of Gary
18 brought in \$19 million to \$21 million more than the new
19 expenses that were created as a result of the boats.

20 If you take the gambling taxes away -- and this is an
21 important point -- then there's almost a \$400,000 negative
22 impact. The reason for that is that the gaming money is
23 generally put into capital improvement funds, which isn't
24 used for operations. So another way to look at this is
25 that, in essence, it cost the city of Gary potentially

1 \$400,000 to gain \$19 million. So you can all make your own
2 decisions about that generally speaking; but if somebody
3 said to me, if I invest \$400,000 I can get \$19 million, I
4 think my decision is relatively easy.

5 The Gary School Corporation doesn't see quite as
6 dramatic an impact, but it is positive. They get between a
7 \$27,000 and \$83,000 positive impact if you project the new
8 enrollment. If you hold enrollment steady, the impact is
9 much larger; and it would be \$730,000 to \$790,000. So
10 either way the Gary Community School Corporation receives a
11 positive fiscal impact. And by the way, this looks at tax
12 revenue only. So as the school superintendent was going
13 over the voluntary contributions that were included, those
14 dollars that were given directly from the boat to the school
15 for specific programs are not in that impact. This is tax
16 dollars only.

17 Did you want me to talk about Majestic Star now?

18 MR. THAR: No.

19 MR. KLACIK: So that concludes this part of my
20 presentation. I'd be happy to answer any questions.

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

22 Any questions for Mr. Klasik?

23 Thank you.

24 MR. KLACIK: Thank you.

25 MR. THAR: I might point out to anybody that's

1 interested, the report prepared by the Center for Urban
2 Policy and Environment, both for Majestic Star as well as
3 the Trump organization, is a public document available from
4 the Indiana Gaming Commission. It's also available on our
5 web site at no cost to you. That will be true with regard
6 to all reports done by them for all riverboats on the
7 five-year review. So for instance tomorrow, when we do
8 Horseshoe, that report will also be available. The one for
9 Aztar, which we did two months ago, is also available.

10 MR. VOWELS: Thank you, Mr. Thar.

11 All right. Well, now it's time for the Trump
12 presentation.

13 Mr. Hahn, I believe you're going to handle the
14 introductions; is that correct?

15 MR. HAHN: That's correct.

16 Good afternoon, Mr. Chairman, Commission Members, Mr.
17 Thar, Staff. My name is Greg Hahn. I'm with Tabbert, Hahn,
18 Earnest & Weddle, an Indianapolis-based law firm. We've
19 been the Indiana counsel for Mr. Trump and Trump Indiana
20 since basically the inception in 1993, and delighted to be
21 with him all this time.

22 It's going to be my pleasure to introduce to you the
23 Trump team, who will tell you about their development, what
24 has transpired over the last five years, basically since the
25 license was granted, and what's going to happen in the

1 future.

2 I do have to tell you on a personal note that after
3 being out at the site last night and this morning and to
4 reflect back with some of you when we were there five or six
5 years ago, it is incredible to see what's happened out there
6 with what was there and what is there now. And I think that
7 is truly remarkable what Mr. Trump and his organization has
8 done.

9 With that, I'd like to introduce to you the Trump
10 team: Mr. Donald Trump, who is Chairman, President, and CEO
11 of the company; Ms. Cathy Walker, who is General Manager of
12 the property; Mr. Mark Brown, who is the Chief Operating
13 Officer of the company; and Mr. Bob Pickus, who is General
14 Counsel.

15 And with that, I'll turn it over to Mr. Pickus and
16 we'll start our presentation. Thank you.

17 MR. PICKUS: Good afternoon, Chairman Vowels, Members
18 of the Commission, Jack Thar, and Staff.

19 It's with a great deal of pride that we appear before
20 you today asking that you renew our riverboat owner's
21 license. This is especially meaningful for me since I
22 actually helped deliver our first boxes of documents across
23 the street to Gary City Hall back in 1993, beginning the
24 process that has us here today.

25 Since this commission's unanimous vote in December of

1 1994, selecting Trump Indiana for the first riverboat
2 license awarded in the state, we -- really all of us,
3 including the city of Gary and this commission -- have
4 achieved some remarkable accomplishments in a relatively
5 short period of time.

6 In addition to acquiring the land, constructing a
7 harbor and land-based facilities on a former industrial
8 site, and hiring and training an entire workforce for a new
9 industry, one of the other significant milestones that was
10 accomplished was when Trump Indiana entered into the
11 development agreement with the city of Gary. You heard the
12 mayor earlier today talk about that in some detail, and I
13 just want to add a little recap of my own if I could.

14 It was that agreement that set forth the parameters of
15 what truly has been -- and, again, I couldn't say it and
16 won't say it any better, I'm sure, than the mayor did. It's
17 truly been a partnership between Trump Indiana and the city
18 of Gary.

19 That agreement contained certain commitments on behalf
20 of Trump Indiana, including investing a minimum of \$153
21 million in defined economic development projects,
22 construction of a 300-room hotel, the payment to the city in
23 addition to the taxes required by statute of an additional
24 3 percent of the adjusted gaming revenue for development
25 purposes together with an additional 1 percent of adjusted

1 gaming revenue for law enforcement purposes. Also set
2 forth, which you heard the superintendent speak to this
3 morning -- I guess technically this afternoon -- was the
4 creation and funding of the Trump Indiana Foundation, which
5 is the vehicle which provides the scholarships that the
6 superintendent spoke to.

7 To date, Trump Indiana has spent in excess of \$156
8 million, exceeding the \$153 million commitment with still
9 more to come.

10 Recently we broke ground for a new \$37 million garage
11 being built together with Majestic Star. Also, pursuant to
12 the development agreement amendment that was discussed by
13 the mayor earlier and which this commission has reviewed and
14 approved earlier this year, Trump Indiana will contribute,
15 as requested by the city, another \$18 million toward
16 construction of the city's minor league baseball stadium and
17 two additional roadway improvement projects taking place on
18 the lakefront development that the city is currently
19 undertaking.

20 Upon completion of these projects, Trump Indiana will
21 have expended in excess \$183 million in Gary, far exceeding
22 its commitments. Moreover, the additional payments of the
23 additional 3 and 1 percent made to the city have averaged
24 approximately \$5 million per year. Those additional
25 payments, by the way, are continued and pursuant to our

1 development agreement for the -- for as long as we have the
2 privilege of conducting casino riverboat operations here in
3 Gary. Those do not end when the other commitments of the
4 development agreement are satisfied. That continues
5 indefinitely pursuant to that agreement.

6 The fulfillment and exceeding of these obligations and
7 the other accomplishments that you will hear about shortly
8 demonstrate that Trump Indiana has lived up to its
9 obligations of the past five years and is deserving of the
10 privilege of continuing to do business and in contributing
11 to the city of Gary and the state of Indiana.

12 I would now like to introduce Mark Brown, who will
13 continue our presentation.

14 MR. BROWN: Good afternoon, Chairman, Executive
15 Director Thar, Commission Staff. My name is Mark Brown.
16 I'm the Chief Operating Officer of Trump Hotel Casino
17 Resorts. I've been in this position a little over a year
18 now. I've been in the casino industry for more than 20
19 years. And I'm very proud to say, ten of those years
20 working for Mr. Trump.

21 Our company has gone from being one where all three of
22 our casinos in Atlantic City and our riverboat in Gary
23 operate independently and often at cross purposes to being a
24 unified company. Now with all four properties working
25 together, we have seen significant improvement in teamwork,

1 communication, and cost-savings. As you can appreciate,
2 none of these things could have happened without the support
3 and dedication of the 1,000 outstanding employees that work
4 here in Gary. More than one-third of this group have been
5 employed by Trump Indiana for more than five years. That is
6 unheard of. The dedication and loyalty is unheard of in
7 this industry.

8 We have made significant changes in our focus and our
9 operation during the past year. And as you all know, change
10 is never easy. I have found, however, that on each and
11 every visit our employees share a strong sense of optimism
12 about the future of our company, and they are enthusiastic
13 about constantly improving our guest service levels.
14 Whether I'm here to talk about casino changes, marketing
15 programs, or to enjoy a five-year anniversary celebration
16 with our employees, this commitment to improvement is
17 evident at all levels of our organization.

18 One of my primary goals in assembling a management
19 team -- as you're gonna meet here today led by Cathy Walker,
20 who's doing an unbelievable job -- was to ensure that we had
21 leaders in Gary that could help us transition to a cohesive
22 unit that was a part of the Trump family. To that end, we
23 have made exceptional progress in instituting employment
24 practices and other corporate procedures that are uniform
25 through all four properties.

1 Our employees in Gary have benefited from these changes
2 and have received improved benefit packages and new employee
3 training opportunities. You can also see unity and
4 consistency in our marketing and advertising efforts, which
5 now include brand identity campaigns, cross-property player
6 trips, and on-property signs marking the Trump family to all
7 of our guests.

8 Trump Indiana's new management team has taken the
9 property a new direction. Guest service improvement is an
10 important part of everyone's workday.

11 Changing the focus of operation coupled with better
12 marketing decisions has significantly improved our financial
13 performance over the past six months. This improved
14 financial performance has also given us an opportunity to
15 improve the quality of life for our employees. One example
16 is Patricia Hartdale, who's here today, a Gary resident who
17 has worked at Trump Indiana since its opening. Her job with
18 Trump just helped Patricia purchase a new car, send her son
19 to college, and she is recently purchasing a new home. This
20 is just one example of how everyone benefits from a stronger
21 operation.

22 Giving back to the community, as we're talking about,
23 plays an important role in all the Trump companies. I'm
24 pleased to say that since 1997, Trump Indiana has awarded
25 \$100,000 in scholarships annually through the Trump

1 Foundation. 20 Gary High School students receive \$5,000
2 each based on their academic achievements and community
3 involvement. Anticipating further commitment to our
4 surrounding communities, and our superintendent of our
5 schools, Dr. Mary Guinn has spoken to you earlier about the
6 benefits that has been provided to our local youth.

7 I mentioned earlier that change is never easier. But
8 with change, comes a learning experience, growth, and most
9 importantly opportunity for everyone at our Trump Indiana
10 Casino Hotel.

11 I'd like to thank you very, very much for allowing me
12 to appear before you today. Thank you.

13 MS. WALKER: Good afternoon, Chairman, Commissioners,
14 Executive Director Thar. My name's Cathy Walker and I'm the
15 General Manager at Trump Indiana.

16 Before I begin my formal presentation today, I'd like
17 to introduce you to the property management team. Most of
18 them are sitting right back there, and I'd like to ask them
19 to stand.

20 First, Mike Darley, our Vice President of Operations;
21 Mark Dedeaux, Director of Slots; Lance Allen, Director of
22 Table Games; Del Redd, Casino Controller; Amasa Colby,
23 Executive Director of Administration and Security;
24 Charolette Cook, Director of Human Resources; Bryan
25 Prettyman, Director of Marketing; Tom Hawks, Director of

1 Surveillance; Kenji Hall, Director of Hotel; Martha Langer,
2 Director of IT; Jim Karnuth, Director of Food and Beverage;
3 Bob Goodman, Director of Marine Operations; and Danella
4 Soeka, our Marketing Manager.

5 The most important asset of Trump Indiana is its
6 employees. These individuals are the heart and soul of
7 Trump. Our success and our future depends upon them and the
8 service that they provide to our guests. We employ
9 approximately 1,200 local residents. Over the past five and
10 a half years these individuals have earned more than \$150
11 million in wages and benefits. Our workforce as of December
12 2000, included 70 percent minorities and 61 percent
13 females. Almost 90 percent of our employees live in Indiana
14 with 82 percent residing in Lake County and almost 45
15 percent living in the city of Gary.

16 This past year we conducted an employee poll too. More
17 than 85 percent of our employees participated. We learned
18 that 13 percent of them were able to get off welfare, food
19 stamps, or other forms of assistance because of their job
20 with Trump. 55 percent are making more money than they did
21 in other jobs. 36 percent now enjoy health-care benefits
22 for themselves and their families that they did not have at
23 other jobs. And 30 percent have indicated that they have
24 learned new and more marketable skills since working for
25 Trump. 11 percent have purchased a new home or condominium

1 within the last year. 34 percent purchased a new car, and
2 25 percent have purchased a new computer. But I think most
3 importantly for all of us was that 23 percent of our
4 responding employees told us that they were able to send
5 their children to better schools, provide better daycare, or
6 to start to save for their children's education because of
7 their job.

8 Another commitment that we made when we were first
9 licensed was to continue to address and to increase our
10 purchases from local, female, and minority businesses. In
11 1997, the company established an equal employment business
12 and opportunity plan and a committee to help us achieve
13 those goals. Gary purchases for the year 1999 totaled \$19.5
14 million. For 2000, they were \$19.6 million. I'm proud to
15 report that for the year 2000, 13.2 percent of our qualified
16 purchases were from minority-owned vendors, and 4.4 percent
17 were from female-owned vendors.

18 During 2001, one of the things that the committee
19 focused on was trying to improve our female purchasing
20 efforts. In January 2001, along with our joint venture
21 partner, Majestic Star, we sponsored a business fair. More
22 than 150 persons attended that fair in spite of the snow and
23 bad weather. We attend purchasing manager meetings and
24 other vendor fairs in Indiana; and we're active participants
25 in local organizations, such as the chamber of commerce, so

1 that we may have an opportunity to meet and to target
2 vendors with product opportunity potential.

3 I'm happy to report that these efforts have helped us
4 expand the numbers and types of minority and female vendors
5 that we are using. Our marketing department alone during
6 the past six months have added seven new female and/or
7 minority vendors to our rolls. In fact, for the first six
8 months of 2001, we have achieved minority participation of
9 11.5 percent and female participation of 11 percent. While
10 your staff has not yet audited these numbers, I'm certain
11 you'll agree we've done a great job in improving our female
12 participation.

13 We also assist the city of Gary in numerous other
14 efforts. Two of those involve sponsorships in which we
15 donate hundreds of thousands of dollars each year. One is
16 the Gary Steelheads, who play here in the Genesis Center;
17 and the other is the Miss USA Pageant. A complete list of
18 all of our donations is available today from Ms. Soeka, who
19 has our fifth anniversary booklet with her.

20 Trump Indiana has also established a responsible gaming
21 committee. That committee is chaired by our vice president
22 of operations. The committee meets on a quarterly basis and
23 conducts and participates in educational and training
24 programs for both the public and the employees. The
25 committee is responsible for tracking our efforts,

1 developing collateral materials, and also for keeping
2 statistics on the number of underage persons denied access
3 to our casino.

4 We have also contracted with a third-party provider of
5 employees' assistance programs, because we recognize that
6 casino employees are susceptible to gambling disorders as
7 well. If needed, Trump employees receive assistance at
8 company expense for such treatment.

9 We've made great progress over the last year in
10 improving our financial situation. With the first six
11 months of 2001, we reported dividends of \$13.4 million as
12 compared to \$8.8 million in 2000. We have improved our
13 margins by implementing effective cost controls and a more
14 profitable marketing program. Additionally, we've changed
15 the mix and location of our slot machines and tables, and we
16 continue to evaluate our gaming product on a daily basis.
17 By doing this, we're able to broaden our customer base and
18 also to provide a greater variety of games.

19 Through June 30th of this year, we have spent over \$2
20 million on capital expenditures. These items include slot
21 machines and computer equipment, new carpeting in our
22 Crystal Room, new slot stools, and upgrades to our rescue
23 boats. In addition, we will be installing a new slot system
24 in the first half of 2002 that will cost in excess of \$2
25 million. We hope that that will help us better service our

1 guests and market to them.

2 Most importantly, however, and Mr. Pickus mentioned,
3 two months ago, along with our joint-venture partner,
4 Majestic Star, we began construction on a \$37 million garage
5 project. The garage will have 2,000 spaces, and we know
6 that it will improve our guests' experience. We have also
7 established a goal of spending 20 percent of those
8 construction costs with minority contractors.

9 Finally, Trump makes significant contributions to the
10 city of Gary, Lake County, and the state of Indiana through
11 its tax payments. From opening until July 31 this year, the
12 city of Gary received \$67.5 million. Lake County received
13 \$17.8 million. The state of Indiana received more than \$153
14 million. We also paid \$5.3 million in property taxes. We
15 believe that those tax revenues, when added to the
16 development agreement commitments that Mr. Pickus
17 referenced, has had an extremely positive impact on our
18 local community.

19 Finally, we believe that Trump Indiana's operation for
20 the past five years has satisfied all of the legislative
21 goals set forth in the statute when Indiana approved gaming
22 in 1993. Trump Indiana has attempted to comply with all
23 rules, laws, and regulations; and we will continue to do
24 so. We think that in the past year we have strengthened our
25 operation, and we are committed to continue on that path.

1 We are proud to be an active participant and major
2 contributor to the successful revitalization of the city of
3 Gary, and we're proud of the many individuals that make up
4 the Trump family.

5 I'd now like to introduce to you Mr. Donald Trump.

6 MR. TRUMP: Thank you very much, Chairman Vowels, Jack
7 Thar, Cindy Dean, and Staff, Commission.

8 I would like to maybe start by acknowledging a couple
9 of people in the audience. Senator Earline Rogers has been
10 here and with us from the beginning and we appreciate it.
11 She's done an amazing job with respect to Gary and with
12 respect to gaming.

13 We appreciate your being here, Senator.

14 State Representative Charles Brown, thank you very
15 much, Charles. We appreciate it.

16 And also Mayor Scott King, who I had the privilege of
17 hearing before. And Gwenn Adams is here representing the
18 mayor. And I appreciate your being here very much.

19 The fact is I have very little to say after all of the
20 numbers and the presentations, other than I'm very proud to
21 have been a part of what's taken place. It's been an
22 amazing experience. We've -- many of us stood on that site
23 five or six years ago; and people were saying, How can you
24 possibly knock down steel mills and factories where the
25 walls were abandoned but six-feet thick with steel and

1 concrete?

2 And it was a tremendous demolition job and a tremendous
3 building job. But it's something that's come out really,
4 really well.

5 I want to compliment Don Barden and Majestic Star.
6 We've had a great relationship with them for five years, and
7 we intend to continue that really very special
8 relationship. And I think that's one of the reasons that
9 we're really both doing very well.

10 I'm very, very proud of the job that Cathy's done. The
11 boat is up over 50 percent for the first six months of the
12 year, and our business has never been better. And we look
13 forward to being with you folks for many years, many years
14 to come. And, again, we want to thank you for everything.

15 And I really want to compliment Jack Thar. Because we
16 go through a lot of different things in a lot of different
17 places, but his professionalism is at a point that I don't
18 think I've seen before. So congratulations. I don't know
19 if that means anything coming from me but that's okay.
20 Thank you very much. We appreciate it.

21 MR. THAR: Thank you.

22 MR. TRUMP: And thank you. Thank you, Chairman.

23 MR. PICKUS: Thank you, Mr. Chairman and
24 Commissioners. That concludes our presentation. We are
25 available now or later, depending on what your agenda is,

1 Jack, for questions.

2 MR. THAR: We had as a part of your group -- is there a
3 Moses Steel?

4 MR. STEEL: Yes.

5 MR. PICKUS: We do have a couple other members of the
6 public who wish to address the commission.

7 MR. THAR: Since they were listed as a part of yours,
8 we'll progress through Moses Steel, then Lou Martinez, Dawn
9 Holiday, Christopher Morrow. We'll just move through those
10 four.

11 MR. STEEL: Good evening to the Commission, Senator
12 Rogers, Mr. Brown, Mr. Trump, Mr. Barden, Ladies and
13 Gentlemen.

14 I'm here as a citizen of this community. I'm a retired
15 steelworker with USX, and I was asked to just come and speak
16 about some of the good things that have happened since the
17 two corporations have been in our city. I am a retired
18 steelworker but yet just a bit into the entertainment
19 world. I, too, have been benefited from these two
20 corporations. I, too, have entertained in the Crystal
21 Ballroom and into the lounges of Trump and the Majestic
22 facilities. And I can't tell you how proud I am to know
23 that we have corporations here that will directly benefit
24 our community.

25 There have been so many things said today. Everything

1 that I'm probably gonna say has been said already. But I
2 just want to reiterate.

3 I want to reflect back in the 1980s, the late '80s and
4 the mid-'90s, when USX was going through a lot of things,
5 getting rid of people, laying people off. There were no
6 jobs for our young people in this city. I retired from
7 USX. I've seen a lot of changes in the steel corporation
8 and in the city.

9 I am a taxpayer. I have educated my children in this
10 community. I have taught in this system. My wife has
11 taught in this system. And we are directly involved in
12 getting our youth jobs. And I can't tell you how happy I am
13 to know that there is a facility that we can direct our
14 young people to after high school, who can go and apply for
15 jobs. Many times we've been in the grocery store, my wife
16 and I, and we have seen youngsters that we have taught.
17 They come and we ask -- the first question we ask is, What
18 are you doing these days?

19 And their reply was, I'm not doing anything. I can't
20 find a job.

21 Well, this was back in the late '80s and mid-'90s when
22 U.S. Steel had cut back and there were no more summer
23 programs to hire our young people into the mills to get them
24 through the summer.

25 And now came two corporations that we can look to and

1 have our young people go and apply for jobs. And at the
2 time they told me, I'm not doing anything; I'm looking for a
3 job, many, many times my wife and I have loaded our
4 ex-students up, put them into our car, and we take them to
5 the Trump facility for applications. And these same
6 students that we see now are telling us that, We are
7 gainfully employed. We have bought homes. We are sending
8 our children to school. Everything is a lot better.

9 So that's what it's all about. I'm just speaking to
10 what these corporations have done for this community. And
11 I'm certainly proud of it. All the things that you have
12 listened to this morning, and I know you're tired of
13 listening to a lot of things, but we want to keep these
14 corporations in our city. We need these corporations. We
15 need Mr. Donald Trump. We need Mr. Don Barden. And we are
16 here to urge you to please renew these licenses so we
17 continue the progress in our city.

18 Thank you.

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

20 The next person on the agenda is Lou Martinez.

21 MR. MARTINEZ: Mr. Chairman, Members of the Commission,
22 Members of the Staff, thank you for the opportunity to
23 provide our support and our vocal and visible support for
24 the renewal application for Trump Casino, and as you'll see
25 in the video a little later on, for Majestic Star Casino as

1 well.

2 I'm Lou Martinez, President of the Lake Area United
3 Way. I've been with the United Way organization since 1979,
4 and have been its staff president since 1995. I've also
5 served as a member of the Gaming Impact Study Commission
6 that the governor had a few years back representing the
7 social services group for that commission.

8 Let me start by saying I guess timing is everything.
9 And had this been held, had this commission hearing been
10 held a month from today, I would have been able to come
11 before you and say to you, in all hopes, that the Trump
12 management team is all wet. And I say that to you because
13 of the unique and creative way that the Trump Casino staff
14 is getting involved in the United Way in this year's current
15 campaign called "Dunking Directors."

16 Let me spend a little time talking about what they're
17 going to do. Cathy Walker and Danella Soeka have come up
18 with a game plan that said, If you contribute to the United
19 Way, you get a vote; and you get to vote for whoever we're
20 gonna throw overboard, as part of their annual -- or weekly
21 plan of "Rescue Randy." So someone from the Trump
22 organization is going overboard if they meet their goal.

23 Now if, Donald, Mr. Trump, would join in, we think that
24 would go way over the top. We believe that you might even
25 want to make a pledge or two.

1 MR. VOWELS: I think we could make that a condition of
2 the license.

3 MR. MARTINEZ: But it is a well-orchestrated plan, and
4 it is a well-defined campaign. It's fun. It's creative.
5 It's doing the right kind of thing, so much so the evidence
6 of that is, with just 25 percent of the pledges in right
7 now, they're at \$22,000 with a goal of \$30,000. So we look
8 forward to them exceeding their goal by an extreme amount of
9 money.

10 I want to thank the management team here that Cathy had
11 introduced earlier, because it's a management team all of
12 which have lined up and said, Look, if this thing is
13 successful, put my name down there. I'll be one of the
14 candidates that you can maybe throw overboard if I get the
15 right kind of votes. I've got to tell Cathy though that I
16 think they're encouraging the rest of their employees to get
17 Cathy in as the dummy to go overboard for that campaign over
18 there.

19 But we're encouraged by that. We look for some great
20 growth. And I tell you that because of the evidence of the
21 management team here, of their concern and their commitment
22 to human service conditions in Northwest Indiana. They've
23 taken it above and beyond. They are trying to do the right
24 kind of things, evidenced by the United Way campaign,
25 evidenced by the other efforts that they get involved with

1 in the local community, whether it's the Quality of Life
2 Council, The Voluntary Action Center, our board of trustees
3 at United Way, a variety of ways that the management team
4 from Trump has committed to this community. They are a good
5 neighbor. They are doing the right kinds of things to help
6 us improve the human condition and quality of life in
7 Northwest Indiana.

8 As Drew Klasik had said to you earlier, 24 percent of
9 the people that had never worked before came and worked at
10 the Trump Casino. I also had the pleasure several years ago
11 of working as the chairman of the Welfare to Work initiative
12 in Northwest Indiana, and that was at the advent of the
13 boats coming into Northwest Indiana. As chairman of that
14 committee, we noticed within the first years of the advent
15 of the boats a precipitous drop in the number of enrollees
16 on the welfare rolls in Northwest Indiana. It dropped from
17 12,000 to 9,000. Needless to say it's evidentiary that my
18 work is mitigated when people have a job. When people have
19 food, clothing, and shelter and are able to take care of the
20 immediate needs, it mitigates the need for the services and
21 programs of the agencies that the United Way funds in this
22 community.

23 So we're very, very thankful that they're here doing
24 their job, creating opportunities for people, helping
25 institutions and organizations throughout Northwest

1 Indiana. We ask for your support and your approval of the
2 gaming licenses for both Trump and Majestic Star.

3 Thank you very much.

4 MR. VOWELS: Thank you.

5 Dawn Holiday.

6 MS. HOLIDAY: Good afternoon, Chairman, Commissioners,
7 Staff, Senator Rogers, Mr. Trump, and Representative Brown.

8 My name is Dawn Holiday. I'm the Chair, CEO, and owner
9 of Indiana Lakeshore. We are a certified minority and
10 female business enterprise in the state of Indiana. And one
11 of the reasons I asked to speak today was to speak on
12 Trump's commitment in terms of participation of MBE/WBE and
13 Gary firms in operation of the casino.

14 In April -- in May of 2000, the first year, we became
15 the web development agency for Trump Casino. But I believe
16 their commitment began quite before then.

17 We have attended numerous vendor fairs throughout the
18 state. We began -- our introduction to the casinos was
19 Majestic Star and then continued to speak with all the
20 casinos in the state. And in our experience Trump Casino
21 was the only one that truly made an effort to ensure our
22 participation in the bid, the proposal, the quote, and then
23 the request for services. And I thought that was an
24 exemplary model.

25 Since then, we did receive the bid for the web

1 development site. But I really would like to commend the
2 efforts of Trump Casino in ensuring the participation rate,
3 especially Bryan Prettyman and Danella Soeka. Those are the
4 two individuals that we met.

5 And one of the things I wanted to bring out is that
6 before then, before our introduction, we had no prior
7 relationship with any of the Trump staff. We basically came
8 in to introduce our services just like we did all of the
9 other casinos.

10 And I stand here today to ask for your support on the
11 renewal of the license for Trump Casino.

12 Thank you.

13 MR. VOWELS: Thank you, Ms. Holiday.

14 Christopher Morrow.

15 MR. MORROW: I have a copy of my statements, if I may.

16 I'd like to welcome the commission to the city of
17 Gary. I'd like to thank you for the opportunity to speak
18 here on behalf of Trump Casino and the citizens of Gary.

19 I'm intimately involved with the community here in
20 Northwest Indiana. And, as I say, I am the self-annointed
21 chairman of rah-rah for Northwest Indiana, particularly
22 Hammond, East Chicago, and Gary.

23 My name is Chris Morrow. I'm Chairman of the Board of
24 the Mercantile National Bank located in Hammond, Indiana.
25 I'm also proud to say the only community bank that has

1 banking facilities in the city of Gary. I'm also chairman
2 of two other banks that our family and another family have
3 controlling interest with a total combined group asset of
4 over \$1.4 billion.

5 We have worked with the Trump organization for the last
6 two years, and we are proud to say that we have helped
7 finance both their corporate restructuring as well as the
8 bridge financing for the long-awaited parking garage. By
9 helping the Trump organization to restructure their
10 financing and begin garage construction, we have helped them
11 streamline their operation for additional improvements that
12 will not only enhance their facilities but also increase the
13 revenues. The revenues will increase, so does the city's
14 receipts, the county's receipts, and the state's receipts.

15 I am born and raised in the city of Hammond and been a
16 long-time, all-my-life resident of Northwest Indiana. I
17 know where we were in the '80s with the steel collapse. I
18 know where the city of Gary was just a short five years
19 ago. The city was burdened with debt, crime, loss of
20 businesses, and its population dropped considerably to our
21 southern communities. I'm proud to say that thanks to
22 gaming, and in particular the Trump Casino, the city of Gary
23 is making a great comeback.

24 The Trump organization has hired local employees and
25 local vendors such as myself and has extended a helping hand

1 to our community. Their top management is active in the
2 community, and their employees earn good wages and benefits
3 that help our local economy. The Trump organization has
4 been there for the Lake Area United Way and many other
5 agencies that provide human health services.

6 The Trump organization has provided the fuel for our
7 economic revitalization, taking their current dingy
8 industrial location and building a hotel and casino that
9 literally brightens the lakefront. The old industrial site
10 was not only dirty, it didn't provide public access to our
11 most important resource, Lake Michigan.

12 We have completed our first five years. There's more
13 work to be done. In addition, Mr. Trump and his
14 organization have done what he said he would do plus so much
15 more. Mr. Trump came with a promise to change our landscape
16 from industrial to entertainment. He did just that. He not
17 only brought gaming to us locally but he brought national
18 recognition with the Miss USA Pageant. Gary is now
19 highlighted on the news for bringing beautiful women and
20 national exposure to our lakefront. In the past the news
21 was all negative.

22 With gaming, the Trump organization has brought their
23 share of revenue to provide the needed funds for bond
24 repayment for the city projects, such as the Genesis Center,
25 Gary baseball, the new Gary public safety facility, new

1 roads, new sidewalks, other infrastructure, the Gary airport
2 maintenance facility hanger, the Gary Air Show sponsorship,
3 and more importantly the revenue to help the city of Gary to
4 become debt-free on January 1, 2000.

5 For a city that has no national or regional grocery
6 store, no multiplex movie theater, no "big box" store,
7 gaming has come and brought us resources to rebuild our city
8 and the future.

9 Mr. Trump and his organization have lived up to their
10 promises. Steel and manufacturing is still the life blood
11 of our communities providing much needed jobs and national
12 security through innovation and the backbone of the
13 Industrial Revolution. But gaming has provided our
14 day-to-day needs of infrastructure and a feeling of
15 accomplishment in a short five years.

16 Health and human service needs, the arts, and much
17 needed welfare-to-work opportunities.

18 Five years ago people from here and throughout the
19 state thought gaming in Northwest Indiana would fail,
20 particularly here in Gary, Indiana. People didn't
21 understand Gary. They didn't want to. I understand Gary.
22 Gary is a great city; and, in fact, it's the state's fourth
23 largest.

24 Thanks to the Trump organization, we are on the road to
25 success; and with your approval, for years to come.

1 Thank you.

2 MR. VOWELS: Thank you, Mr. Morrow.

3 MR. THAR: We're prepared to move into the Majestic
4 Star presentation.

5 However, Senator Rogers, at some point in time today
6 would you like to address the commission?

7 SENATOR ROGERS: Yes.

8 MR. THAR: Do you want to wait until after the Majestic
9 Star presentation?

10 SENATOR ROGERS: (Nodding head up and down.)

11 MR. THAR: Representative Brown, would you like to
12 address the commission at some point?

13 REPRESENTATIVE BROWN: Yes.

14 MR. THAR: Would you like to wait till after the
15 Majestic Star presentation?

16 REPRESENTATIVE BROWN: Sure.

17 MR. THAR: Then with that in mind...

18 MR. VOWELS: So we'll have the Majestic Star
19 presentation, Mr. Barden.

20 MR. BARDEN: Can I move this over to the center?

21 MR. THAR: If it will work.

22 (There was a pause
23 in the proceedings.)

24 MR. GRAND: My name is Bob Grand. And I'm a partner
25 with Barnes & Thornburg, and we've been the Indiana counsel

1 for Majestic Star since the beginning of this project.

2 You have before you our renewal license, and obviously
3 we request your favorable consideration.

4 I would like to introduce at the table, first, Michelle
5 Sherman, Vice President of Barden Companies; Mike Kelly,
6 Chief Operating and Financial Officer of Majestic Star
7 Casinos; and, of course, Mr. Don H. Barden, for a
8 presentation to request renewal of his license.

9 Mr. Barden.

10 MR. BARDEN: Thank you, Bob.

11 Chairman Vowels; Members of the -- honorable Members of
12 the Commission; Mr. Jack Thar; and Staff of the Commission;
13 Senator Rogers; Representative Brown; and my neighbor and
14 friend, Mr. Donald Trump. It's my pleasure to be here to
15 represent the Majestic Star on this occasion for the renewal
16 of our license.

17 We prepared a presentation that kind of gives an
18 overview of where we've been, what we've done, and where
19 we're going.

20 And with that, I'd like to tell you about our mission
21 statement. And our mission at Majestic Star is a commitment
22 to providing an entertainment gaming experience for our
23 guests, an enriching work environment for our team members,
24 and a good-neighbor relationship with our community.

25 Majestic Star commenced operations in June of 1996,

1 with our chartered vessel, which was rented from President
2 Casinos, as you will recall. It contained 26,000 square
3 feet of gaming. And, of course, we introduced our latest
4 and greatest new Majestic Star, which some of you witnessed
5 last night, in late 1997. Our new vessel increased our
6 gaming capacity to 43,000 square feet of gaming space, and
7 we can comfortably accommodate 3,000 passengers. We have
8 1,425 slots and 50 table games. It's 360 feet by 80 feet,
9 and it was designed by Guido Perla, a famous marine
10 architect engineer. The \$50 million vessel was built on
11 time and within budget.

12 Our financial highlights since our inception: We went
13 from 1996, of net revenues, Majestic gross -- or net
14 revenues of \$54 million to the year 2000, of \$118 million.
15 And our last trailing 12 months, we're at \$122 million; and
16 we expect that to exceed \$125 million for the calendar year
17 2001.

18 You may notice a dip in our cash flow in the year
19 2000. That was the effect of a couple of double whammies we
20 were hit with: No. 1, dockside gaming in Illinois, as well
21 as a horrendous December of winter weather, deep snows, and
22 blizzards. We're optimistic though that we'll be in full
23 recovery in terms of where we were by the end of this year.

24 The Buffington Harbor facility, which we developed in
25 conjunction with Mr. Trump as required in our license and

1 the development agreement, spent over \$100 million to
2 develop the Majestic Star/Trump Casino facilities. It's the
3 largest casino complex in the Chicago metropolitan area with
4 a total of approximately 3,200 total gaming positions. It's
5 the only Indiana site with two casino boats staggered and
6 staggered cruising schedules.

7 The part that we own jointly consists of a 100-acre
8 site with much room for expansion. We're only 23 highway
9 miles from downtown Chicago. We currently have 3,000
10 surface parking spaces. It's a high-quality entertainment
11 pavilion. For those of you who've been there, I'm sure you
12 recognize that it is of such quality. It's 90,000 square
13 feet. We have a 352-seat buffet, a 110-seat steakhouse,
14 four kiosks, bars, lounges, and a gift shop.

15 Our development agreement with the city of Gary -- and
16 this is what we signed on with the city with as well as
17 sanctioned by the Gaming Commission when we got the
18 license -- was that we were to invest \$116 million. We were
19 going to be committed to make economic payments aggregating
20 3 percent of our adjusted gross revenues; \$10 million of
21 off-site development commitment; and we would endeavor to
22 create 800 new full-time jobs. Our goal was to fill 67
23 percent of those jobs with city residents, 90 percent with
24 Lake County residents, and we endeavored to employ permanent
25 workforce comprised of 70 percent minorities and 52 percent

1 females. And we would establish policies to achieve the
2 goals of our MBE/WBE in accordance with Indiana gaming rules
3 and the state of Indiana law.

4 If you look to see what we were committed to in our
5 certificate of suitability versus what we actually spent
6 over the last five years, you will see that we were
7 committed to \$116 million in our certificate of suitability;
8 and we actually spent \$153 million, exceeding our commitment
9 by some \$37.6 million.

10 The city of Gary in economic incentives over the last
11 five years have received almost \$15 million in direct
12 payments from the Majestic Star. In our off-site
13 development category, Majestic and myself through Gary New
14 Century fully satisfied our obligation in September of
15 2000. We purchased approximately 190 acres of the land
16 adjacent to the Buffington Harbor property, which was over
17 and above what our actual commitment was, for a cost of \$25
18 million. Gary New Century is currently wholly owned by me
19 and is developing a multiuse facility, which you'll hear
20 more about in a moment.

21 Our employment statistics: We have 1,079 employees and
22 technically employ half of the Buffington Harbor staff of
23 180 for a total of 1,259. Indiana residents represent 89
24 percent; Gary represents 46 percent; minority employees are
25 73 percent; African-American, 62 percent in our facility.

1 Our purchasing practices: We actively support
2 minority- and women-owned businesses.

3 Video? Just holler video when you have one.

4 We have some video.

5 (A video was shown.)

6 MR. BARDEN: Okay. And with that, I'll ask for our
7 General Manager and Vice President to carry forward in our
8 presentation. Mike Kelly.

9 MR. KELLY: Thank you, Don.

10 As Don mentioned a few moments ago, one of our
11 objectives was to hire over 800 full-time employees at
12 Majestic Star. We, in fact, employ approximately 1,259
13 employees. As you can see from the statistics in front of
14 you, over 89 percent of all of those employees are residents
15 of Indiana, and 84 percent of those are residents of Lake
16 County.

17 With respect to our minority hiring, we're actually
18 very proud of our statistics. In fact, you may remember a
19 moment ago that we had a goal to hire 52 percent females and
20 70 percent from minorities. As you can see from the numbers
21 before you, we exceeded both of these percentages. We
22 currently employ 60 percent of our staff is female, and 73
23 percent is minority. Our minority employees are primarily
24 reflective of the diversity of the Gary metropolitan area
25 with African-Americans comprising over 62 percent of our

1 workforce, and Hispanics comprising over 9 percent of our
2 workforce.

3 Also our management team is very diverse. And I'd like
4 to just introduce a few of our members of management since I
5 do see them in the room. So if you'll give me a moment of
6 time, I see our Director of Finance, Brucetta McGhee; David
7 Wolf, our Vice President of Finance; Chareice White, Public
8 Relations Manager; Jimm Bjegs, our Director of Security;
9 Judith Talbott, our Director of HR; Marlene Spencer, our
10 Director of Cage Operations. I also see out there Mark
11 Bennett, our Director of Slots; Dominic Ricciardelli, our
12 Director of Table Games; our Director of Guest Services,
13 Sylvia Maisonet; our Food and Beverage Manager, Jennifer
14 Marko; Tamara Tolliver, our Assistant Director of
15 Marketing. Who's sitting out there? It's a little
16 difficult to see. Maria Bustos, Housekeeping Manager.

17 Everybody, who's out there? Oh, Jerry Potter, Director
18 of Surveillance. And then I see Janice Russell, our
19 Director of MIS.

20 As you can see our management also is very reflective
21 of diversity, and we're very proud of the team we've
22 assembled here at Majestic Star Casino.

23 Thank you, guys.

24 Moving for a moment to purchasing, we're very active in
25 supporting the minority purchasing goals of the commission;

1 and, in fact, we're very active in supporting minority
2 businesses. We are a founding member of the city of Gary's
3 Diversity Purchasing Council. We are an active member of
4 the Northwest Indiana Minority Business Council. We are
5 also a member of the Indiana Riverboat Purchasing Managers
6 Association, and we do conduct ongoing road shows. As
7 recently as just only two months ago we were down in the
8 Indianapolis area recruiting at the Black Expo as well. But
9 practices are one thing. Statistics speak another. So
10 let's see how we did.

11 Year 2000, which was our most recent fiscal year that
12 we completed, as you can see, we exceeded the state goal of
13 10 percent at 11.9 percent. And our women purchases were at
14 7 percent. How are we doing year to date through June of
15 this year? We're at 10.2 percent on minority purchases, and
16 9.1 women purchases.

17 We also required our joint-venture partner that is
18 developing the garage at Buffington Harbor to also match and
19 exceed these statistics. As a point of reference, while we
20 have calendar year 2000 up there, we're also proud to say
21 that we also met the minority statistics for calendar year
22 1999, and we also met them in 1998. And we're only one of
23 two casinos to have met the statistics for three consecutive
24 years in the state of Indiana.

25 Taxes: One of the things we generate at Majestic Star

1 is a lot of taxes. Since our inception through December of
2 2000, we have generated over \$145.5 million in direct taxes
3 to the state of Indiana, the county, and the city. \$88
4 million of that number was paid directly to the state in the
5 form of wage-earning taxes, admission taxes, and sales and
6 use taxes. With respect to local taxes, we contributed over
7 \$57 million to the city of Gary and Lake County through the
8 wage-earned tax as well as the admission tax and the
9 property taxes. In addition, we've reimbursed the state for
10 an excess of \$2.6 million for those fees that were utilized
11 to pay for the State Police that monitor our facilities here
12 in Gary.

13 For a moment I want to just talk about the admission
14 tax, because not only does that come back to Gary, but it
15 also comes back to other communities in Northwest Indiana.
16 Since our inception, over 14.1 million people have passed
17 through our doors. We have paid \$3.00 per admission or over
18 \$42.6 million in admission taxes. Unlike some of our
19 competitors in the southern part of the state, in the
20 northern part of the state all of the licensees pay the
21 taxes directly themselves. They are not passed on to the
22 customer. The city of Gary, of these admission taxes, has
23 received over \$14.2 million. Lake County has also received
24 \$14.2 million from Majestic Star's admission tax of which 25
25 percent has been allocated to support local governments in

1 non-casino towns. The Lake County Visitors and Convention
2 Bureau has also received over \$1.4 million of these taxes,
3 and the State Department of Mental Health has received over
4 \$1.4 million for the "Deal With It" program.

5 What has Gary been doing with some of the money? I
6 know Mayor King addressed the commission earlier today.
7 Well, with some of the money that's come directly from
8 Majestic Star this is what the city has earmarked some of
9 those dollars for: As you can see, for infrastructure; the
10 city has been repaving streets. They've been doing sidewalk
11 improvements, demolishing old and abandoned buildings to
12 clean up the areas and make it a little bit safer. We've
13 seen money devoted to education as well. There's been
14 municipal development, purchasing of police and fire trucks,
15 which the mayor spoke about earlier. Over \$3.3 million of
16 Majestic Star's tax dollars have gone to this area. Also
17 supporting and developing the Gary Airport, over \$2.5
18 million. Also, additional dollars have gone to the Genesis
19 Center, which we're in right now, over \$4.4 million to help
20 improve, enlarge, and modernize this facility. Also, one of
21 the things we've been doing with our tax dollars, over a
22 million dollars has gone to the YWCA here, and also \$1.1
23 million of Majestic's tax money was allocated to bring Miss
24 USA to Gary as well.

25 (A video was shown.)

1 MR. KELLY: As you can see, we have a lot of our team
2 members that are very excited to be at our property. We
3 view our team members as the company's greatest asset. It's
4 not just the brick and mortar; it's the people that work
5 there.

6 Just to recap for a moment, we do employ approximately
7 1,259 team members. This does include 50 percent of those
8 team members at Buffington Harbor. Over 89 percent are
9 residents of the state of Indiana. 73 percent are a
10 minority. 60 percent are female. And we have paid in
11 excess of \$114 million in salaries and wages since our
12 inception. Our annual payroll exceeds over \$27.2 million.
13 Our average wage without tips is approximately \$22,000.
14 When one adds tip income to this, such as our dealers and
15 food and beverage employees, that \$22,000 actually rises to
16 almost \$26,000; and if we were to add our benefits that we
17 pay to our employees our \$27 million becomes almost \$35
18 million as our annual payroll with benefits.

19 (A video was shown.)

20 MR. KELLY: As you can see again, we believe our team
21 members are our greatest asset. When we were putting
22 together our presentation today, one of the things we were
23 doing was asking our team members, What are you proud of,
24 and, What should we say?

25 And there was an overwhelming response of team members

1 that were at all levels of the organization that volunteered
2 to be here today. Instead, we've chosen to take a couple of
3 snapshots of people that came out and gave us their own
4 stories without any prompting from us.

5 One of the things that we're really proud of and the
6 team members are very grateful for as well are our team
7 members benefits. For those of you that may not be familiar
8 with what we offer at Majestic Star, we have a very
9 extensive in-house training program. We have our own
10 university known as University for the Stars. We do offer
11 traditional benefits, such as medical, dental, vision, life,
12 sick pay, vacation. We have a 401k plan, which you've heard
13 about today. We have a tuition and seminar reimbursement
14 program. We have quite a few members of our team in the
15 local colleges and universities, not only pursuing two-year
16 degrees, but four-year degrees and M.B.A. degrees.

17 We also have an employee program where we reward our
18 own employees for helping to bring family members in as well
19 as other coworkers in from other businesses to come in.

20 In 2000, we promoted almost 10 percent of our
21 workforce. And just new this year we launched something
22 that was rather unique in the casino industry; and to our
23 knowledge, we're one of only two companies nationally to do
24 this. We offer a quarterly bonus to every hourly employee
25 that works at Majestic Star as we successively pay certain

1 financial targets. We launched that program earlier this
2 year. Every hourly employee has, in addition to their wage,
3 the ability to earn up to \$1,200 a year or \$300 a quarter.
4 We had our first quarter in this program in the June
5 quarter. We met our bonus, and every employee at Majestic
6 Star received a bonus. There was a payout in excess of
7 \$60,000 to the hourly team members.

8 (A video was shown.)

9 MR. KELLY: As you may recall when Mr. Barden started
10 our presentation, one of the things we talked about was
11 being a good neighbor, because not only do we work here, but
12 we also live here in the community. And we are a company,
13 we believe, that has a conscience. Not only do we offer an
14 entertainment and gaming experience, but we promote social
15 responsibility.

16 All team members at Majestic Star are required to go
17 through ongoing alcohol awareness as well as responsible
18 gaming training throughout the year. We also display signs
19 throughout the casino as well as on all of our literature
20 promoting responsible gaming.

21 Our security officers consistently and diligently check
22 for underage people trying to board the boat. Last year
23 alone we checked in excess of 206,000 IDs. There were in
24 excess of 11,000 people that we believe did not have the
25 proper ID or no ID. We take our role very seriously.

1 We also participate in the Responsible Gaming Week that
2 all the casinos here in Indiana support. And we also
3 publish a gambling hotline number on all of our collateral
4 as well.

5 I'd like to take a moment and also tell you what we
6 think some of the members of the community think of us as
7 well.

8 (A video was shown.)

9 MR. KELLY: Again, the management of Majestic Star is
10 very active in the community. In fact, myself and many
11 members of my management team sit on a variety of
12 not-for-profit boards. Some of those may not be greatest
13 exposure. We take the road sometimes less traveled, but the
14 areas that need some assistance. And we have been involved
15 in Lake Area United Way; Boys and Girls Club; Northwest
16 Sickle Cell; and Gary Crisis Center, right here in Northwest
17 Indiana; the AIDS Walk in Chicago; and a very active member
18 of the chamber as well.

19 The company actually has established a charitable
20 giving program beyond its local commitment. In fact, our
21 development agreement had no commitment for local charitable
22 giving. However, Majestic Star, since our inception, has
23 voluntarily contributed over \$1 million to local charities
24 in and around the Gary and Lake County areas. We also
25 sponsor very high-profile events including the Women's Black

1 Expo; Cubs Caravan for Boys and Girls Club; the West Side
2 Theater Guild, which we heard a lot about earlier today; the
3 Sickle Cell Walkathon; the Lake County gun buy back; and
4 many, many more.

5 I'd like to also just introduce you to some other
6 community leaders.

7 (A video was shown.)

8 MR. KELLY: This is a list of some of the charities
9 that we've been very proud to be associated with during our
10 five years. As you can see the list is very long and very
11 varied. Again, these are the charities that have received
12 in excess of over \$1 million from Majestic Star since our
13 inception.

14 We've been talking -- or I've been talking about how
15 we've been doing over the last couple of years, where we've
16 been. But what's very important is also where are we going
17 as a company and what can we do for the future of Majestic
18 Star as well as Gary and the state of Indiana?

19 And with that, I'd like to reintroduce our Chairman and
20 CEO, Mr. Don Barden.

21 MR. BARDEN: Thank you, Michael.

22 All the things that we have achieved and accomplished,
23 especially as it relates to minorities and women in terms of
24 employment, in terms of upper mobility and promotions, it's
25 been great; and we have in most cases exceeded our goals.

1 But I'm here to tell you that that's not good enough as far
2 as I'm concerned. But we will enhance that, increase that
3 participation, because I think it's the right thing to do.
4 And that goes for employment, promotions, purchasing.

5 As it relates to the future, we talked earlier about
6 Buffington Harbor Parking Associates. That's the joint
7 venture between Trump and Majestic. With respect to the
8 construction, which is underway, I might say finally, as we
9 speak, we're constructing a 2,000-car parking facility.
10 Most of you know that that parking facility is sorely
11 needed. We have to walk several hundred feet to our
12 facility from our surface parking lot. It's very difficult
13 and very inconvenient for our customers. So this is
14 something that we should have done from day one that we
15 didn't do. Now we're trying to correct that. We think that
16 it will be much more convenient, and our business will
17 improve accordingly once that parking facility is completed
18 this spring. It's costing \$37.9 million including the cost
19 of the land and construction. We've already funded \$17
20 million of it, and the balance is already fully funded
21 through a loan of \$20.9 million. So we're looking forward
22 to putting that into operation. Had it been there last
23 December when we had the snow blizzard, I think it would
24 have saved us several million dollars in lost business
25 because it was just impossible to get to our gaming

1 facility.

2 Gary New Century: This is a project that I have a
3 public-private partnership with the city of Gary on and
4 Mayor King. We purchased 190 acres because since this site
5 was first discovered, when the former mayor, Tom Barnes,
6 took me out there to say, Is this a possibility for a site?
7 And I said, Yes. And our company did the environmental, did
8 the surveys. This was before anyone was on the scene making
9 proposals. At our expense, I might add, to prove the
10 feasibility of this location. First is the U.S. Steel
11 site. That did not have access or roadways or anything
12 else. So after a lot of hard work and an assignment of
13 people here working on this gratis, we determined that this
14 would be a good site. So it was my vision for the lakefront
15 to be reclaimed that inspired me to go this next step and
16 acquire the adjacent Lehigh property acreage for further
17 development.

18 We have quite a bit of the projects on hand on the
19 drawing board, which will include -- it may include hotels,
20 retail, entertainment venues. You may have noticed if you
21 were there that demolition has already started. Over \$3.5
22 million of demolition work is already underway, with about a
23 million dollars in environmental work already completed.

24 (A drawing is displayed.)

25 Our first phase will include a new hotel. You can see

1 just to the left here, that's our existing vessel. Trump's
2 on the other side. The city is planning to put a marina
3 here, but that will come after this is underway and after
4 we've made improvement to the harbor so the smaller boats
5 that will be in this marina will not get injured by the
6 tough waves of Lake Michigan.

7 This will be a walkway leading up to the ramps to our
8 facility, a promenade, if you will, that will run along here
9 as well as along here, so we can enjoy the beauty of the
10 water. There will be -- I think it's a 22- or 23-story
11 hotel that will be first class. Right here, connecting
12 directly, an amphitheater that will be located here in the
13 shadow area. 7,500 seats, hard seats, theater-type seats,
14 and 7,500 elan seats. This will be elevated.

15 And this area will be the exhibition center. I'm
16 sorry. Well, it says exhibition center. This is the
17 parking area for the exhibition center and other
18 activities. And the exhibition center and hotel and
19 amphitheater are all concentrated in this area.

20 And this will be the new highway that comes in that
21 will provide ingress and egress and additional parking for
22 all these other activities over and above what we're
23 building here in the new parking garage that we're
24 building.

25 That's a better overview of the entire site that

1 outlines what we've just described. Now you have to
2 understand that I think there's only about 65 acres included
3 in this first phase. We still have all this property here
4 that we're gonna temporarily use for parking. The plan here
5 is to dredge this out and to put condominiums and private
6 marina activity in this area after we get rid of Marblehead
7 or after the city does something with Marblehead in terms of
8 relocating them and their activity.

9 So this will be a tremendous site, and we own all the
10 way to this black line here. And there are other plans for
11 additional expansion of this activity.

12 And this shows the floor plan of the hotel and the
13 ballroom and shows the traffic flow and circulation. Of the
14 existing building there that you may have noticed, we're
15 using the first two levels of that existing building. A
16 first floor for restrooms and concession stands and the
17 second floor for private boxes and suites so people can
18 enjoy the amphitheater activity, boxing and other events
19 that we plan to have here.

20 Here is an outdoor swimming pool as well as an indoor
21 swimming pool that will be connected. And we're talking
22 resort-type swimming pool activity outdoors that flows into
23 the indoor pool for wintertime use.

24 So this total first phase of this project is over \$130
25 million that we are doing voluntarily with the help and

1 assistance and cooperation of the city of Gary.

2 These are some artistic views of somewhat how it will
3 look with the amphitheater. This is the harbor that you see
4 here. Here's the hotel and the convention center and the
5 amphitheater side by side.

6 We have spent well over a million dollars in
7 feasibility studies, marketing studies. Financial folks and
8 lenders have been here. So all the feasibility analysis
9 with respect to what we're planning on the hotel, the
10 exhibition center, and the amphitheater all came in
11 positive. So we're very encouraged by that. And hopefully
12 all these facilities in one form or fashion will be under
13 construction by springtime.

14 (A drawing is displayed.)

15 I'll move on to another segment of our future. As a
16 result of our success in Gary, we've been able to form a
17 subsidiary -- not a subsidiary company, but a restricted
18 subsidiary of our company that has entered into a purchase
19 agreement to buy three additional casinos: One in Tunica,
20 Mississippi; Blackhawk, Colorado; and Las Vegas, Nevada, in
21 downtown for \$149 million.

22 The Las Vegas property consists of a 638-room hotel
23 with five restaurants, 1,050 slots, and 25 table games. The
24 Blackhawk property consists of 586 slots, 6 tables, and a
25 restaurant/lounge area. And Tunica, it's a gorgeous

1 facility, as you'll see, has a 507-room hotel, 405 brand new
2 space parking facility, 1,215 slots, 34 table games and --
3 and hold that picture there for a minute -- and four
4 restaurants. Out here in this area behind here, we just
5 authorized the state of Mississippi and the equivalent of
6 their environment recreational department -- we turned over
7 how many acres?

8 MR. KELLY: 71 acres.

9 MR. BARDEN: 71 acres out of our some 125 for a park
10 and loading dock facility that will traffic people up and
11 down the Mississippi. And this will be the only location
12 that you can board on and off. And there'll be a park there
13 and other attractions and activities that we've already
14 exemplified our cooperation with the state of Mississippi
15 and the gaming authorities. They're very excited about us
16 coming there. And this is the crown jewel of the properties
17 that we are acquiring.

18 This -- we call it Majestic Investor for convenience.
19 There's no connection between Majestic Star in Gary,
20 Indiana, except for the reference in the name. It is
21 financed as a stand-alone company, and Majestic Star will
22 have no financial obligations whatsoever to the new
23 acquisition that we're making.

24 Why are we doing this? It will help us build upon the
25 success of our Gary property, and it will give our managers

1 room for expansion and upward mobility and promotion. It
2 allows us to continue to improve and retain talented
3 people. It gives us economy of the scale that we can have
4 major company and a major organization like many of the
5 other gaming companies around the country. We will enjoy
6 cost energies from operating four properties as opposed to
7 one property, which will make it better for all involved;
8 and it enhances our overall management structure, and it
9 also supports our Gary facility because we'll have access to
10 much more brain power and much more capital. And it
11 strengthens us, Majestic Star, as the largest
12 African-American-owned casino company, not only in the
13 United States, but as far as we know in the world.

14 So with that, we are most grateful for the faith that
15 you have put into us by giving us this license in the first
16 place.

17 I'll recap our accomplishments. We spent \$153 million,
18 \$37 million more than we had originally agreed to. We're on
19 schedule with all of our incentive payments to the city.
20 Our employment total is 1,259 employees with an annual
21 payroll in excess of \$27 million. We've exceeded our goals
22 for hiring women and minorities. We have met and are
23 exceeding our MBE and WBE purchasing goals. And I said
24 that's not enough. We're going to do better.

25 We're very active in the community, and we will

1 continue to be active in the community. We're proactive in
2 developing programs for compulsive gamblers. We're proud to
3 be the only casino company founded in Indiana that has grown
4 beyond the borders of Indiana to become a national gaming
5 company.

6 I'd like to take a moment to acknowledge this
7 commission for the faith it put in us in awarding us a
8 license five years ago. I'd like to acknowledge the city
9 council for cooperating with us every step of the way and
10 Mayor King in our public-private partnership. He's been
11 very cooperative; and without his leadership and the
12 council's leadership and participation, I don't think we'd
13 be where we are today in terms of the expansion.

14 I'd like to acknowledge Mr. Thar, who's been a tough
15 but fair regulator. And the commission should be proud of
16 the job that he's doing on your behalf.

17 And with that, ladies and gentlemen, we respectfully
18 request that our license be renewed.

19 Thank you.

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

21 Let's turn to Drew Klacik right now and the SPEA
22 presentation.

23 Mr. Klacik.

24 MR. KLACIK: Hello again. My name is still Drew
25 Klacik; and unless the tenure system's been overthrown, I'm

1 still an employee of Indiana University.

2 I will just briefly go over the compliance and
3 workforce issues. I suspect given like presentations you
4 don't want to hear the economic development stuff the second
5 time.

6 MR. THAR: The economical development stuff would be
7 identical because it incorporated both riverboats so if we
8 could just hear the first half.

9 MR. KLACIK: Okay. From a compliance perspective,
10 you're gonna hear much the same information you heard from
11 his presentation. The only difference is I rounded up; he
12 rounded down.

13 So, for instance, in project development, I believe
14 Majestic Star spent \$153.7 million, which I'm saying is \$38
15 million more than was required. The actual number was
16 \$37.7. I go -- after point five, I go up. About \$56
17 million of that was spent locally.

18 In employment, Majestic Star exceeded both the women
19 and minority goals. The actual women hiring goal was 52
20 percent. Currently they hire 60 percent females. The
21 minority goal was 70 percent. Currently, 73 percent of the
22 employees are minority. They have not achieved the
23 residency goals. The original goal was 67 percent Gary
24 residents. There are currently 46 percent Gary residents
25 hired by the boat. Lake County resident goal was 90

1 percent. Currently they hire 84 percent or have employed 84
2 percent Gary residents.

3 In total over the five years the average employment on
4 the boat was 1,215; and in the year 2000, the average -- or
5 the wages and benefits totaled \$38.7 million. Negotiated
6 incentives are also ahead of schedule.

7 We did a survey of the workforce just like we did for
8 Trump. And what we learned is that 46 percent was from
9 Gary, and 84 percent is from Lake County. 23 percent of the
10 people that responded to the survey were unemployed prior to
11 beginning work at Majestic Star. Almost one in four. 57
12 percent of those who decided to come to work at Majestic
13 Star were motivated either by more money or better
14 opportunity. Again, relatively consistent with Trump Casino
15 responses.

16 45 percent of all the people who were employed prior to
17 beginning work at Majestic Star and who responded to the
18 survey reported receiving a raise. The median or midpoint
19 raise, though, actually was zero, which kind of makes sense
20 because 45 percent received a raise; therefore, about 5
21 percent made a neutral transfer meaning the median raise was
22 zero. Since they've begun work at the boat, 71 percent of
23 the employees who responded to the survey have received a
24 raise, a median or midpoint raise. For those employees,
25 over the course of the time of their employment, was

1 \$3,000.

2 When we look at household income, which is the income
3 not just of the casino employee, but of all people in the
4 household, the median household income of those employed at
5 Majestic Star since 1996 has nearly doubled from \$12,000
6 family income to \$22,000. That is a much faster rate of
7 increase than the state; however, as with Trump, it still
8 trails the state average of about \$43,000 of median
9 household income. So remember 27 percent -- 23 percent
10 unemployed and faster-than-average growth of median family
11 income but still trailing Indiana's average -- or median
12 family income.

13 During the survey we also asked the employees about the
14 training opportunities they've received. 59.5 or basically
15 60 percent reported receiving -- of those who responded
16 reported receiving job-related training that specifically
17 related to what they do on the boat. About 13.6 percent
18 said that they received general-skill training which could
19 be pursuing a master's degree, bachelor's degree, high
20 school education, or just an individual class. About 13.6
21 percent said they received general-skills training paid for
22 by Majestic Star. 19.1 percent said they received
23 general-skill training paid for by themselves. Obviously in
24 some cases made possible because they actually have income
25 to spend now.

1 So basically that -- those are the parts of the
2 presentation that I think that you haven't -- that I know
3 you haven't heard before.

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

5 Any questions for Mr. Klacik?

6 Thank you.

7 MR. THAR: Senator Rogers, Representative Brown, we
8 would either ask for one or both of you to speak at this
9 time or take a break and ask you to speak when we come
10 back. Do either of you have a preference?

11 SENATOR ROGERS: Why don't you just take a break. I
12 wouldn't want fidgeting while I was talking.

13 MR. THAR: We'll take 15 minutes, which will put it at
14 about 3:30. Then we'll do them and then go to the members
15 of the public that have signed up to talk and then go to the
16 question-and-answer.

17 (A brief recess was taken.)

18 MR. VOWELS: We'll call the meeting to order again.
19 We're at the public-comment section regarding Trump and
20 Majestic Star.

21 And, Senator Rogers, now that we've had our break and
22 aren't fidgeting, if you'll come forward.

23 SENATOR ROGERS: Those comments come from the fact that
24 I was a schoolteacher for some 38 years, and so I know what
25 happens when people have to take breaks, and I know what the

1 attention span is like. So I just kind of thought I saw
2 that on some of the faces of the commission.

3 MR. DARKO: Can I still put two fingers up?

4 SENATOR ROGERS: Yeah, I think they still do that.

5 Good afternoon. And let me just say that how pleasing
6 it is for me to welcome you here and to meet again with
7 you. It's been a long time since I think I addressed the
8 members of the commission. We go way back. In fact, I go
9 back even further than you, because I happen to go back to a
10 time when this commission was just some words on a sheet of
11 paper as we drafted the first casino bill for the state of
12 Indiana. And I don't think that we could have, through
13 these years, had a finer group of people, more dedicated to
14 this industry than those persons who have served on this
15 commission, some of you since its inception, like David and
16 Ann and Tom and Don.

17 I remember you from back then, because I remember some
18 of your faces when we were out at Buffington Harbor, and I
19 think you were looking at Buffington Harbor in its infancy.
20 And that was when Don spoke earlier about the due diligence
21 he did on that site and how it looked in the beginning. And
22 some of you were kind of incredulous as to whether or not
23 that could really be turned into a place where we could do
24 our riverboat gaming. But as someone said today, I think it
25 was Greg Hahn with the Trump organization, the changes that

1 have occurred there have just been phenomenal and have far
2 exceeded our wildest dreams.

3 I'm going to try and be very brief. A lot of times I
4 have these hats that I have to shift. One is as a Gary
5 resident and the pride that I have in terms of what this
6 industry has done for our city. The other as a state
7 legislator. And some of the battles that we've had to
8 fight, Representative Brown and I have had to fight in
9 Indianapolis, as to this industry and its rightful place in
10 terms of what it has done for the state of Indiana. And
11 that sometimes is a very hard sell. I'd probably like to
12 borrow tapes from the Barden and the Trump organizations so
13 that the next time we're making a presentation to the senate
14 finance committee down there we can show them exactly what
15 the numbers would reflect and that might help us to get the
16 dockside gaming that we need to get in order to make certain
17 that this industry stays healthy.

18 But with those words said -- and just let me talk about
19 the industry as a whole in the state. I know we're doing
20 extremely well. I had an opportunity to talk to other
21 legislators from the Lawrenceburg area, the Evansville area,
22 down along the Ohio River, and we know that those folks are
23 successful and doing well. And those of us in Northwest
24 Indiana are particularly proud of the manner in which the
25 boats in this area work together. I saw Rick Mazer back

1 there from over in Hammond, and I am as familiar with that
2 operation in terms of being able to call Rick with concerns
3 of problems that I heard, as I am with the two Gary
4 developers.

5 And so there's nothing really negative that I can say.
6 You know, there's always, of course, room for improvement.
7 I think that some of the numbers as it relates to minority
8 utilization, some of those numbers certainly need to
9 increase. I think we need to be ever mindful of the fact
10 that the city of Gary drove this whole casino gaming process
11 down in Indianapolis, and we drove it based upon the fact
12 that we were trying to find jobs for this area because of
13 the downturn in steel and because we needed a revenue stream
14 for the city. And I think it was these two things that we
15 talked about that enabled us to get the ear of the Indiana
16 General Assembly. So people always wonder how Indiana,
17 being such a conservative state, could have casino gaming in
18 that state. And I think we have gaming in the state of
19 Indiana based upon the case that the then-mayor, Tom Barnes,
20 and the state legislative -- or the city legislative
21 delegation made before the Indiana General Assembly. We
22 made a case for the need for jobs and the need for a revenue
23 stream in the city, and I think the state heard us.

24 We didn't get the land-based casinos that we started
25 out trying to get; but we did get the riverboats, which have

1 certainly meant a lot in terms of revitalization of this
2 city.

3 As to the two licensees that are here, I certainly
4 appreciate their presence. I can remember that once we did
5 all of the hard fighting and laid the groundwork and the
6 city of Gary was out in front and, you know, we got the bill
7 passed, then we looked around for developers that would be
8 interested in coming to this city. And some of the
9 bigger-name developers decided to go around the city of
10 Gary. And we saw some of the bigger developers like a
11 Circus Circus maybe courting another city or -- I can't even
12 remember the names of some of the others that -- everybody
13 was going around Gary, thinking that Gary would not be the
14 place to come. In fact, I remember very specifically that
15 what Circus Circus said was that Gary, Indiana, is not the
16 place for -- we are a family-oriented company, and we know
17 that people with children would not want to come to Gary,
18 Indiana.

19 And so I'm just so proud that we had two companies that
20 wanted to come to Gary, Indiana. And those two companies
21 are represented here today by Don Barden and by Donald
22 Trump. I think they have done -- certainly delivered on
23 their promises for this city. They have people that work
24 within their organization that are just a phone call away.

25 I try very hard not to get involved with what they're

1 doing. I tell everybody, Listen, I don't get involved in
2 employer-employee relations, because, you know, that's just
3 a no-win kind of a situation. But I do try to keep my ear
4 to the ground and try to make certain that some of the
5 reasons why we're in this business in the first place in
6 this city and in this state is based upon the fact that we
7 wanted to hire the people of Gary, Indiana, and that we
8 wanted a revenue stream for the city so we can take this
9 money and turn it into other economic development projects
10 that would be good for the city.

11 So with that, I would just say to the commission,
12 again, welcome to the city. I certainly am in favor of your
13 renewing both of these licenses. This is the five-year
14 point. People kept asking, you know, Well, how are we gonna
15 make certain that these casinos deliver on what they
16 promise?

17 All of the data and the information that I've heard
18 here, they have delivered on their promises. They have more
19 than exceeded the numbers of jobs and the amount of revenue
20 coming in, and they have made some commitments as it relates
21 to the future. And so three years from today you'll have a
22 chance to look at them again, see whether or not they've
23 made good on those commitments. And if we can predict the
24 future by looking at the past, I'm certain that they'll be
25 before you again in three years having made good on the

1 commitments that they've made, not only to the city of Gary,
2 but to the state of Indiana.

3 Thank you.

4 MR. VOWELS: Thank you, Senator.

5 MR. DARKO: Senator, these hearings have been a
6 fascinating look at five years back. I'm one of the newer
7 members of the commission. I was not here when you all went
8 to Buffington.

9 Do I recall correctly that you were one of the prime
10 movers of the legislation to bring casino gambling to
11 Indiana originally?

12 SENATOR ROGERS: Yes. I have been referred to as the
13 mother of casino gaming for the city [sic] of Indiana, or
14 around here it was Earline the casino queen. And at one
15 time, you know, those were remarks that were made in
16 ridicule. But, you know, now I can say, Uh-huh, I told you
17 so. And as my grandson says, Na-na-na-na-na.

18 MR. DARKO: When did you first introduce legislation?

19 SENATOR ROGERS: In 1989. It was in 1988 that, you
20 know, the state law changed, which allowed us to have
21 gambling in this state. And at a meeting right across the
22 street at 401 Broadway with Mayor Barnes and members of the
23 legislative delegation -- I think Charlie was there.
24 Senator Caroline Mosley, who is deceased, was there. And
25 she filed a bill in the Senate in '89. I filed a bill in

1 the House in '89. And because it was a revenue-generating
2 piece of legislation, it was my bill that started to move.
3 And that first year we got 43 votes, just five short of it
4 passing in the House. And so it gave us a good start.

5 MR. DARKO: Well, you know, I asked that question. I
6 thought that was my recollection that you personally were
7 largely responsible for it. You know, quite honestly, a lot
8 of us from Indianapolis and probably further south sometimes
9 forget that Lake County is part of Indiana. And I know
10 that's a two-way street. Sometimes you wish you weren't
11 part of Indiana.

12 But you personally have had a lot to do with developing
13 an incredible addition, economic development engine for the
14 state of Indiana. And I think -- you know, I personally
15 want to thank you for that. When you hear the data that 75
16 percent of the patrons come from out of the state, 90
17 percent of the employees are within the state, you could not
18 have invented a better economic development machine, so
19 thank you.

20 SENATOR ROGERS: You're right. And we -- you know, we
21 talked and we said these kinds -- these were the kinds of
22 predictions we were making, except they weren't this. They
23 were about half of what we actually have now in terms of
24 revenue and where the people would come to gamble. And the
25 fact that we have exceeded our predictions, you don't get an

1 opportunity to watch something develop and come to its
2 fruition the way this has. And to date, you know, I just --
3 in terms of where we were and where we are today, it's more
4 than a dream come true.

5 MR. VOWELS: Thank you.

6 (Applause.)

7 MR. VOWELS: Representative Brown.

8 REPRESENTATIVE BROWN: Thank you, Mr. Chairman and
9 Members of the Commission and Mr. Thar and Staff. I have a
10 prepared statement that I'd like to read and I'll leave
11 copies with you.

12 Prior to getting to that, I'd like to -- Senator Rogers
13 gave you part of the history of our efforts to get gaming in
14 Indiana. She had the misfortune of starting out in a House
15 where we had a republican majority that was not in favor of
16 this type of legislation. And then she then had the
17 misfortune of leaving the House and moving to the Senate.
18 And then at that time we had a more favorable sentiment in
19 the House of Representatives, and for three years I carried
20 the legislation. And we were able to get it out of the
21 House. Then when I sent it over to her, she still ran into
22 that same roadblock of the sentiments of the Senate in not
23 favoring land-based casinos.

24 Ultimately, we broke that lock on the caucus, the
25 majority caucus in the Senate. Someone came up with the

1 idea, it wasn't my idea, about the riverboats versus
2 land-based casinos, and that we would spread it around. I
3 don't know how it is that the majority of our colleagues
4 felt that riverboats would be more palatable. I guess they
5 felt that the Mafia cannot swim.

6 But the sentiments were that they did not want that
7 influence, gaming influence, in the state of Indiana and
8 that is the wildest thing. But yet all of us now benefit
9 greatly from the industry that has really shined on the
10 state of Indiana.

11 It is in a spirit of cautious optimism that I speak to
12 you concerning the relicensure of Trump Indiana,
13 Incorporated, as well as Majestic Star Casino, LLC.

14 The citizens of Northwest Indiana and Gary deserve to
15 have their voices heard in the course of this license
16 renewal process for no other region of the state was in
17 greater need of the potential benefits of the casino
18 industry than ours when the industry was given its first
19 opportunities to invest in Indiana.

20 Many of the citizens I was elected to represent in the
21 statehouse have urged me to come before you today to urge a
22 renewed vigilance in the creation of economic opportunities
23 and social advantages for the citizens of Gary, Indiana.

24 I have vocally, publicly, and consistently supported
25 Indiana's casino gaming industry since its inception. This

1 support has always been predicated upon its role as a vital
2 economic development tool for our region of the state. The
3 very best of tools, however, is only worth having if it is
4 used.

5 What we have before us today is information that points
6 to some success by both Trump and Majestic Star in the areas
7 of minority and female business development. Clearly, both
8 of these riverboat operations are striving to meet the
9 commitments each made even before their licenses were
10 initially granted. In making a decision about renewing
11 these two owners' licenses, however, it is important that we
12 consider the degree to which they intend to maintain this
13 effort in the future.

14 The overriding message I want to convey to the Indiana
15 Gaming Commission is this: The Trump and Majestic Star
16 riverboats need to incorporate better hiring practices by
17 ensuring that the residents of our region, and mainly Gary,
18 Indiana, receive a higher percentage of the job
19 opportunities related to these two operations.

20 Economic development and job creation were key
21 foundation blocks in the decision to grant licenses for
22 these two riverboats. These goals are only worth achieving
23 if they are also tied to the hiring of local residents who
24 can best deliver the realities of job creation and economic
25 opportunity.

1 Permit me to exaggerate for the purpose of
2 illustration. Imagine the negative impact that would result
3 if the Trump and Majestic Star riverboats hired only workers
4 who were commuting each day from, say, Detroit.

5 (Mr. Barden raises his hand.)

6 REPRESENTATIVE BROWN: No offense to Mr. Barden.

7 It is not difficult to imagine how badly our area would
8 suffer. The current situation is not as severe as this
9 hypothetical case, but our city is certainly not benefiting
10 as much as it would be if more workers were hired locally.

11 Such a demonstration of good faith on the part of Trump
12 and Majestic will go a long way towards maintaining vital
13 support for Indiana's riverboat license owners. If it is
14 not sufficiently implicit in the current licensing
15 procedures, I would certainly welcome the opportunity to
16 work with the Indiana Gaming Commission, representatives of
17 these two licenses, as well as my colleagues in the General
18 Assembly to provide the necessary statutory guidance.

19 For far too long the citizens of Gary have shouldered
20 tremendous burdens as social crises and economic hardships
21 hit our region with a tremendous impact not seen anywhere
22 else in Indiana. Whether the measuring stick is education,
23 economic development, crime, or health care, it is a fact
24 that Lake County and Gary have been hit hard by the new
25 realities of the new century, a harsher set of realities

1 that belie a world seemingly less concerned about the plight
2 of the individual worker, the individual parent, the
3 individual student, the individual victim of crime, the
4 individual who has lost their freedom to dream of a better
5 tomorrow.

6 These maladies are not the result of a single casual
7 factor, and no one I know of expected the riverboat industry
8 to be the single answer to these complex social and economic
9 problems. But the proof is in the pudding, as they say; and
10 there is no doubt that the significant investment of
11 economic development dollars in our region has brought good
12 things to Gary and Lake County.

13 We can do better as a community to support those who
14 support us. And the owners of the Trump and Majestic Star
15 casinos can do better.

16 I must commend Mr. Barden for his management team that
17 is more reflective of the city of Gary and Northwest
18 Indiana.

19 Today they have an opportunity to signal their
20 intentions. I hope they will do so in a meaningful and
21 substantial way by committing to hire a greater number of
22 Gary residents in their casino operations.

23 Thank you for your consideration of my remarks. Also,
24 in closing, this is an aside. It has something to do with
25 today's hearing. But on an ongoing basis, I hear about the

1 commission meetings after the fact and see that there was
2 something that has taken place or that was voted on at your
3 commission meetings that negatively or positively impacts or
4 would have called for input by citizens that we are totally
5 unaware of. I have asked to be added to your mailing list.
6 I would ask you to consider a better means of letting the
7 wider community know when you meet and what is on your
8 agenda in the event that there are citizens that might want
9 to have input into your deliberations. Thank you very much.

10 MR. VOWELS: Thank you, Representative Brown.

11 (Applause.)

12 MR. VOWELS: The next person on the list is Wayne
13 Hayden. Mr. Hayden.

14 MR. HAYDEN: Mr. Chairman, Commission, Commission Staff
15 members, Ladies and Gentlemen, Mr. Trump, Mr. Barden, it's
16 an honor to be here. I'm the Deputy Executive Director of
17 the Gary/Chicago Airport. I'm here today to tell you about
18 the support that the Trump Casino and the Majestic Star have
19 given towards enriching the lives of the kids here in Gary,
20 Indiana.

21 Two years ago when I took the job as executive
22 director, I told Mayor King that I would not only ensure
23 safe operations at the Gary/Chicago Airport, but I would use
24 my military affiliation to give back to the community. As a
25 major in the Illinois Air National Guard and the 20-year

1 military career that I've had, it has been my honor to work
2 with the Tuskegee Airmen and other significant groups in
3 enriching the lives of kids in America. Excuse me. I get
4 emotional because I've had a blessed career. And once
5 again, it's an honor to be part of Gary, Indiana, and the
6 Gary/Chicago Airport.

7 Mr. Barden on two occasions paid tribute to the
8 Tuskegee Airmen. He saluted their efforts with the youth
9 aviation program that they've been involved in. This
10 summer -- there's three programs that I'd quickly like to
11 tell you about. The youth aviation summer camp where I had
12 20 kids from the city of Gary working at the airport. But I
13 took them on a summer camp where they toured the airport;
14 toured O'Hare; went to Lewis University, where I'm alumni
15 at; toured the campus and spent the night where they
16 experienced college life and took an introductory flight on
17 some private aircraft with instructor pilots. Then I took
18 them to Scott Air Force Base, where I'm assigned as a
19 commander in the Illinois Air National Guard, so they could
20 experience what a military career could offer them as per
21 college tuition or a full-time career.

22 Mr. Barden directed his staff, Chareice White and Jeff
23 Bauer, to assist me with funding for that. Five kids that
24 were on that summer camp out of twenty-three, two of them
25 are going active duty and three of them are joining the Air

1 National Guard for college tuition and benefits. Kids right
2 here from Gary, Indiana. And I think that's awesome that
3 that is ongoing.

4 Also, one of the kids is involved in the Gary Flight
5 Academy, once again with the Tuskegee Airmen where we teach
6 kids glider and power plane flights. He soloed two weeks
7 ago. That was from June to August. Now he's on his way to
8 get his private pilot's license. He's the first kid that
9 enlisted in my squadron and will be an aircraft commander
10 while he goes to SIU to study aviation flight.

11 The last program that's gonna be ongoing -- and I
12 already had a commitment from the Majestic Star staff --
13 will be the Young Eagles program where kids 7 to 17 will get
14 an introductory flight into aviation.

15 So once again, Mr. Chairman and Commission, the support
16 of the Majestic Star, the Trump Casino with the air shows
17 where I bring out a military recruiter -- and, Mr. Trump, I
18 enjoyed staying at your hotel again. I appreciate that --
19 has been outstanding. So please support them on renewing
20 their license and help us to serve you and give back to the
21 community. Thank you.

22 MR. VOWELS: Thank you, Mr. Hayden.

23 (Applause.)

24 MR. VOWELS: Next on our list is LaTonya Coralis
25 [phonetic].

1 MS. CORALIS: Hello everybody and good afternoon, all
2 distinguished guests, Mr. Trump, Mr. Barden. It's a
3 pleasure for me to be here today. It's truly an honor.
4 It's even more frightening than Great America. Okay.

5 But my name is LaTonya Coralis, and I am President and
6 CEO of Elegant Bouquets, a floral design and fashion company
7 that's locally based in Merrillville.

8 And I appear here today in favor of the Indiana Gaming
9 Commission. I love what they're doing. I have been gone
10 from this area for about 11 years, and I returned to the
11 area. I'm born and raised here, but I have been gone
12 traveling and everything. And I came back and so many
13 changes have occurred. I forgot how to get to Miller.
14 There was just so many new things that had come over that
15 time when I was gone.

16 Trump Casino Hotel and Majestic Star Casino which are a
17 part of my client base, but most importantly these entities
18 were my very first clients. I launched my company December
19 of 2000 with my first event at Majestic Star Casino, and the
20 opportunity has propelled my company into venue after venue,
21 where the caliber of guests and grandeur of events has been
22 tremendous and awesome, thus, continuing to elevate Elegant
23 Bouquets into more consistent opportunities.

24 And in closing, because I don't want to be before you
25 long, when anyone dares to go into starting a business,

1 that's a very, very scary thing. And all you want is an
2 opportunity, and that has indeed been afforded to me through
3 the Gaming Commission. And I am very, very indeed grateful
4 for it. Thank you.

5 MR. VOWELS: Thank you, ma'am.

6 (Applause.)

7 MR. VOWELS: Adams, Gwenn Adams.

8 MS. ADAMS: Good afternoon everybody. Commissioners,
9 Executive Director, Mr. Barden, and Mr. Trump.

10 It's been my pleasure to have been intimately involved
11 with this project for a very long period of time. Now when
12 you see statistics and you're talking about money that's
13 come back to the community, jobs that have been created, one
14 of the things I think these guys are being modest about is
15 their staff time. They've made available their almost
16 immediate executive staff to work on these projects, and I
17 cannot tell you how harrowing it's been from time to time.
18 But nobody gave up. Nobody faltered. We continued.

19 There is another situation that's here and that is
20 something that the Indiana Department of Environmental
21 Management has been looking for, and that is the conversion
22 of a brown field into new -- an adaptable kind of
23 situation. So we're doing that right now.

24 Senator Rogers was helpful in getting us Build Indiana
25 funds for remediation of this site, so that's underway.

1 Site preparation is underway. But we've had the senators
2 working very hard, and we've had Mr. Barden and Mr. Trump to
3 devote all of their staff time to this project. So if you
4 take a look at the cost of their staff time, the cost of
5 their time, and my time, then it's a worthwhile project.
6 And I do hope that you will see fit to renew both of their
7 licenses. We need them.

8 MR. VOWELS: Thank you.

9 (Applause.)

10 MR. VOWELS: Roosevelt Haywood. Roosevelt Haywood.

11 MR. HAYWOOD: Good afternoon, Chairman, Mr. Thar,
12 Commissioners, Mr. Barden, Mr. Trump, and Staff. I'm
13 Roosevelt Haywood, III, President of Haywood & Fleming
14 Associates. We are an insurance and commercial -- we're a
15 commercial insurance risk management firm located here in
16 the city of Gary.

17 I am proud to be a citizen of Gary for these past 50
18 years. I know you don't think I'm that old, but it's 50.

19 During my residence here, I have been involved in a
20 number of community activities, community organizations.
21 Just to name a few, I'm past president and current member of
22 the Miller Business Association; past president of 100 Black
23 Men of Gary; past board member of the Gary Chamber of
24 Commerce, still a member; current board member of the Gary
25 Urban League; current board member of the Leadership of

1 Northwest Indiana; as well as past president of the
2 Independent Insurance Agents of Northwest Indiana; and
3 finally, I'm a member of St. Timothy Community Church here.

4 For the past 17 years I've been an insurance
5 professional here in the city. And I would have to say that
6 the advent of the Majestic Star Casino and the Trump Casino
7 have been a plus. To give you an example, the employment
8 that it provides. Employed people buy insurance. Okay?
9 All right? The businesses, the contractors, the vendors
10 that does business with them, those businesses buy
11 commercial insurance.

12 My own agency, I have had the benefit to participate in
13 the insurance programs associated with the casinos. For
14 instance, the construction of the Trump Hotel. I insured
15 that. The venture, the joint venture of the riverboat
16 casinos, we were able to participate with a national broker
17 to get involved in that aspect of insuring the riverboats.
18 Mr. Barden's lakefront development project, I'm on that
19 risk. Prepaid legal with Majestic Star, I'm on that risk.

20 The riverboats have been what I consider a win-win
21 situation for me as a business person but, more importantly,
22 for the people of the city of Gary, because without them,
23 then my business would not be able to exist.

24 So in closing, I would like for you to definitely
25 consider renewing this economic engine for the city of Gary,

1 because without it, a lot of citizens, a lot of businesses
2 just would not have the same level, the quality of life
3 would not be here.

4 So I commend both casino operators, and I am sure that
5 in the future they will continue to do a great job.

6 MR. VOWELS: Thank you, Mr. Haywood.

7 (Applause.)

8 MR. VOWELS: Steve Flowers. Mr. Flowers.

9 MR. FLOWERS: Good afternoon, Commissioners,
10 Chairperson, and distinguished guests. I want to talk about
11 two things quickly. I want to talk about relationships and
12 opportunity. Going back into the mid-'90s, I can honestly
13 say I was one of the first vendors certified in the state of
14 Indiana. My colleagues and I saw an opportunity that with
15 gaming being cleared to come into our area, that we wanted
16 to be the first to clear the paperwork and become certified
17 vendors. And also along with, you know, that endeavor
18 clearing -- the enormous amount of paperwork getting cleared
19 to be the first to establish a relationship with the
20 casinos. I can honestly say my vendor -- my position was
21 the first one to have the -- I guess, the grand opening at
22 the casinos here in Northwest Indiana, Majestic Star.

23 Speaking of opportunity, you have to keep in mind after
24 the enormous amount of paperwork, it's very important as
25 vendors we have to establish some type of rapport with the

1 people who are coming in: With marketing, with general
2 managers, and so forth. So with the persistence of my
3 company, we were able to knock on the doors and set up
4 appointments and to submit proposals for these big
5 industries, and to my delight were able to establish a
6 working relationship and provide some services in events
7 planning and entertainment. And I can honestly say that my
8 company has really flourished big time. From '95 until
9 present, I've generated an enormous amount of revenue with
10 the opportunity of meeting these people and developing a
11 relationship and also establish some type of professional
12 response with them.

13 You know, I always -- one thing about my company -- you
14 know, I hate saying minority vendors because, you know, it's
15 always professional. We always provide top-quality
16 professionalism when doing business. In many cases your
17 last performance or your last engagements with casinos is
18 always a meaningful one because they always remember you.
19 And that fact with Majestic Star, I was able to not only
20 continue a relationship with them in the mid-'90s until the
21 present. It's been great. It's been fantastic. My company
22 has really grown tremendously. And, you know, my hat's off
23 to Majestic Star for their opportunity to allow my company
24 to thrive and to live the American dream.

25 And in closing, I want to just mention the words that

1 Michael Kelly shared with me at one of the events that I
2 sponsored a couple years ago. He said, You know, Mr.
3 Flowers, I know that you are a minority vendor, he said, but
4 you provide top-quality, professional service here. And
5 it's a pleasure doing business with you.

6 And my hat's off to both Majestic Star and Trump
7 Indiana for the opportunities that they have given me and my
8 company here in Northwest Indiana. Thank you.

9 MR. VOWELS: Thank you, Mr. Flowers.

10 (Applause.)

11 MR. VOWELS: We still have a number of people that have
12 submitted requests here. It appears that we'll be able to
13 move this along at a pretty reasonable pace with people
14 talking about two minutes. So I think from at this point
15 on, just so it's clear to the rest of the speakers, I will
16 limit everyone to two minutes at the podium.

17 The next person on my list is Robert Buggs. Mr. Buggs.

18 MR. BUGGS: Good evening to Mr. Thar and the rest of
19 the commissioners, Mr. Barden, Mr. Trump. My name is Robert
20 Buggs, a former employee of Buffington Harbor riverboats. I
21 started June 1st, 1996, until May 10th of 2001.

22 I'm here to speak not about my former involvement why I
23 was terminated but because of the hiring practices. What
24 I've prepared, since we're limited to two minutes, is a copy
25 for each of you to read from me.

1 Also, the two Dons in the back, I can't say too much.
2 But be that as it may, I would like to address some issues.
3 I was raised in Mississippi; and I always said, No matter
4 how thin a pancake, there's always two sides. My prepared
5 document -- I'm gonna try to make it very, very brief. And
6 it's about the hiring policies as agreed in 1996 as opposed
7 to 2001. The first page I will read and then I will be
8 finished. My sincere thanks to you for allowing me to voice
9 my concerns.

10 Did you know that approximately 97 percent of
11 African-American citizens hired by Buffington Harbor for
12 upper-management positions was systematically terminated
13 after the issuance of their gaming license in 1996? That
14 hiring of Gary minority contractors to major projects and
15 accounts with Buffington Harbor are practically nonexistent
16 when compared to non-minority contractors outside of Lake
17 County and the state of Indiana.

18 The persons that are responsible for this reside
19 outside of the state -- of Lake County and outside of the
20 state of Indiana. Now, for example, if I may, I will have
21 to mention a name, if it's permissible, to give an example
22 of what I'm talking about. The adverse consequences of this
23 hiring policy, which I objected to and questioned because of
24 the qualifications, this is just one example. A Mr. R.T.
25 Barnum was hired. He resides in Illinois. During his

1 tenure, this is what he thinks about the citizens of Gary.
2 He referred to the African-American citizens of Gary as
3 sons-of-bitches. In my presence he referred to a
4 42-year-old black female staff member as a gal, over my
5 objections.

6 This past Saturday I was invited to a reception for the
7 National Civil Rights Hall of Fame at Buffington Harbor
8 property. I was reminded upon 15 minutes after I was seated
9 I would be arrested and evicted from the property if I
10 didn't stay with my, quote-unquote, group.

11 So I won't go on because you have the information in
12 front of you. So I just want you to think about -- we've
13 talked about infrastructure coming to Gary. But one thing
14 we forgot about, the citizens of Gary itself, the impact
15 that it had on them. The economic stability, the job
16 security, that has not been addressed by the news media, the
17 city council, nor anyone that I saw here today. I worked at
18 Buffington Harbor, and the facts of which I speak are from
19 personal experience.

20 Thank you.

21 MR. VOWELS: Thank you, sir.

22 (Applause.)

23 MR. VOWELS: The next person on the list is Milton
24 Ward. Milton Ward. Okay. There he comes. There comes Mr.
25 Ward.

1 MR. GRIMES: Mr. Chairman, Members of the Commission,
2 my name is Douglas Grimes. You indicated Milton Ward was
3 the person to speak.

4 MR. VOWELS: Right. Okay.

5 MR. GRIMES: And I had received a letter from Ms.
6 Arnold that indicated we'd been granted five minutes. I'm
7 speaking for the Black Agents and Brokers Agency, Inc., of
8 Gary, Indiana.

9 And let me say at the outset, if it were left to me, I
10 would move the commission by acclamation to vote to renew
11 the licenses of Majestic Star Casino and Trump Casino. I
12 think that what you've heard today are glowing reports and
13 largely accurate reports. I don't think that there's anyone
14 in their right mind that would suggest that given the
15 benefits that have accrued to this community that you should
16 deny the license renewal. So I speak in favor of the
17 license renewal.

18 But it's just like anything else, anything that appears
19 perfect isn't. And that's the way it is in this community
20 with the boats.

21 I'm a lawyer, I'm a resident of the city of Gary, and I
22 represent the Black Agents and Brokers, a minority insurance
23 brokerage firm. BABA was awarded a contract to provide
24 insurance for the Gary riverboats. The contract was
25 terminated without notice. BABA has not been paid, and the

1 boats continue to count them against their MBE requirements
2 and commitments.

3 Currently the boats are committed to spending 10
4 percent of the dollar value of their contracts for goods and
5 services from minority-owned businesses and 5 percent from
6 women-owned businesses. The concern is that the use of the
7 single approach to measure MBE compliance is in -- in all
8 cases is deceptive and falsely inflates the benefits
9 reportedly received by MBEs; and it allows the boats, in
10 fact, to decrease their MBE commitment.

11 For example, my client, an insurance broker, receives a
12 commission that represents a small percentage of the total
13 premium paid to the insurance company providing the
14 coverage. The amounts in that coverage and that premium
15 amounts to several million dollars. However, the entire
16 dollar value of the premium is counted against the boat's
17 MBE commitment, when, in fact, in this particular case my
18 client receives less than 10 percent of the dollar value of
19 the premium. By counting the entire dollar value of an
20 insurance contract toward the MBE requirement as opposed to
21 the commission for other compensation received by the MBE,
22 the commission and the state of Indiana give approval to a
23 cutback in the boat's MBE commitment.

24 The point is that one size does not fit all when it
25 comes to the 10-percent dollar value commitment made by the

1 casino boats for minority contracts. And what we would ask
2 you to do on behalf of my clients, the only thing that we're
3 asking you to do is to review the method used by the Indiana
4 Department of Administration Minority Business Development
5 and take appropriate action to ensure that the MBE
6 commitments made by the riverboats are not reduced. That is
7 what we're asking you to do.

8 We fully support the riverboats and the efforts that
9 they are making, but there are areas that need your support
10 and your concern and be translated into some form of policy
11 that will ensure that the spirit of that legislation, which
12 is designed to help the economic development of small
13 disadvantaged businesses, is simply something other than a
14 slogan.

15 Thank you.

16 MR. THAR: May I ask you to wait a second. I'm sorry.
17 I didn't catch your name.

18 MR. GRIMES: Douglas Grimes, G-r-i-m-e-s.

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

20 MR. GRIMES: Thank you.

21 MR. THAR: Can you wait a second, Mr. Grimes.

22 MR. GRIMES: Yes.

23 MR. THAR: Thank you.

24 MR. GRIMES: I'm sorry.

25 MR. THAR: I just wanted to know how to address you.

1 The point that Mr. Grimes has made is accurate. I
2 don't know to what extent the Department of Administration
3 has utilized the definition of a broker or a contract
4 representative in its audits of the MBE/WBE numbers of
5 either of these boats. But his point, that a broker only
6 gets credit for the amount of premium dollar that goes to
7 the broker, is right. That's the way it should be. And we
8 will look into that.

9 And the reason is exactly what Mr. Grimes said. If
10 they pay a million dollars in premium and only 10 percent
11 goes to the broker, then you've got \$900,000 worth of
12 benefit that could have gone to other MBEs or WBEs that do
13 not get counted if the whole premium goes in. Now if it was
14 a minority insurance company that, in fact, took the whole
15 risk for that premium, then they would be able to count it
16 all. But the fact that they buy the insurance through a
17 brokerage agency that is a minority or women's business
18 enterprise gives them credit for that amount of business
19 that that company actually does with the boats.

20 So we will look into that; and your point was well
21 taken, Mr. Grimes. Thank you for bringing that up.

22 MR. GRIMES: And we appreciate your comments, and we
23 also appreciate the fact that your staff has been very
24 helpful to us with regard to this issue. And we look
25 forward to meeting with the administrative staff for further

1 discussion. Thank you.

2 MR. VOWELS: Thank you, sir.

3 Next on the list is Clare Fauke. Is that correct?

4 Clare Fauke.

5 MS. FAUKE: Thank you. Good afternoon. For the record
6 my name is Clare Fauke, F-a-u-k-e. And I've prepared a
7 five-minute statement.

8 I represent about 14,000 hospitality workers for the
9 Hotel Employees and Restaurant Employees Union, Local 1.
10 I'll try to keep it brief, but again I've prepared five
11 minutes.

12 We also represent about 1,500 workers in the riverboat
13 casinos. We're currently in contract negotiations at all of
14 the Lake Michigan properties except for Horseshoe.

15 I'm here today to express concern that Don Barden,
16 owner of the Majestic Star Casino, has never been thoroughly
17 investigated by the Indiana Gaming Commission. I bring
18 these concerns to you because while conducting research on
19 the gaming committees operating along Lake Michigan, I found
20 no evidence of a careful investigation of Barden's finances
21 or suitability in any of the IGC materials. After
22 requesting all the information that the IGC had gathered in
23 its licensing investigation for the Majestic Star, the
24 Indiana State Archives sent me a large box of all the
25 materials that they held relating to the casino. However,

1 virtually all of these materials related to President
2 Riverboat Casinos of St. Louis, and few covered Barden.

3 I then closely examined staff reports from both the IGC
4 and the Center for Urban Policy and the Environment. The
5 reports reveal that Barden was initially approved
6 essentially as a non-operating partner with an experienced
7 casino operator. Barden and President each owned 42.5
8 percent of Barden/PRC Gary, LLC, while the remaining 15
9 percent was to be owned by local investors.

10 The initial 1994 IGC investigation of the group's
11 management structure, financial strength, and suitability
12 focused primarily on President. The report notes, quote,
13 Mr. Barden has no gaming experience and will not be involved
14 in the day-to-day operations of the riverboat. His function
15 will be with the land-based development portion of the
16 project, end quote.

17 According to the group's application to the IGC, Mr.
18 Barden would provide his experience as a developer on the
19 land-based development portion of the project while
20 President would provide its gaming experience and most of
21 the financing.

22 The top management of Barden/PRC Gary all held
23 equivalent positions in President, and the investigative
24 team concluded that President would be capable of managing
25 the casino based on the company's gaming experience. The

1 report documents the IGC's extensive research into the
2 financial condition of President Casinos. In fact,
3 according to President's agreement with Mr. Barden and with
4 the city of Gary, President would contribute virtually all
5 of the group's start-up costs.

6 The IGC's investigation of the unissued group's credit
7 standing cites President's total assets, operating cash flow
8 for the past year, President's main bank, borrowing history,
9 amount of public debt, and debt-to-equity ratio. However,
10 there is no documentation that any of Mr. Barden's
11 businesses were thoroughly investigated for suitability or
12 financial health.

13 The report states, quote, No information is available
14 about Barden Communication's financial condition, end quote.

15 Based on this investigation the IGC awarded Barden/PRC
16 Gary a certificate of suitability to operate a riverboat
17 casino in December of 1994. An examination of the
18 resolution and transcripts from subsequent IGC meetings
19 indicates that Barden then emerged as the sole owner and
20 operator of the Majestic Star after several changes in the
21 ownership structure.

22 In May 1995, six months after the certificate of
23 suitability was awarded, President Casinos withdrew from
24 Barden/PRC Gary and transferred its ownership interest to
25 Mr. Barden. Mr. Barden agreed to lease President's boat,

1 but otherwise ended his relationship with President.

2 In June of 1995, California billionaire Marvin Davis
3 agreed to acquire a 40 percent stake in the casino group.
4 Davis had no prior experience owning or operating gaming
5 facilities. He and Mr. Barden informed the IGC they would
6 manage all non-gaming activities and planned to hire an
7 experienced operator to run the boat.

8 Despite these promises, Mr. Barden has since used his
9 own company, Barden Management, to run operations on the
10 riverboat. The IGC awarded Barden another extension of the
11 certificate of suitability on September 30th, 1995. Weeks
12 later, Davis backed out of the partnership leaving Barden
13 with 85 percent ownership of the casino.

14 At the October 5th, 1995, meeting, IGC meeting, Barden
15 announced that he was looking for a partner and he never
16 found one.

17 Barden's certificate of suitability was extended for
18 the fourth time in January 1996. At this meeting Barden's
19 new management team announced plans for the riverboat, which
20 was to be, quote, Controlled singly by Barden. And I quote,
21 Barden's current intention is to complete the project with
22 his own funds and without a substantial equity investor, end
23 quote.

24 The IGC approved this plan and Majestic Star, LLC, was
25 born.

1 Then in the spring of 1996, only a few months before
2 the casino was to open, Barden took control of the 15
3 percent share that was to be held by local investors.
4 Despite multiple changes in the ownership structure, the IGC
5 awarded Barden a five-year riverboat owner's license as full
6 owner and operator on June 3rd, 1996.

7 My examination of both the investigation materials for
8 the original ownership group and transcripts of the IGC
9 meetings held between the issuance of the certificate of
10 suitability and the five-year riverboat owner's license
11 produced no evidence that the IGC had conducted a full
12 investigation of Barden as sole owner and operator of the
13 Majestic Star.

14 Moreover, I assume it would have been impossible for
15 the commission to complete a thorough investigation during
16 that time taking into consideration the number of changes
17 made to the ownership structure within the course of that
18 year. Furthermore, Majestic Star is on the brink of
19 acquiring three casinos in Colorado, Mississippi, and
20 Nevada. This potential transaction, which may have a
21 substantial impact on the company's operations and other
22 commitments in Gary, is yet another reason we are
23 recommending further investigation before proceeding with
24 Majestic Star's license renewal.

25 To summarize, in spite of our research, we have not yet

1 seen evidence that the commission completed a thorough
2 investigation of the financial health of the Majestic Star
3 and the suitability of its owner and top management. Until
4 such an investigation is completed with supporting documents
5 made available for public review, we recommend that the
6 commission delay this license renewal.

7 Thank you very much, and I'll take any questions.

8 MS. BOCHNOWSKI: Are you aware that personal financial
9 information is always in a confidential report?

10 MS. FAUKE: Yes, I'm aware that -- yeah.

11 MS. BOCHNOWSKI: We do not make that available.

12 MS. FAUKE: Yeah, that's what I was told. But there's
13 no evidence that this information was even compiled by the
14 IGC.

15 MS. BOCHNOWSKI: Well, that's because it's
16 confidential.

17 MS. FAUKE: And even in the reports that I studied from
18 that initial investigation, it said no financial information
19 was available about Barden's companies. So that would lead
20 me to believe that that information did not exist.

21 MR. DARKO: May I ask, is your organization recognized
22 as a bargaining agent at Majestic Star?

23 MS. FAUKE: Yes, it is.

24 MR. DARKO: And the second question: Would you be in
25 favor of us denying the request to continue the license if

1 it meant closing the casino in a couple weeks?

2 MS. FAUKE: No, we're not asking --

3 MR. DARKO: Thank you very much.

4 MS. FAUKE: We're not asking to deny the license.

5 We're simply asking for a more thorough investigation or the
6 commission producing evidence that that investigation had
7 been completed.

8 MR. VOWELS: Did you review any of the other casinos as
9 far as what the IGC's investigation revealed?

10 MS. FAUKE: No.

11 MR. VOWELS: No?

12 MS. FAUKE: No. We haven't gone into that much detail
13 with any of the other properties.

14 MR. VOWELS: Well, my question would be as far as what
15 you've seen with Mr. Barden, have we done anything different
16 with Mr. Barden than we did with Mr. Trump?

17 MS. FAUKE: I'm not aware of that. No.

18 MR. VOWELS: Okay. Have you looked at any of the other
19 licenses that --

20 MS. FAUKE: Well, however we -- well, we're interested
21 in Mr. -- in Majestic because --

22 MR. VOWELS: I understand. I understand that. I guess
23 my question to you is, have we done something differently
24 with Mr. Barden than we did with the other boat licenses?

25 MS. FAUKE: I don't know. But I know that when Trump

1 was licensed at the same time, it was the original group
2 that had applied that got the license as opposed to Mr.
3 Barden, who was part of an ownership group that included
4 President Casinos. And then with a certificate of
5 suitability, he went on to be awarded the full ownership
6 license.

7 MR. THAR: May I ask you why it is that you think Mr.
8 Barden has not been investigated thoroughly, and why is it
9 that you are saying that he should be? What is the
10 rationale behind your statement?

11 MS. FAUKE: The rationale is that I have not seen any
12 evidence that this investigation occurred. I don't know why
13 that would be. And as this is a highly regulated industry,
14 it would make sense that that information is available to
15 the public, and that's why we're concerned.

16 MR. THAR: A good portion of the history that has been
17 put forth by Ms. Fauke is accurate.

18 MS. BOCHNOWSKI: That's true.

19 MR. THAR: Particularly that it was originally
20 President Riverboat Casinos that was going to be the gaming
21 operator. The President Riverboat Casinos got out. It's
22 also accurate -- what was left out was that President
23 Riverboat Casinos got out because they got in financial
24 trouble and could no longer put any money forward for this
25 project. Mr. Barden stepped forward and said that he would

1 go and find -- he was already an equity contributor
2 representative himself. At that point in time, Mr. Barden
3 had already been substantially investigated as a substantial
4 owner. And since, as you indicated, he owned over 40
5 percent, there is a substantial investigation on anybody
6 that owns over 5 percent. He had submitted a personal
7 Disclosure Form 1, which covered everything from where he
8 had worked over the last 25 years, what his net worth was,
9 what his present investments were, a complete financial
10 picture, and that had been done. That has never been
11 disclosed. It's never been disclosed with regard to any
12 substantial owner of any casino in the state of Indiana.

13 It was after that that Mr. Barden went to Mr. Marvin
14 Davis and asked him if he would like to invest. It was
15 accurate that Mr. Davis had first indicated yes, and then
16 indicated no. Mr. Davis backed out.

17 Mr. Barden stepped forward and said, I will finance
18 this out of my own pocket. And it was confirmed at that
19 time that he had sold his interest in a cable company. It
20 was either \$100 million or \$110 million. I forget which one
21 it was. We did a complete financial investigation, which
22 continues to this day, concerning how much of that went to
23 taxes, how much of that is going to business investments,
24 how much of that remains.

25 We have done a complete background with regard to Mr.

1 Barden concerning any criminal record, which there is none;
2 where he has lived; who his associates have been. That
3 occurred five years ago. It continues as it's being renewed
4 today.

5 We cannot disclose information concerning bank
6 accounts, investments, home addresses, children, Social
7 Security numbers. We don't with regard to anyone. We don't
8 with regard to Mr. Trump. We don't with regard to the
9 Kirshner organization that is involved with the Hyatt and
10 another one of our riverboats. Very simply because people
11 like this in this day and age with identity theft,
12 kidnappings, extortions are too vulnerable.

13 We greatly appreciate the fact that you've stepped
14 forward and brought this as a concern, but I wish to inform
15 you that this commission has never neglected its duties to
16 have Mr. Barden investigated by the Indiana State Police and
17 at the time he was initially investigated, the Internal
18 Revenue Service and the Indiana Department of Revenue. We
19 were confident then and are confident now that Mr. Barden is
20 fully suitable as an individual to be a substantial owner of
21 a casino in this state.

22 We're aware that Mr. Barden, instead of walking away
23 from the deal when the primary operator went into almost
24 bankruptcy, stepped forward and said, I will do this myself;
25 and if I don't get a gaming partner, I will acquire gaming

1 expertise through people that I will hire.

2 And he did at the time hire the gaming management
3 people from the Showboat Casino that was going to go into
4 business in East Chicago at the time. That was subsequently
5 turned over to Mr. Kelly, who has experience with
6 Fitzgeralds, and has come forward to be his general
7 manager. And people that are in his management staff as
8 directors, as with all riverboats, have all undergone what
9 we call a Full Disclosure Form 1, the highest background
10 investigation we conduct of all of them.

11 So I'm sorry that you don't find that our records
12 accurately reflect what has happened. Mr. Barden was an
13 unusual situation. But I can assure you, as can any member
14 of this commission, background investigation with regard to
15 Mr. Barden, particularly since he's being renewed now, has
16 been reviewed rigorously, as has been with regard to Mr.
17 Trump or any other casino owner in this state.

18 MR. VOWELS: Ma'am, I mean, my concern is that we
19 answered your questions. There are some things that are
20 confidential. I know more about Mr. Barden and Mr. Trump
21 than I feel comfortable knowing.

22 And we are a citizen commission, and I drove up here
23 from Evansville yesterday and spent a lot of the evenings
24 last week reviewing the Fed Ex'ed materials that come to me
25 daily at my office. And we get \$50 for being here today

1 while this industry brings in millions and millions a year.
2 And I guess when you had said that these weren't thoroughly
3 investigated, it kind of made my blood boil; but you are a
4 citizen who has a right to come in front of this commission
5 and question us. And if we are strong in our position, we
6 shouldn't be worried about somebody disagreeing with us and
7 calling us on the carpet. And I'm glad that you did. I
8 want to feel that you feel that we have addressed your
9 concerns. I would like to show you these red books. They
10 don't put the nice little covers on them that they used to.
11 And it says "Confidential" on there. It's interesting
12 reading. And I can tell you from talking to the other
13 commissioners over the last eight years of being on this
14 commission, when we received piles and piles of information
15 from the very beginning, we all opened up this one first.

16 MS. BOCHNOWSKI: Yes.

17 MR. VOWELS: But that's where the answers are.

18 MS. BOCHNOWSKI: But at the end of the hearing we
19 always turn them back in. We don't keep these in our
20 homes. This is very private information.

21 MR. VOWELS: And it has to be that way so they know and
22 they can have the utmost confidence that the questions that
23 are asked of them that are incredibly personal will stay
24 confidential. Because if these were public records, they,
25 No. 1, wouldn't answer the questions, and we wouldn't have

1 the quality of gaming companies in this state that we do.

2 But I guess my question to you is, do you have any
3 other questions or other concerns or does that help you in
4 any of your concerns at all?

5 MS. FAUKE: Well, the answer that you've given me is
6 very similar to what I've received from other staff of the
7 commission, that this is confidential, private information
8 and I understand that. I just haven't seen -- and I've been
9 digging pretty deeply. I haven't seen any document, even a
10 paragraph, that says, We have reviewed this information and
11 we have concluded that Mr. Barden is suitable.

12 I mean, I'm sure you understand when I read that report
13 saying there's no information available about Barden
14 Communications that that surprised me and that it led me to
15 believe that that information --

16 MS. BOCHNOWSKI: Have you looked at the transcripts of
17 the hearings?

18 MS. FAUKE: Uh-huh.

19 MR. VOWELS: And where did you see that, that there was
20 no information?

21 MS. FAUKE: That was in one of the reports that was
22 issued in December of 1994 --

23 MR. VOWELS: Okay.

24 MS. FAUKE: -- by the -- it was either the IGC staff or
25 the Center for Urban --

1 MR. VOWELS: I don't know, because I recall back then
2 and I recall spending night after night looking through lots
3 of materials on these companies including Mr. Barden. I
4 don't know where that line comes from; and it's certainly
5 not correct from the things that I have seen.

6 But, again, I appreciate you coming in front of us,
7 because as a person in your position and as a citizen, you
8 have every right to stand here in front of us and ask us
9 these questions. And I feel comfortable being able to tell
10 you that, yes, we did do an accurate background check.

11 At \$50 a day, I'm not interested in giving these
12 licenses to someone that I don't feel comfortable with.
13 They say everybody has their price. I don't know what I
14 would get to go to prison; and I'm not interested in doing
15 it at \$50 a day, I can tell you that much.

16 So I would love to be able to tell you everything that
17 we know, but we wouldn't know it if these people knew that
18 we were going to make it public. And I sit here and just
19 hope that we can somehow gain your trust in this. But it is
20 your right to ask us and call us on the carpet on this.

21 Mr. Barden.

22 MR. BARDEN: Yes, Mr. Chairman, I just wanted -- maybe
23 the young lady had the wrong name. Barden Communications
24 was the predecessor company to Barden Cable Vision, and the
25 name was changed and it was dissolved in the '70s and it

1 became Barden Cable Vision. Maybe that will be helpful.

2 And if you'd like some information about that, you can
3 call me personally.

4 MS. FAUKE: Okay. I will do that.

5 MR. VOWELS: All right. Anything further then? All
6 right. Thank you, ma'am.

7 MR. BARDEN: As long as it's not for a raise.

8 MR. VOWELS: The next person on my list here is Jesse
9 Smith.

10 MR. SMITH: Good afternoon, Commissioners, Mr. Thar,
11 Mr. Barden, Mr. Trump. I'm here -- I'm somewhat -- and I
12 received a lot of clarification. My question goes back to
13 the original application where 15 to 20 percent ownership in
14 each casino is concerned. I'm also -- I want to know when
15 the commission granted Trump Casino to go public, because it
16 was my understanding -- and I attended all of the
17 hearings -- that one of the requirements for the original
18 licensing was that you use your own money. And when you go
19 public, you most certainly aren't using your own money.

20 I've heard how Mr. Barden got involved and where the 15
21 percent local ownership is concerned. I'm unaware of how
22 Trump Casino was able to go public.

23 I want to submit to this body some correspondence dated
24 September the 6th, 1994. And it was sent by Express Mail to
25 the Indiana Gaming Commission. And it reads: Dear sirs:

1 The most important questions arising from the recent hearing
2 is, in my opinion, the question of equal opportunity for
3 Gary investors to participate in an equity position with the
4 selected licensees for riverboat casinos.

5 The city required participation of 15 to 20 percent
6 equity investment for each boat for local investors. The
7 term "local" is too broad, therefore, apparently in my
8 opinion. First, this term should be defined to mean those
9 who were eligible to vote in the referendum or is a Gary
10 registered voter.

11 Second, the base is too small if we allow investors to
12 invest as much as they would like or as much as they can
13 afford. So, therefore, I suggest that a cap of one-half of
14 one percent should be placed on each investor, immediate
15 family, husband, wife, children, grandchildren.

16 The cap should also at a maximum total only 20 percent
17 of the city's equity position. And that way this would
18 allow the majority of the city's equity position to be
19 comprised of middle and upper, moderate income taxpayers.
20 The cap investor, which serves a role as the general partner
21 with voting rights and the family investors at a one point
22 maximum would be limited partners in the created
23 partnership.

24 My purpose in doing this was because I personally have
25 been involved actually longer than Senator Rogers in pursuit

1 of land-based casinos. And the reason for that was because
2 I'm an income-producing appraiser, a commercial appraiser,
3 with 17 years as the senior tax appraiser in the Cook County
4 Assessor's office. And I realized that my home could never
5 have any type of economic development as long as the current
6 tax rate exists.

7 I'm also perplexed, like it was stated earlier by
8 Representative Brown, the differences between land-based
9 gambling and riverboat gambling. From my perspective, where
10 taxation is concerned, it's simply because if we had
11 land-based casinos in Gary, all of the tax money would go to
12 reduce our property tax burden. With casino -- with
13 riverboats, and you take the surplus of casino funds and
14 distribute it through the Build Indiana fund to all of the
15 state, it's hypocritical in my opinion for the state
16 legislators to deny or attempt to deny the taxpayers.

17 I'm gonna finish up. But I would like for you,
18 Secretary Thar, to explain how Trump Casino were allowed to
19 go public. And I'm like that other young lady, and what
20 happened where the 15 to 20 percent of local ownership is
21 concerned?

22 Thank you.

23 MR. VOWELS: Thank you, Mr. Smith.

24 Dena Holland Neal. Dena Holland Neal.

25 MS. NEAL: Good afternoon, Commissioners, Mr. Barden,

1 Mr. Trump. I stand before you today as a representative of
2 the Ad Hoc Committee for Good Government. We are a
3 committee who seeks to inform the public in our community
4 about issues that directly affect them. We formed a little
5 over a year ago because we felt a need in a community where
6 we felt we were not being represented properly, not only by
7 our mayor but by our city council.

8 As I stand before you today, I cannot -- there is no
9 way that I can stand and ask that you not reissue licenses
10 for our casino boats. I stand before you knowing that there
11 have been people in our community who have profited from
12 employment, so there is no possible way that I could say
13 that.

14 But as a group, we look at this casino issue in a
15 twofold position. One of the things that we are very
16 concerned about is that the quality of life for the average
17 citizen in Gary has not improved as we had hoped that it
18 would when we were so supportive of the casino boats coming
19 to Gary. When I say that, one of our major concerns is the
20 fact that, as citizens, we have requested information from
21 the mayor's office on how our casino funds have been spent,
22 how much money has been spent, and how much money remains.
23 We not only have not received that information, but one of
24 our local council people has requested on numerous occasions
25 that information. Now it is so important that he have and

1 other members of the city council have that information
2 because they continue to pass ordinances that are funded by
3 casino funds. But they're doing that in the blind.

4 Now he went so far as to request assistance from the
5 governor's office, and his representative came in, requested
6 the information, and still has not been given that
7 information. And her suggestion to him was that he file
8 legal -- a legal brief requesting it, and that she would
9 come in and say that she also had requested it and that
10 information had not been given.

11 So we are concerned. We come before you as a
12 commission asking for your help. And at this point, because
13 we have -- it has gone on for so long, we are also
14 requesting that you, as a commission, would do an
15 independent audit and make that information known to the
16 citizens of this community. We are going too far with all
17 of the projects that are coming into our community not
18 knowing whether we even have casino funds left. And so we
19 are very concerned about that. And we have had no
20 alternative but to come directly to this commission for that
21 information.

22 We also have heard today about all of the projects and
23 initiatives that have benefited from the casino boats being
24 in Gary. But we have two issues that we still are unclear
25 of. When they were given the license, Mr. Barden and Mr.

1 Trump agreed that there were going to be some community
2 projects. One being the Union Station that would be
3 renovated, and the other sits right behind you, and that is
4 the Sheraton Hotel would also be renovated. Now neither of
5 those projects have been initiated. And there was some talk
6 about the mayor telling Mr. Trump that he was no longer
7 needed to do the Sheraton Hotel because he wanted that money
8 to be used for his baseball park. But we still -- that was
9 said initially, and we still have had no information.

10 Now our question is, if, in fact, that was done, did he
11 have the authority to do it or did your board, your
12 commission, have to come back, since that was part of the
13 licensing in the beginning, to say, No, you don't have to do
14 that. And if that was done, it was done without the
15 public's knowledge. And I think that at some point we need
16 to have input into what goes on with the casino funds
17 because they are our funds as well.

18 And I can stand before you to say that the public, the
19 citizens of Gary have had absolutely zero input as to how
20 these casino funds have been spent in our community. Not
21 one meeting has been held asking the citizens of this
22 community how they would like to see that spent.

23 And so we -- again, I know that today is basically for
24 licensing, you know, questions; but we are at a point where
25 we have no other recourse but to come to the Gaming

1 Commission and ask for your support in getting information
2 for our citizens.

3 And I thank you for allowing me to speak this
4 afternoon, because it is something that is very dear to us
5 in our community. And we just have hit a brick wall. When
6 you request it over and over and over and are never given
7 the information. Our finance committee chairman on many
8 occasions has promised us that the next council meeting we
9 would have that information and it has never occurred. And
10 even when you get the governor's office involved and all she
11 can say is take it to court and I will testify that I
12 attempted as well, we are very concerned. And we ask you if
13 you would please help us in getting this information.

14 Thank you.

15 MR. VOWELS: Thank you, Ms. Neal.

16 The last speaker that I have is Guy Spencer.

17 MR. SPENCER: Good afternoon, Board. Thank you. I'm
18 glad to be the last speaker. I'm sure you're glad too. And
19 I know that at \$50 a day that you're glad this day is coming
20 to an end.

21 I want to thank you all, the Majestic, the Majestic and
22 Trump, both Dons. From the very beginning in 1995 -- I'm
23 gonna be very brief. This is one of those times my mother
24 says, Guy, you speak too fast. But this is one of those
25 times when I really need to because you all have places to

1 go.

2 Since 1995, I was there when we stuck the first shovel
3 in the ground. And my picture appeared in the paper in an
4 article; and, you know, I was extremely happy. It mentioned
5 Donald Trump and they were here selling for it. They talked
6 about Don Barden and so forth.

7 Since 1995, I have -- my business has actually grown.
8 I'm a commercial printer. I'm a manufacturer. I'm actually
9 a resident in Gary, a printing company in downtown Gary.
10 I've been to the southern part of the state to Evansville to
11 the conventions and the different things like that.

12 And I know this is the first time I'll probably have a
13 forum in which I'll actually have Trump and Majestic and
14 citizens of Gary and vendors and suppliers to make a couple
15 statements that since you make the rules to the game, that
16 you might be able to make some rules that make minority
17 manufacturers a little more tempting and a little more
18 appetizing to the casinos you do business with.

19 I want to say that, one, I'm a product of affirmative
20 action. That's how I got to school, went to college. All
21 the minority programs that you put into place, the ones that
22 say buy 10 percent, buy 5 percent, those things actually do
23 work. I've been in business for 13 years. We hire people
24 right off of the street, train skilled labor, from a variety
25 of different areas. Without those programs that you have, a

1 lot of things may not be the same scenario situations.
2 Because I've dealt with the boats for so long, my office
3 tends to be a place where people come, for some weird reason
4 or another, and say, Guy, how do you do business with the
5 boats? Why are you getting business from the boats and so
6 forth; and, How have you been able to accomplish whatever it
7 is?

8 I think that's from a variety of articles in the local
9 papers that said, Guaranteed Printing is doing well.
10 Guaranteed Printing is doing successful and all those
11 things.

12 And I thank Don, and I thank Don here that that is one
13 of the reasons that we are being successful is because
14 people from their companies do call us and seek us out. But
15 there are some things that you could change that may make
16 our playing field as minority vendors a little more, you
17 know, competitive for us.

18 Now one of the things that I was sitting here thinking
19 about -- and everything they say here is absolutely
20 fantastic. Nobody doubts that. I'm all for renewal,
21 because without the renewal, a certain amount of my business
22 would decrease, and there would be people that I would be
23 laying off if I didn't do business with the casino.

24 But if there was a -- one thing that I'm not hearing
25 that's different is how many true Gary businesses are

1 being -- are having business sent their way, are
2 aggressively seeking Gary businesses to do business with?
3 And so what I'm wondering is -- because you find yourselves
4 in your situation where you're making the rules, I'm sure
5 you're familiar with ghost offices, you know, where a
6 company out of Illinois comes over, they set up a room, they
7 put a phone in, the phone triggers its way over to the
8 Illinois office to a major corporation and business as
9 usual. I want to keep our eyes out for those sorts of
10 things.

11 I'm noticing that there -- people come in my office and
12 they don't have the cash flow. There's articles in the
13 paper that say, Hey, minority businesses don't have the
14 credit, minority businesses don't have the quality, minority
15 businesses don't have the services. And yet minority
16 businesses are upcoming, and they're difficult businesses,
17 and that's why you're here helping them and that's why it's
18 making a difference.

19 But if you could take and put, like say, some of the
20 other boats that you notice as you look around -- and I have
21 both the principal people here. If you were able to put a
22 slush fund of credit with certain boats -- you say, Slush
23 fund? What's that?

24 If you're able to put -- say for example Horseshoe. I
25 say that word "slush" and that kind of, you know -- but what

1 they do is they take a certain amount of money, they put it
2 to the side, and they make it available to minority
3 companies. So when you have a \$50,000 contract that's been
4 awarded from a particular boat or something like that, even
5 if the casinos were allowed to fund that account themselves
6 and even if they made 2 percent interest on it, it would
7 still allow minority companies to compete, manage the cash
8 flow, and deliver the products at the same time. Even if
9 they made 2 percent interest. Accounts receivable financing
10 isn't an option for minority businesses that do business
11 with the boats, because accounts receivable financing takes
12 too many points. And if you're gonna do business with the
13 boats, their business is like anybody else. They have to be
14 competitive on their pricing. They have to --

15 MR. VOWELS: How did you get hooked up with them?

16 MR. SPENCER: They had the grand opening, and I was out
17 there. And they listed me in "The Post-Tribune" paper as
18 Guy Spencer, there to sell T-shirts of Donald Trump. And it
19 had a picture of him sticking the shovel into the ground.
20 And they found me. Now the way they found me is they
21 started off in the bank building before they ever even got
22 to the location. And they were looking for a supplier that
23 would be able to do printing, forms, a variety of different
24 things for them quickly and fast.

25 MR. VOWELS: And do you know other minority businesses

1 that would like to get in on the casinos here?

2 MR. SPENCER: Oh, absolutely. I mean, I had a meeting
3 yesterday. And this is one of the reasons I waited so long
4 to voice these things, because, I mean, I could not get a
5 forum like this where you can hear our true problems and
6 difficulties and hurdles that we face.

7 MR. VOWELS: I guess my question is are you helping
8 those people hook up with them?

9 MR. SPENCER: Well, absolutely. Absolutely. I've
10 helped everybody that I can help. I've helped them to the
11 point of loaning them money. But, you see, that's something
12 that I can't continue to do.

13 MR. VOWELS: We need to kind of wrap this up. We're --

14 MR. SPENCER: Okay. And I'm not gonna take another
15 minute. And I think that was it. The point -- I did talk
16 about the point about the 1 percent. If you give boats a 1
17 percent tax advantage to do business locally in Gary,
18 locally versus Merrillville, versus Schererville, versus
19 Crown Point, you say, yes, but if you do it in the city that
20 your boat is in, we'll give you another 1 percent credit.
21 That 1 percent may create the energy to make them buy even
22 more in Gary. That's all I'm speaking about is how to
23 really purchase in Gary a little bit more.

24 MR. VOWELS: You understand, I mean, that's a
25 legislative decision.

1 MR. SPENCER: I didn't know if you made that rule or
2 not, but it's something when you're thinking about your
3 policies, if you speak to legislators, that's the real
4 challenge that we're dealing, having as minority businesses.

5 MR. VOWELS: Well, you may want to consider that too.

6 MR. SPENCER: Okay.

7 MS. BOCHNOWSKI: Some of the issues we're hearing today
8 really are legislative issues.

9 MR. SPENCER: Thank you very much.

10 MS. BOCHNOWSKI: So some of you that have spoken may
11 want to address the legislature.

12 MR. THAR: If I may, let me just make a few points with
13 regard to each of the last three speakers. Now that we're
14 into Q and A, now the commission gets to talk.

15 With regard to Mr. Spencer, you brought up quite a few
16 issues. The commission does have a policy locally with
17 regard to minority and women business enterprises. Local
18 vendors first, regional vendors second, statewide vendors
19 third, out-of-state vendors fourth. The casino industry has
20 agreed to follow that priority list.

21 Unfortunately the state of Indiana does have
22 reciprocity agreements with the surrounding states who are
23 not certified. A minority business in Gary can do business
24 in Chicago because we have reciprocity. I think there's
25 reciprocity there and vice versa. We cannot change that.

1 That's a legislative issue.

2 With regard to incubator monies, which you've referred
3 to, the commission has, in fact, directed riverboats that
4 have not made the target goals to create incubator funds
5 which have been utilized. When boats are making their
6 goals, that's where the commission's power stops. If
7 they're following the rules, making their goals, following
8 some of our priorities, there is nothing further we can do
9 absent legislative enactment.

10 Hopefully that answers some of your questions.

11 Ms. Neal, a lot of what you have brought forward, we
12 have no jurisdiction over. We have no authority to order a
13 city to produce for us how they are spending the money. The
14 legislature only directed us to dispense the money in the
15 way they set up the statute. It is the voters that decide
16 whether or not they're getting the correct information and
17 whether or not the politicians are spending it correctly.

18 If you have not been in contact with Anne O'Connor the
19 public records person, I would recommend that you do so or
20 contact the State Board of Accounts and ask them to do an
21 audit. They have the authority to do that. We don't.

22 Finally, Mr. Smith, with regard to the local ownership
23 of the Trump Casino, first of all, when Mr. Trump decided to
24 take his company public, he, in fact, brought that to the
25 commission. The commission approved that. He came back and

1 took the rest of his properties that were in the casinos and
2 asked to put those into a public company, and the commission
3 approved that. At the time it was brought up what would
4 happen with regard to local investors. Mr. Trump said that
5 he would sit down and discuss with them what would happen.
6 They would have two options: Accept a buyout or possibly
7 invest in the public company, which any individual in the
8 country can do.

9 Some of those local investors agreed to a buyout. Some
10 entered into litigation. Since it is in litigation with
11 regard to those investors, it's still being appealed --
12 although, Mr. Trump has won the last step -- there's nothing
13 more the commission can discuss nor would I guess Mr. Trump
14 would. But both the company going public and the local
15 investor issues were brought before the commission and have
16 also been before the court.

17 MR. SMITH: My question is by what authority does the
18 commission have? You know, I sat here earlier and heard the
19 commissioners give you the authority that if there had been
20 a previous ruling that -- and this was simply a refinancing
21 mechanism -- that you have the authority.

22 MR. THAR: I do not exercise the authority on those
23 issues. We have rules. Mr. Trump followed the rules. They
24 were held in open meetings like this and approved by the
25 commission.

1 MR. SMITH: Everybody had notification that this was
2 going on?

3 MR. THAR: We put notification out on our web sites and
4 places where it's going to be.

5 MR. SMITH: Well, I read it in "The Wall Street
6 Journal" and that was prior.

7 MR. VOWELS: The Indiana Code has certain sections --
8 the Open Door Law requires us to post notice of our meetings
9 within a certain period of time, and it specifies how that
10 posting is to be done. And we're very cautious of being
11 compliant with those rules because anything that -- any
12 public meeting for any commission in the state of Indiana
13 that doesn't comply with those rules will be null and void.
14 So we're very considerate of compliance with the statute.

15 So we shall close the public comment portion of today's
16 hearing. I guess we can -- do you wish to take a break or
17 just go straight into the question and answer?

18 When I became commissioner, I was -- or chairman I was
19 told by the other commissioners I was too young to be
20 chairman; and I thought that's because I wasn't any good,
21 which may have been part of it. But the other part was I
22 didn't take enough restroom breaks. So I will defer to my
23 elders here. Do you want to take a restroom break?

24 No? Okay.

25 We're gonna move forward then on the

1 question-and-answer session dealing with Trump and Majestic
2 Star.

3 Would anybody like to lead off with any questions?

4 MS. BOCHNOWSKI: You want me to?

5 MR. VOWELS: Sure.

6 MS. BOCHNOWSKI: I can go ahead. Okay.

7 Mr. Trump, I'll start with you because I've got
8 questions for both of you. But this is fairly simple. You
9 know, I'm real impressed with all that you've done in the
10 community and everything. Things seem to be going generally
11 in the right direction. But some of our reports indicated
12 that with regard to the parent company you are very highly
13 leveraged. And I'm very concerned about the financial
14 health of your company; and I really would like you to
15 address that, because it directly concerns what's going on
16 here.

17 MR. TRUMP: Yes, ma'am. We have a public company, very
18 different from my real estate company in New York, primarily
19 in New York. I own about 42 percent of the public company.
20 But we do have a good cash flow. The numbers have been --
21 in fact, I think the Taj Mahal set 30 records over the last
22 six months in terms of numbers. We've been current always
23 on our interest, and we're really doing quite well. And I
24 think you'll see that reflected over the next year or two
25 years as the company goes along. Again, I own a piece of

1 this company. This is not actually my primary business, as
2 you know, from those reports.

3 MS. BOCHNOWSKI: I understand that. But your personal
4 situation directly involves the operation.

5 MR. TRUMP: Right. But we're doing very well with the
6 company. It's been actually very strong. I think stronger
7 than even perceived. And we intend over the next couple of
8 years to do very well with it. We have no debt coming due
9 for over two years, and most of our debt comes due in about
10 five years, so we're financed. So we think that we're doing
11 very well.

12 MR. VOWELS: Mr. Thar, do you have any questions?

13 MR. THAR: Just a couple.

14 With regard to Buffington Harbor and the overall
15 operation of the pavilion, what are the long-term plans
16 between the two organizations to keep the joint venture
17 funded, keep the pavilion, not only in its current shape,
18 but possibly improve it?

19 MR. TRUMP: Go ahead.

20 MR. BARDEN: Our -- I guess we'll call it a bridging
21 agreement requires both of us to continuously fund and
22 upgrade the pavilion. And if we don't, then the other one's
23 gonna default, etc., etc. So there's all kinds of cross
24 protections. But Bob Pickus and our guy, Jim LeFresne,
25 they're working on a plan now to make some improvements to

1 the walkway along the boarding tunnel that will come into
2 play when we put the walkway bridge from the parking
3 structure. And then we're also studying a reutilization of
4 the lobby where our respective counters are, because most of
5 the traffic after the garage is completed in the spring will
6 be coming through the garage entryway. So we're looking at
7 different configurations of the joint use of the facilities
8 to enhance it and improve it for the benefit of our
9 customers.

10 MR. THAR: How would you describe the working
11 relationship between the two entities?

12 MR. BARDEN: I think they've been fabulous, to use one
13 of Donald's words. And I attribute that to Cathy Walker and
14 Mike Kelly and their predecessors and Bob Pickus and the
15 other -- all the people in the Trump organization have been
16 very cooperative with our people and our people with them.
17 And the Donald and I get along fabulously well, and we
18 haven't had a fight since that first day back in '95.

19 MS. BOCHNOWSKI: That was so much more fun, though.

20 MR. BARDEN: Not for me.

21 DR. ROSS: I have a question. If you look at the
22 income statements from all of the boats, Majestic and Trump
23 is down close to the bottom; but if you put both of them
24 together, they're right there with everybody else. So if
25 there was dockside gaming, would you consider merging?

1 MR. TRUMP: You better answer that one.

2 MR. BARDEN: Well, we would certainly want to reduce
3 our admission taxes because people would be flowing back and
4 forth. So we need to come up with some kind of formula that
5 would be more equitable as it relates to the other
6 facilities in the state in terms of the head tax that you
7 pay. With respect to dockside, this is -- I think it will
8 improve both of our businesses to the extent that both of us
9 will be stronger and healthier and have more positive cash
10 flow than we already have, which is good by the way. Not as
11 good as it could be or it should be. In terms of a merger,
12 there are some benefits to having one general manager, one
13 operation, one level of overhead, one level of management,
14 and that sort of thing. And you never know what the future
15 holds. So I'm open for -- I have an open mind going forward
16 because half of a great thing is better than 100 percent of
17 something that's mediocre or not as great.

18 MR. VOWELS: If the legislature said that you could own
19 more than one boat, would one of you try to take over the
20 other one?

21 MR. BARDEN: No. I think Donald and I will join
22 together and buy the rest of the boats in the state.

23 MR. DARKO: If I could ask you to explain a little bit
24 more about the relationship between Majestic Investor, that
25 is purporting to buy Fitzgeralds, and Majestic Star the

1 casino. I think in your remarks you described it as totally
2 separate. And I think I understand that, but could you tell
3 us a little bit more about the relationship?

4 MR. BARDEN: I think going forward we probably made a
5 misnomer in calling it Majestic Investor. We probably just
6 should have called it Fitz Acquisition Company or
7 something. But going forward, there's no responsibility or
8 obligation of Majestic Star to Fitzgeralds. It's a
9 separate unrestricted entity with its own financing, its own
10 structure, its own management team. We will share some
11 things, but none of the obligations of Majestic or none of
12 the obligations of Fitz will accrue to the other.

13 MR. DARKO: But Majestic Star is a 35 percent equity
14 owner of Majestic Investor, is it not?

15 MR. BARDEN: Yes. It'll end up probably being 100
16 percent owner of Fitz but without any obligations, just as I
17 am the owner and I have no personal obligations to Majestic
18 Star. So Majestic Star will have no personal obligations to
19 Fitz.

20 MR. DARKO: But if the Fitz deal goes belly up in a
21 year or two, Majestic Star would lose its equity investment;
22 is that correct?

23 MR. BARDEN: Well, it doesn't really -- well, it has an
24 indirect equity investment. Yes, it would, in a short
25 answer, lose it. But it has already spent it, so it won't

1 lose anything if it goes belly up in the future because it
2 was fulfilling an obligation when it made --

3 MR. DARKO: I miss Bob Swan.

4 MR. BARDEN: It was fulfilling an obligation when it
5 made its investment, in other words.

6 MR. DARKO: Bob Swan's the CPA. He's obviously not
7 here. But if I buy a hundred dollars worth of General
8 Motors and tomorrow General Motors goes bankrupt, I've lost
9 a hundred dollars in my layman's view of it. You, as
10 Majestic Star, have invested what, \$9 million, in Majestic
11 Investor? Is that correct?

12 MR. BARDEN: Yes.

13 MR. DARKO: So if Majestic Investor and the Fitz deal
14 doesn't work out and it goes belly up or bankrupt or
15 whatever term you want to use in two or three years,
16 Majestic Star has lost \$9 million, has it not?

17 MR. BARDEN: Yeah. Yes, it has. But it was money that
18 would have come to me, and it would have been out of
19 Majestic Star in any event. And I would have used that
20 money to invest in something else. But in this case, I
21 chose to invest \$25 million in Gary New Century, next door.
22 In other words, I fulfilled an obligation that Majestic Star
23 had under the license agreement for off-site development to
24 the tune of \$10 million. And by buying the Lehigh property
25 for \$25 million, I satisfied Majestic Star's obligation.

1 MR. DARKO: Otherwise you would have had to spend the
2 money for something else.

3 MR. BARDEN: That's right.

4 MR. DARKO: Tell me how that turns into the Fitz
5 investment.

6 MR. BARDEN: Because the money came to me and I used
7 the money, if you will, to -- well, let me see if I can take
8 a shortcut to the answer. Majestic invested \$9 million in
9 Gary New Century. Okay? And I sold Gary New Century for \$9
10 million worth of -- for part of the land. So Gary New
11 Century got \$9 million, Majestic spent \$9 million, and I
12 still am giving back in interest to Majestic Star. Instead
13 of a real estate interest in Gary New Century, it is getting
14 an interest --

15 MR. DARKO: -- in equity ownership.

16 MR. BARDEN: -- in Fitz.

17 MR. DARKO: Thank you.

18 MS. BOCHNOWSKI: Now this really takes you to a
19 different level, Mr. Barden, because you had sold your
20 company, your communications company, and basically this is
21 your business, Majestic Star. And now you're adding three
22 new casinos. Aside from the financial implications, this
23 also creates a new management situation for you. And you no
24 longer have one, you've got two new locations. How did that
25 all fit in and how did that not impact negatively at least

1 for a while on our Gary operation?

2 MR. BARDEN: Well, not at all. In fact, it's quite the
3 opposite. It strengthens Gary because we have a pool of
4 more than 3,000 additional people that we can bring in here
5 at a moment's notice if Gary needs shoring up for any
6 particular position. We are planning to retain quite a few
7 of the senior managers in all the facilities. They are
8 existing facilities. They are successful facilities, by the
9 way. These are not losers. The parent company ran into
10 trouble because they were over leveraged. And we are buying
11 these systems, buying these casinos for 100 -- for more than
12 \$100 million less than what these people had in it. And,
13 therefore, our debt service will be less than half of what
14 they were paying because they were paying debt on almost
15 twice of what we're getting it for at a higher rate than
16 what we have to pay because our credit rating is better. So
17 this acquisition strengthens us, and it gives opportunities
18 to our people here, and it gives opportunities to people in
19 the other areas to come to Gary to experience the big time.

20 MS. BOCHNOWSKI: And we aren't actually at the point
21 where we're approving or disapproving or that we're actually
22 dealing with this, but it is an issue that's going to come
23 up, I'm sure, in the future. But I'm -- just in my initial
24 information that, you know, is not complete, but it seems
25 like the Tunica operation is pretty strong. The other two

1 aren't quite as strong. Am I correct in that assessment?

2 MR. BARDEN: Well, Tunica's the largest and it has the
3 greatest cash flow. And the next one is Colorado. But
4 today since we entered into the acquisition and the purchase
5 agreement, their cash flow has improved close to 15 percent
6 here today over what we had originally projected. So let me
7 say this: The investment bankers in the other states that
8 we're applying for all think it's an attractive acquisition.

9 MR. VOWELS: What's the status of that purchase now?
10 Where does it stand?

11 MR. BARDEN: We are going through licensing approvals,
12 investigations, etc., in three jurisdictions: Nevada,
13 Colorado, Mississippi. And we expect action at their
14 meetings of, I think, October.

15 MR. VOWELS: So the bankruptcy court has approved this
16 purchase?

17 MR. BARDEN: The bankruptcy has approved the purchase.
18 Yes. And most of the bondholders have given informal
19 indication that they're prepared to go forward, so closing
20 could be as early as the first week of November.

21 MR. VOWELS: And Mr. Kelly wears triple hats within the
22 organization, doesn't he?

23 MR. BARDEN: Yes.

24 MR. VOWELS: I guess one question that I would have is
25 with Fitzgeralds coming on board, you're not gonna be

1 stretched too thin as far as your management people, are
2 you?

3 MR. BARDEN: No, we're doing a few things. As I said,
4 we're keeping several of the people who are with
5 Fitzgeralds who we determined are good managers. We're
6 recruiting additional people. I think we have about --
7 we're gonna expand our corporate structure, and we are
8 interviewing people, some tomorrow, and two to three next
9 week. So when we take over, we'll have a full-fledged
10 management team similar to any other multiple casino
11 operator.

12 MR. VOWELS: And, Mr. Kelly, you were with Fitzgeralds
13 at one time; is that correct?

14 MR. KELLY: At one time.

15 MR. VOWELS: I think I would be envious of your
16 position. You get to go back and say hello.

17 MR. DARKO: In the words of Senator Rogers,
18 Na-na-na-na-na-na.

19 MR. VOWELS: But that's just the type of person I am.

20 MS. BOCHNOWSKI: And that's why we love you.

21 MR. VOWELS: I know.

22 Anything else?

23 MS. BOCHNOWSKI: Can I say something? This is really
24 to both of you. You both alluded to the fact that you feel
25 business could be better. What are your plans in terms of

1 marketing and operations to make it that way in the next
2 three years?

3 MR. TRUMP: Well, I think that we're just gonna
4 continue along the same line. As you've heard before, we're
5 up over 50 percent, substantially above 50 percent for this
6 year.

7 MS. BOCHNOWSKI: Why do you think you're up?

8 MR. TRUMP: I think the management has done a great
9 job, and the group has done a really good job with the
10 different promotions. I've been here a lot more. I don't
11 know whether it has something to do with that or not. But
12 I've spent a lot more time here, and I think we've done a
13 good job. I do think dockside would be a big boost to both
14 of us. We were rather amazed that it didn't happen the last
15 time. We thought it was -- in fact, Wall Street thought it
16 was a lock and it wasn't at all. So perhaps it will
17 happen. Again, it's a very positive thing. The only people
18 that are very, very happy about the fact that it didn't
19 happen are the people in Illinois. I mean, they couldn't
20 believe it. The other boats in Illinois couldn't believe
21 it, and we just don't understand it.

22 MS. BOCHNOWSKI: We're not the legislature.

23 MR. TRUMP: I know. But we think that would be a very
24 big positive. I think Don and I can say very strongly -- I
25 know his numbers are very strong and very substantial; and

1 when the garage opens, that's going to have a huge positive
2 impact on the facility. The one negative to our facility
3 right now, you have the railroad tracks and you have people
4 that have to walk a half mile sometimes in very, very cold
5 weather, particularly in the winter where they come in and,
6 you know, it's pretty cold along the lake. Now very shortly
7 they'll be having a beautiful garage that's going to be at
8 least partially heated and it's going to be right next to
9 the boats. So we think that's a huge impact on the boats.

10 MS. BOCHNOWSKI: Okay.

11 MR. BARDEN: We, too, are having a good year. We had
12 not a great year last year, but we're experiencing
13 double-digit growth this year. And we're leading the market
14 in slot growth, for instance. Our operating income is up.
15 We had a positive net income position this month and year to
16 date, even though we projected a seven-figure loss. So
17 we're very pleased. And one of the -- I think it was
18 Goldman Sachs, one of the top investment banking firms in
19 the country, picked -- we were one of the five picks,
20 Majestic Star, to outperform the market over the next
21 several months. So our bonds have traded from \$87 in
22 December of last year to \$97 today. And it may be up a
23 little higher even now, and I think it will be after our
24 next report comes out.

25 So we are very pleased with where things are, but it

1 would be much better and we could be much more profitable
2 and do many more things in the community if we had
3 dockside. When you think about how much money we've
4 invested in Gary, and we're only getting half the benefit,
5 and we pay an equal amount of taxes as the other operators,
6 but we get half and in most cases less than half per
7 operator than they receive in cash flow. So they should be
8 doing twice as much as we're doing. We don't say that we
9 should be doing half of what they should be doing in terms
10 of taxes and contributions, but they have more surplus cash
11 flow than we do. Donald and I would be in heaven if we had
12 what they have in terms of surplus cash flow.

13 With respect to the next two or three years, we're
14 planning -- we're doing joint promotions. Together, we're
15 doing billboards promoting the site and the location. Each
16 of us individually are doing more advertising, more
17 promotions, more direct mail. And we're working very hard
18 now to have our amphitheater open for next summer. And
19 that's gonna draw hundreds of thousands of people to the
20 site.

21 So there are a lot of plans for us over the next two to
22 three years to make Gary a true destination location and,
23 therefore, strengthen each of our businesses.

24 MR. THAR: I have three real quick things. Mr. Trump,
25 you've always been known for great marketing things. I have

1 found that when I go to your hotel and try to drive away
2 from it, if I follow the signs, I can't leave. Well, it's
3 true. Our chairman, I think, has suffered the same thing.
4 I saw him do that. Is it possible that we could get some
5 signage that would help people direct away from the hotel in
6 a safe manner so you don't end up in the shuttle chute or
7 going against the grain?

8 MR. TRUMP: Yes. Yes.

9 MS. WALKER: Yes.

10 MR. TRUMP: Yes.

11 MR. THAR: Okay. I felt almost like Charlie on the
12 (inaudible.) I hope you're old enough to remember the song.

13 Mr. Trump, the commission is requiring as a condition,
14 a bond that you carry of \$1 million as a condition of
15 licensing; that you carry a \$1 million bond for residual
16 things similar to the \$2 million bond we required for the
17 first five years. Will you accept that condition as a
18 condition of the license?

19 MR. TRUMP: Yes.

20 MR. THAR: And, Mr. Barden, we would expect the same
21 from the Majestic Star. Will you accept that as a condition
22 of your license?

23 MR. BARDEN: Yes.

24 MR. THAR: I will advise the commission that we have
25 done an extensive investigation of both companies. We have

1 reports done by Sharlene Sullivan, a professor at Purdue
2 University School of Business, advising with regard to the
3 financial wherewithal of both of these companies. Those
4 reports, I believe, indicated favorably towards each
5 company. We've had background investigations of not only
6 the companies but the individuals again. There is no reason
7 to deny either company or the individuals involved in those
8 companies a license based on suitability issues.

9 I'd also point out that of the various riverboats
10 involved in the state of Indiana, the biggest risk was in
11 Gary, Indiana. And I think from the commission's point of
12 view and from the staff's point of view, we salute you
13 gentlemen for the risk that you've taken and hope that you
14 will continue to do what you have both done here, which is
15 bring life to a city that no other company in the United
16 States would attempt to help out.

17 So, with those observations, Mr. Chairman, that's all
18 the questions and observations I have.

19 MR. VOWELS: There was an open question that was
20 assigned to me back in the early days about the boats being
21 aptly able to perform. I assume nothing has changed on Lake
22 Michigan. You can still go out there as necessary?

23 MR. TRUMP: (Nodding head up and down.)

24 MR. VOWELS: Okay. Any other questions?

25 All right. Well, let's -- we'll take one at a time.

1 We'll start with Mr. Trump's boat. Is there a motion in
2 reference to renewing the license?

3 DR. ROSS: I'd like to move that we renew the
4 license -- is this for one man or two, the two Donalds?

5 MR. THAR: One at a time. Trump.

6 DR. ROSS: One at a time. Of Trump.

7 MS. BOCHNOWSKI: Second.

8 MR. VOWELS: Any further discuss? All in favor say
9 "aye."

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

11 MR. VOWELS: Congratulations again, Mr. Trump.

12 All right. And then in reference to Majestic Star, is
13 there a motion to renew or not renew?

14 MR. DARKO: I'll move to renew the license of Majestic
15 Star.

16 MR. VOWELS: Is there a second?

17 DR. ROSS: Second.

18 MR. VOWELS: And that second was by Dr. Ross. All
19 right. And is there any further discussion? All those in
20 favor of renewing the license of Majestic Star say "aye."

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

22 MR. VOWELS: Congratulations, Mr. Barden.

23 (Applause.)

24 MR. THAR: Mr. Barden, we'll pick up with the
25 Fitzgerald acquisition at a later date.

1 MR. BARDEN: All right. Thank you.

2 MR. VOWELS: And there being nothing further on today's
3 agenda technically until tomorrow, we do not adjourn. We
4 recess, and we will meet again tomorrow at 9:30 to take a
5 look at Horseshoe.

6 (The hearing was
7 recessed at 5:30 p.m.)

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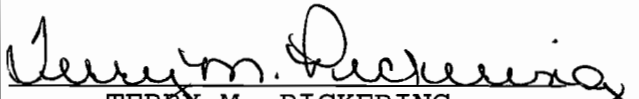
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REPORTER'S CERTIFICATE

I, TERRY M. PICKERING, do hereby certify and state the above and foregoing 162 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 26th day of September, 2001.


TERRY M. PICKERING
Court Reporter and Notary Public

SEAL

My commission expires August 30, 2007.

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