INDIANA GAMING COMMISSION<br>BUSINESS MEETING<br>SEPTEMBER 29, 2021

The Indiana Gaming Commission Business Meeting was stenographically taken down by me, Karon Voloski Brown, Shorthand Reporter, a Notary Public in and for the County of Boone, State of Indiana, in the Auditorium of the Indiana Government Center South, 302 West Washington Street, Indianapolis, Indiana, commencing at the hour of 2:29 p.m., September 29, 2021. The following transcript is a true and accurate transcript of the proceedings held.

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A P P E A R A N C E S:
ON BEHALF OF THE GAMING COMMISSION:
Michael McMains, Chairman
Marc D. Fine, Commissioner
Susan Williams, Commissioner
Jason Dudich, Commissioner
Chuck Cohen, Commissioner
Jennifer Reske, Deputy Director
Dennis Mullen,
Greg Small, General Counsel
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CHAIRMAN McMAINS: Good afternoon, ladies and gentlemen. Welcome to the September 29, 2021, meeting of the Indiana Gaming Commission.

It's my privilege to call this meeting to order. And Mr. Small, would you call the roll, please.

> MR. SMALL: Yes. Chairman McMains? MR. McMAINS: Present. MR. SMALL: Vice Chair Fine? MR. FINE: Present. MR. SMALL: Secretary Dudich? MR. DUDICH: Present. MR. SMALL: Commissioner Williams? MR. WILLIAMS: Present. MR. SMALL: Commissioner Cohen? MR. COHEN: Present. CHAIRMAN MCMAINS: Let the record reflect the quorum is established. The commissioner's first item on the agenda is review and approval of the minutes of the August 18th meeting of the Indiana Gaming Commission. Have you-all had a chance to review the minutes as written?

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        (Indicating yes.)
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CHAIRMAN McMAINS: If so, any additions or corrections to the minutes?

MR. FINE: Vote for approval of the minutes.

CHAIRMAN McMAINS: It's been properly moved and approved, the minutes for the August 18th, 2021, for meeting of the Indiana Gaming Commission.

Any discussion on the motion? Hearing none, all in favor of the motion, please signify by saying aye.
(Chorus of ayes.)
Opposed?
Motion carries unanimously.
All those folks that are going to speak before the Commission today, if you would kindly stand for the administration of the oath. What I like to do is administer the oath, have you-all remain standing and then I'll go around and have you recite your names for the record. (At this time all people who may speak before the Commission were administered the oath.)

MS. BUNTON: Angela Bunton.

MR. BOGICH: Ted Bogich, Boyd Gaming. MS. DUNCAN: Brenda Duncan, Boyd

Gaming.
MR. DUDLEY: Alex Dudley. MR. OPAT: Robert Opat. MR. MOLOY: Dustin Moloy. MR. BROWN: Garth Brown.

MS. PARSHALL: Angeline Parshall.
CHAIRMAN McMAINS: Is that everybody? Thank you ladies and gentlemen. Please be seated.

MR. SMALL: If I could give everyone a quick staff update here.

Dennis Small was promoted to the IGC general counsel role in September. Dennis has served as a state employee for the last ten years and has been with the IGC since May of 2016. During his time with the IGC, he has served as deputy general counsel, director of sports wagering, paid fantasy sports, and now is general counsel.

Prior to arriving at the IGC Dennis was at the Attorney General's Office, where he served for five years. Dennis received his Bachelor of Arts in political science at DePaul University, and then went on to receive is juris doctorate
from Indiana University, McKinney School of Law. Congratulations, Dennis.

Jen Allen joined the IGC last month as the assistant audit director. Prior to joining the IGC, Jennifer has been with the state of Illinois for 12 years. She brings extensive audit, supervisory experience, most recently leading audit team to the Illinois Department of Employment and Security. Jennifer holds a bachelor of science in business administration and an MBA from Robert Morris University. Welcome, Jennifer.

And, lastly, Savannah Fletcher, second-year law student at IU McKinney School of Law. She is our current legal extern. She graduated from Butler University in May 2020 with a degree in sports media and organizational communication. Her previous work experience includes IMS, Indiana Sports Corp, and IndyCar. Thank you for working with us.

Three investigations. Our investigations division has completed three investigations for the following licensees: SG Gaming, Inc., Blue Sky Casino, LLC, doing business as French Lick Resort \& Casino, Novomatic America Sales, LLC,
and International Game Technology. These confidential reports are in your materials. Director Brown is also present should you have any questions.

The IGC has added 23 individuals to the statewide exclusion list since the May 2021 meeting. The total number of individuals on the list is now 905. The IGC has also granted 15 waivers to Indiana casinos since the previous meeting. This information is included in your materials and will also be posted on the commission's web site. That concludes my report.

CHAIRMAN McMAINS: And congratulations to Greg Small on becoming our executive director. Glad to have you.

MR. SMALL: Thank you.
CHAIRMAN McMAINS: Commissioners, any old business that needs to come before the commission hearing today?

New business. Greg.
MR. SMALL: Yes. We can start off with transfers of ownership, Dustin Moloy.

MR. MOLOY: Good afternoon,
Commissioners. You have before you order

2021-124 involving an ownership transfer request between Indiana licensee WSI US, LLC, doing business as WynnBET and Austerlitz Acquisition Corporation. After receiving the transfer application, the Commission completed a background and financial investigation of Austerlitz, finding that it was substantially compliant with the Indiana statutes and regulations and finding no derogatory information that would affect Austerlitz's suitability for holding the interest in WynnBET to Austerlitz. Approving order 2021-124 would have the effect of approving of WynnBET to Austerlitz.

If you have any questions, I'd be happy to answer. Thank you.

CHAIRMAN MCMAINS: What's your pleasure regarding Order 2021-124?

MR. FINE: Move for approval of 2021-124.

MR. COHEN: Second.
CHAIRMAN McMAINS: Mr. Cohen moved to second 2021-124. Any discussion on the motion? Hearing none, all in favor of the motion please signify by saying aye.
(Chorus of ayes.)
Opposed?
Motion carries unanimously. Thank you.
MR. SMALL: Next up, petition matters. Alex Dudley.

MR. DUDLEY: Good afternoon,
Mr. Chairman, Commissioners. You have before you orders 2021-125 and 126 concerning Freeman Davis and Brian Fisher's petition for removal for the exclusion list.

Mr. Davis and Mr. Fisher were placed on the exclusion list in 2012 and 2016 respectively. Mr. Davis and Mr. Fisher have petitioned to be removed from the exclusion list, have had telephonic hearings, and each provided support for their petitions.

Based on the totality of factors relevant to these matters, however, the reviewing officer has concluded that both Mr. Davis and Mr. Fisher have not met the standard of clear and convincing evidence as reflected in staff's findings of fact and recommendation. Adopting staff's findings would have the effect of denying Mr. Davis and Mr. Fisher's petitions for removal from the statewide exclusion list.

You also have before you orders 2021-127 and 128 concerning Tawfiq King and Jesus Dominguez's petitions for removal from the exclusion list.

Mr. King and Mr. Dominguez were placed on the exclusion list in 2003 and 2018 respectively. Mr. King and Mr. Dominguez have petitioned to be removed from the exclusion list and telephonic hearings were conducted, at which each provided support for their petitions.

Based on the totality of the factors relevant in these matters, the reviewing officer has concluded that both Mr. King and Mr. Dominguez have met the standard of clear and convincing evidence as reflected in staff's findings of fact and recommendation. Adopting staff's findings and recommendations would have the effect of granting Mr. King and Mr. Dominguez's petitions for removal from the statewide exclusion list.

I'd be happy to answer any questions at this time.

CHAIRMAN McMAINS: Thank you,
Mr. Dudley. Any questions?
MR. SMALL: Commissioner Dudich dropped out. If I can give him a call back.
(Interruption.)
CHAIRMAN McMAINS: Let the record reflect that all five commissioners are present.

Commissioners, what is your pleasure regarding proposed order 2021-125?

MR. FINE: I move to approve 2021-125 and 2021-126.

MS. WILLIAMS: Second.
CHAIRMAN McMAINS: Properly moved 2021-125 and 2021-126.

Discussion of the motion?
Hearing none, all in favor of motion please signify by saying aye.
(Chorus of ayes.)
Opposed?
Motion carries unanimously.
Commissioners, what is your pleasure regarding Orders 2021-127 and 2021-128?

MR. FINE: Move for approval 2021-127 and 2021-128.

MS. WILLIAMS: Second.
CHAIRMAN McMAINS: Thank you. It's been properly moved and decided to approve Orders 2021-127 and 2021-128.

Is there any discussion on the motion?

All in favor of the motion please signify by saying aye.
(Chorus of ayes.)
CHAIRMAN McMAINS: Motion carried unanimously. Thank you.

MR. SMALL: Next if we could have Bob Opat come up for license renewals.

MR. OPAT: Good afternoon, Commissioners. You have before you Order 2021-129. Pursuant to Indiana Code Section 4-33-7-8 and 68 Indiana Administrative Code Section 2-2-8, a supplier's license must be renewed each year along with a payment of \$7,500. Each of the following licensees has submitted a timely request for renewal along with that required payment: Kambi Group, PLC; GeoComply Solutions, Inc.; Hard Rock Gary Manager, LLC; Galaxy Gaming, Incorporated; NYX Digital Gaming USA, LLC; Gaming Partners International USA, Incorporated; NeoGames Solutions, LLC; Everi Games, Incorporated; and GLP Capital, LP.

Approving this order would have the effect of renewing the license of each of these supplier licensees for a period of one year.

Next on the agenda you have before you Orders 2021-130 and 2021-131 regarding the renewal of Blue Chip Casinos and Rising Star Casinos casino owners' licenses.

Both Blue Chip and Rising Star filed the proper paperwork and paid their renewal fee.

Previously, by Orders 2021-121 and 2020-96 the Commission had approved the written powers of attorneys for Blue Chip and Rising Star.

These approvals, however, do expire upon the renewal of the casino owners' license. For that reason, all casinos must request renewal of the Commission's approval of their written power of attorney concurrently with their request for renewal or present the Commission with a new written power of attorney naming a new trustee-in-waiting. Blue Chip and Rising Star have stated their intent to maintain their existing trustees-in-waiting and have not presented the Commission with any modifications of their power of attorney.

Approving Orders 2021-130 and 2021-131 would have the effect of renewing the casino owners' licenses for Blue Chip Casino and Rising Star and approve their power of attorney.

Next you have before you Order 2021-132. Pursuant to Indiana Code Section 4-38-6-6, a vendor's license must be renewed each year along with a payment of $\$ 50,000$. Each of the following vendor licensees has submitted a timely request for renewal along with the required payment.

Unibet Indiana, LLC; Betfair Interactive US for their agreement with the Belterra certificate of authority; Betfair Interactive US, for their agreement with the Blue Chip certificate of authority; American Wagering, Incorporated, for their agreement with the Tropicana certificate of authority; Score Digital Sports Ventures, Incorporated; Crown Indiana Gaming, LLC; and Rush Street Interactive, LLC.

Approving Order 2021-132 would have the effect of renewing the licenses of each of these vendor licensees for a period of one year.

Next up we have before you Order 2021-133. Pursuant to Indiana Code section 4-38-8-1, a certificate of authority to conduct sports wagering must be renewed each year along with a payment of $\$ 50,000$. Each of the following
certificate holders have submitted a timely request for renewal along with that required payment:

Ameristar Casino East Chicago, LLC; Centaur Acquisition, LLC, doing business as Indiana Grand Racing \& Casino; Indiana Gaming Company, LLC, doing business as Hollywood Casino; Hoosier Park, LLC, doing business as Winner's Circle Off Track Betting, Indianapolis; Horseshoe Hammond, LLC; Blue Chip Casino, LLC; Blue Sky Casino, LLC, doing business as French Lick Resort and Casino; Belterra Resort Indiana, LLC; Aztar Indiana Gaming Company, LLC, doing business as Tropicana Evansville Casino; Caesars Riverboat Casino, LLC, doing business as Caesar's Southern Indiana Casino; Centaur Acquisition, LLC, doing business as Winner's Circle Off Track Betting, Clarksville; Hoosier Park, LLC, doing business as Hoosier Park Racing \& Casino; and Hoosier Park, LLC, doing business as Winner's Circle Off Track Betting, New Haven.

Approving Order 2021-133 would have the effect of renewing the certificates of renewing the certificates of each of these for a period of one year.

Finally, you have before you Orders 2021-134, 135, 136, and 137. Pursuant to the Indiana Code Section 4-33-24-15 and 68 Indiana Administrative Code Section 26-3-10, a paid fantasy sports operator license must be renewed each year along with a payment of $\$ 5,000$. Each of the following licensees has submitted a timely request for renewal along with that required payment:

DraftKings, Incorporated; FanDuel Group, Incorporated; FantasyDraft, LLC; and SportsHub Game Network, Incorporated.

Approving Order 2021-134 through 2021-137 will have the effect of renewing the paid fantasy sports operator licenses for each of these licensees for a period of one year.

I'll be happy to answer any questions you have.

CHAIRMAN McMAINS: Thank you.
Commissioners, any questions for Bob?
What is your pleasure regarding the motion to approve Orders 2021-129 through 137?

MR. FINE: Mr. Chairman, I move to approve Orders 2021-129 through 2021-137.

CHAIRMAN McMAINS: Thank you. Is there
a second?
MR. COHEN: Second.
CHAIRMAN McMAINS: Mr. Cohen seconded to approve Orders 129 through 137. Any further discussion on the motion?

Hearing none, all in favor of the motion please signify by saying aye.
(Chorus of ayes.)
CHAIRMAN McMAINS: Opposed?
Motion carries unanimously.
MR. SMALL: Next up, Garth Brown, permanent licenses.

MR. BROWN: Good afternoon,
Commissioners and Executive Staff. I have before you Orders 2021-138 and 2021-139, which would approve permanent supplier licenses for Galaxy Gaming, Inc., and NYX Digital Gaming, LLC.

You have before you Order 2021-140, which would approve the permanent sports wagering vendor license for Bet Indiana.

All of the aforementioned applicants have submitted the required applications, received temporary licenses issued by the IGC.

Commission staff conducted background and
financial investigations on each applicant along with substantial owners and key persons. Commission staff found no material derogatory information that would affect suitability for any of the applicants. Staff's final reports are included in the confidential commission meeting documents.

Approving Orders 2021-138 through 2021-140 will grant permanent licenses for the previously mentioned applicants, each subject to the yearly renewals. I'm happy to answer any questions you may have.

CHAIRMAN McMAINS: Any questions for Mr. Brown?

Hearing none, Commissioners, what is your pleasure regarding Order 2021-138 through 140? MR. FINE: I'll move for approval of orders 2021-138 through 2021-140.

MR. COHEN: Second.
CHAIRMAN McMAINS: Mr. Cohen moved to second the approval of Orders 2021-138 through 140. Any further discussion on the motion?

Hearing none, all in favor of motion please signify by saying aye.
(Chorus of ayes.)

CHAIRMAN McMAINS: Motion carries unanimously.

MR. BROWN: Thank you.
MR. SMALL: Next up, Angeline Parshall, Sports Wagering service provider. MS. PARSHALL: Good afternoon, Commissioners. You have before you Orders 2021-141 through 144, which would approve the permits sports wagering service provider licenses for Angstrom; Patty Power; Simplebet; and Sports IQ Analytics respectively.

All of the applicants have submitted the required applications and have received the temporary license issued by the IGC. Commission staff conducted background and financial investigations on each of the applicants. Commission staff found no derogatory information that would affect the suitability of the applicants. Staff's final reports are included in the confidential packets that were provided to you.

Approving Orders 2021-141 through 144 will grant a permanent license to each of the previous mentioned applicants. I'm happy to answer any questions.

CHAIRMAN McMAINS: Thank you.
Any questions for Angeline?
Hearing none, what is your pleasure, Commissioners, regarding Orders 2021-141 through 144?

MR. FINE: I move for approval of
2021-141 through 2021-144.
MR. DUDICH: Second.
CHAIRMAN McMAINS: Thank you,
Commissioners.
Any discussion on the motion?
It's been properly moved and seconded to approve Orders 2021-141 through 2021-144.

All in favor of the motion please signify by saying aye.
(Chorus of ayes.)
Opposed?
Motion carries unanimously.
MR. SMALL: Disciplinary actions.
MS. BUNTON: Good afternoon,
Commissioners and Executive Staff. You have before you 12 settlement agreements concerning disciplinary actions against license suppliers, 12 settlement agreements concerning disciplinary action against casinos, 12 settlement agreements
concerning disciplinary actions against sports wagering operators.

Order 2121-145 is a settlement agreement with Aristocrat Technologies, including two counts, totaling $\$ 8,000$.

Order 2021-146 is a settlement agreement with Everi Payments totaling \$2500.

Order 2021-147 is a settlement agreement with GAN, including two counts totaling $\$ 4,000$.

Order 2021-148 is a settlement agreement with IGT totaling \$3,000.

Order 2021-149 is a settlement agreement with NeoGames Solutions totaling $\$ 3,000$.

Order 2021-150 is a settlement agreement with NRT Technology totaling \$21,000.

Order 2021-151 is a settlement agreement with Pala Interactive totaling $\$ 2500$.

Order 2021-152 is a settlement agreement with Patriot Gaming \& Electronics, including two counts, totaling \$2,000.

Order 2021-153 is settlement agreement with Scientific Games totaling \$3,000.

Order 2021-154 is a settlement agreement with the United States Playing Card, including two counts, totaling $\$ 4,500$.

Order 2021-155 is a settlement agreement with White Hat Gaming totaling $\$ 10,000$.

Order 2021-156 is a settlement agreement with Zuvid totaling $\$ 5,000$.

Order 2021-157 is a settlement agreement with Ameristar East Chicago, including six counts, totaling $\$ 43,500$.

Order 2021-158 is a settlement agreement with Belterra Casino, including four counts, totaling \$5,500.

Order 2021-159 is a settle agreement with Blue Chip Casino, including eight counts, totaling \$29,000.

Order 2021-160 is a settlement agreement with Caesars Southern Indiana, including eight counts, totaling $\$ 49,500$.

Order 2021-161 is a settlement agreement with French Lick Resort Casino, including four counts, totaling \$9,000.

Order 2021-162 is a settlement agreement with Hard Rock Northern Indiana, including seven counts, totaling $\$ 62,500$.

Order 2021-163 is a settlement agreement with Harrah's Hoosier Park, including eight counts, totaling $\$ 29,000$.

Order 2021-164 is a settlement agreement, four counts, totaling $\$ 11,500$.

Order 2021-165 is a settlement agreement with Horseshoe Hammond, including four counts, totaling \$13,000.

2021-166 is a settlement agreement with Indiana Grand, including four counts, totaling \$14, 500 .

Order 2021-167 is a settlement agreement with Rising Star Casino, including four counts, totaling \$21,000.

Order 2021-168 is a settlement agreement with Tropicana Evansville, including five counts, totaling $\$ 22,000$.

Order 2021-169 is a settlement agreement with Penn Sports Interactive, including two counts, totaling $\$ 12,500$.

Order 2021-170 is a settlement agreement with Barstool Sports, Inc., totaling \$10,000.

Order 2021-171 is a settlement agreement with Churchill Downs Interactive Gaming, including two counts, totaling \$4,500.

Order 2021-172 is a settlement agreement with DraftKings, totaling $\$ 10,000$.

Order 2021-173 is a settlement agreement
with FanDuel Sportsbook, totaling $\$ 3,000$.
Order 2021-174 is a settlement agreement with the Winner's Circle Off Track Betting Clarksville, including three counts, totaling $\$ 6,000$.

Order 2021-175 is a settlement agreement with PointsBet, including three counts, totaling $\$ 4,500$.

Order 2021-176 is a settlement agreement with Roar Digital, including four counts, totaling \$42,000.

Order 2021-177 is a settlement agreement with Rush Street Interactive, including two counts, totaling $\$ 3,000$.

Order 2021-178 is a settlement agreement with theScore Bet, totaling 1,500.

Order 2021-179 is a settlement agreement with Unibet Indiana, totaling $\$ 2,500$.

Order 2021-180 is a settlement agreement with William Hill Sportsbook, totaling $\$ 3,000$.

Relevant details for each settlement agreement have been provided in your meeting materials. Details on the settlement agreements will also be available on the Commission's web site following the meeting. Mr. Chair, this
concludes my presentation.
CHAIRMAN McMAINS: Thank you.
MS. BUNTON: Thank you.
CHAIRMAN McMAINS: Any questions for Angela?

Commissioners, what is your pleasure regarding Orders 2021-145 through 2021-180?

MR. COHEN: Mr. Chairman, move to accept orders 2021-145 through 2021-180.

MR. WILLIAMS: Second.
CHAIRMAN MCMAINS: This was properly moved and seconded to approve Orders 2021-145 through 2021-180.

Is there any further discussion on the motion?

Hearing none, all in favor of the motion please signify by saying aye.
(Chorus of ayes.)
Opposed?
Motion carries unanimously.
MR. SMALL: Bob Opat again.
MR. OPAT: Commissioners, I would next
like to turn your attention to matters involving occupational licensees. You have before you Order 2021-181 regarding a felony waiver
application submitted by Terry Page.
After the application was received a telephonic hearing was conducted and then the review officer prepared a finding of fact and recommendation.

Additionally, due to the allegation of authority he found in Resolution 2020-83 then Executive Director Tait issued Mr. Page an interim felony waiver allowing him a Level 2 occupational licensee to work as a customer service supervisor for the Unibet.

Approving Order 2021-181 would have the effect of adopting the review officer's finding of fact and recommendation and approving Mr. Page's felony waiver request.

CHAIRMAN McMAINS: Thank you. Any questions for Bob?

Hearing none, Commissioners, what is your pleasure regarding or the 2021-181?

MR. FINE: Move for approval of Order 2021-181.

MS. WILLIAMS: Second.
CHAIRMAN MCMAINS: It's been properly moved and seconded to approve Order 2021-181. Is there any discussion on the motion?

Hearing none, all in favor of the motion please signify by saying aye.
(Chorus of ayes.)
MR. SMALL: Bob, continue with disciplinary actions.

MR. OPAT: Next you have before you Orders 2021-182 through 184. Orders 2021-182 through 184 concerning applications for occupational work for Indiana licensees. With regard to these specific orders each applicant failed to disclose his or her complete criminal history, thus failing to meet the established standards by licensure by the Commission.

Each applicant was given an opportunity to withdraw his or her application from the consideration for permanent licensure, but chose to fail to do so.

Detailed information regarding these orders is contained in your confidential Commissioner materials. Approving orders 2021-182 through 2021-184 would have the effect of denying these applications for occupational licenses.

CHAIRMAN McMAINS: Thank you.
Any questions for Bob?

Hearing none, Commissioners, what is your pleasure regarding Orders 2021-182 through 184? MR. COHEN: Mr. Chairman, move to accept Orders 2021-182 through 2021-184. MS. WILLIAMS: Second. CHAIRMAN McMAINS: Thank you, Commissioners.

We've properly moved and seconded to approve Orders 2021-182 through 194.

Any discussion on the motion?
Hearing none, all in favor please signify by saying aye.
(Chorus of ayes.)
Opposed?
Commission carries unanimously.
MR. OPAT: Next on the agenda is 2021-185 through 188. These concern settlement agreements between commission staff and occupational licensees. In lieu of disciplinary action, Commission staff offered each of these licensees a settlement agreement that would have them agree to an unpaid voluntary relinquishment of their occupational license for a period of regularly scheduled working days with no vacation or other paid time off to be
used.
Each of these licensees has agreed to the terms of the settlement agreements. Detailed information regarding each of these matters is contained in your confidential materials.

Approving 2021-185 through 2021-188 would have the effect of ratifying the agreements with these occupational licensees.

CHAIRMAN McMAINS: Thank you, Bob.
Any questions for Bob?
Hearing none, Commissioners, what is your pleasure regarding Order 2021-185 through 188?

MR. FINE: Move for approval of Orders 2021-185 through 2021-188.

MS. WILLIAMS: Second.
CHAIRMAN MCMAINS: Thank you,
Commissioners.
It's been properly moved and seconded to approve Orders 2021-185 through 2021-188.

Any discussion on the motion?
Hearing none, all in favor of the motion please signify by saying aye.
(Chorus of ayes.)
Motion carries unanimously.

MR. SMALL: Alex, back up.
MR. DUDLEY: Commissioners, you have before you Resolution 2021-189. This resolution concerns transfers of ownership interest of Indiana suppliers for vendor licenses.

Through Resolution 2017-108 the executive director has delegated the authority to approve the transfer of ownership between supplier licensees or key persons thereto that had already undergone Commission investigation.

Resolution 2020-84 expanded the executive director's authority to approve ownership transferred between sports wagering vendor licensees or key persons thereto in addition to suppliers.

Here Resolution 2021-189 would update the citation regarding the sports wagering vendors from the emergency rules to the now-promulgated rules of sports wagering contained in 68IAC. It would also expand the executive director's authority to approve a transfer of ownership and vendor licensee for the entity involved in the transfer as an Indiana casino. I'm happy to answer any questions.

CHAIRMAN McMAINS: Thank you, Alex.

Any questions for Alex?
Hearing none, Commissioners, what is your pleasure regarding the proposed Resolution for 2021-189?

MS. WILLIAMS: Mr. Chairman, I'm going to adopt the Resolution 2021-189.

MR. FINE: Second.
CHAIRMAN McMAINS: Thank you,
Commissioners. It is properly moved and seconded to approve Resolution 2021-189. Is there any discussion on the motion?

Hearing none, all in favor of the motion please signify by saying aye.
(Chorus of ayes.)
Opposed?
Motion carries unanimously.
MR. SMALL: Bob again.
MR. OPAT: Commissioners, $I$ would next
like to turn your attention to two resolutions involving the propagation of new administrative rules. Resolution 2021-190 concerns the readoption of administrative rules that are set to expire on January lst of this coming year. Commission staff began the readoption process by filing a notice of intent to readopt with the
legislative services agency. No objection to the abbreviated rule readoption process was filed.

Accordingly, Resolution 2021-190, if approved, will readopt the sections identified in the notice of intent without any changes or edits. The readopted final role will then be filed with the Indiana register, and then will be filed within 30 days after it is filed.

Next on the agenda you have before you 2021-191 regarding the adoption of the emergency rule regarding casino owners licensees and other persons subject to the jurisdiction of the Commission.

The proposed emergency rule will supercede in her place LSA document No. 2021-231E, the emergency rule that was adopted at the May 2021 commission meeting.

The Commission's reason and rationale for adopting that emergency rule remain true and support today's action.

Today's rule includes improvements to LSA document 2021-231E based on commission staff's application of the rule and ongoing dialogue with licensees and the office of management and
budget, which are routine and practical results of the rule-making process.

The rule package adopted in May and before you today are substantially similar in content. The rules should be described as integrity 101, and are appropriate as to single licensee subject to high standards for integrity and accountability, which has been codified in the statute for three decades.

Because the topics covered by the rule packages are standard industry practices, many casinos have found it necessary to make few, if any, changes to their existing programs. In fact, the industry, as a whole, has been complimentary of the rule package.

Commission staff is pleased with the results of the emergency rule today, as we believe that there was a substantial and immediate need that was not only identified but remedied with this rule package. For these reasons commission staff is questioning approval of the emergency rule adoption, and an extension to address the need as staff works through the final rule promulgation process, which was commenced on May 13th of this year.

I'm happy to answer any questions you may have regarding these orders.

CHAIRMAN McMAINS: Thank you, Bob.
Any questions for Mr. Opat?
Hearing none, what is your pleasure regarding proposed Resolutions 2021-190 and 2021-191?

MR. COHEN: Mr. Chairman, move to adopt Resolutions 2021-190 and 2021-191.

MS. WILLIAMS: Second.
CHAIRMAN MCMAINS: Thank you,
Commissioners.
It's been properly moved and seconded to approve and adopt Resolutions 2021-190 and 2021-191.

Any further discussion, Commissioners?
Hearing none, all in favor of the motion please signify by saying aye.
(Chorus of ayes.)
Opposed?
Motion carries unanimously.
MR. SMALL: Dustin, you're back up for finances.

MR. MOLOY: Commissioners, you have before you Orders 2021-192 through 194
concerning three separate requests received from casino licensees: Bally's Corporation; Caesars Entertainment, Inc.; Penn National Gaming, Inc., whereby each casino licensee requested approval of a proposed financing transaction.

In addition to seeking permission to act on the proposed financial transaction, each casino license also requested a waiver of 68 IACs so-called two-meeting requirement in accordance with the Commission's authority contained in Resolution 2017-109.

The confidential details of each of the proposed financial transactions, as well as Commission staff's analysis, were provided to the Commissioners in their materials. In accordance with the procedures identified in Resolution 2017-109, each casino licensee was issued an interim approval for their proposed financing transactions. The interim approvals for each casino licensee contained the following conditions:

First, the terms articulated in the final financing documentation do not materially differ from the terms that were presented in writing for approval.

Second, the terms of the final financing documentation do not violate IC 4-33 or 4-35.

Third, each casino licensee must provide the Commission with a legal opinion demonstrating compliance with IC 4-33 and 4035.

And, finally, each casino licensee must close on their respective financing transactions by certain dates. Resolution 2017-109 requires that any interim financing approval that is issued must be reported to the Commission for consideration and final ratification or other direction.

This concludes my presentation.
MR. SMALL: Thank you, Dustin.
CHAIRMAN McMAINS: Commissioners, any question for Mr. Moloy on his presentation?

Hearing none, what is your pleasure regarding proposed orders 2021-192 through 2021-194?

MS. WILLIAMS: Mr. Chairman, I move to approve Orders 2021-192 through 194.

MR. COHEN: Second.
CHAIRMAN MCMAINS: It is moved and seconded to approve Orders 2021-192 through 2021-194. Is there any discussion on the
motion?
Hearing none, all in favor of the motion please signify by saying aye.
(Chorus of ayes.)
Opposed?
Motion carries unanimously.
MR. SMALL: Mr. Chair, the staff
thought that as our casino owners go through the renewal processes and specifically their threeyear investigation, it would be a good opportunity to invite the licensees to come before the Commission and sort of update us on some of the things going on at the property.

And our first invitee here is Boyd, the operator of the Blue Chip Casino and also Belterra.

MR. BOGICH: Good afternoon,
Commissioners, Executive IGC Staff. It's a pleasure to be here and be back in Indiana on such a beautiful fall day. My name is Ted Bogich. I'm executive vice president of operations with Boyd Gaming Corporation. My role with the company is oversight of a couple corporate departments in Las Vegas and then our properties outside of Nevada, which
includes Blue Chip and Belterra here in Indiana. I'm joined by a couple of colleagues today that I'd like to introduce. In the audience we have Ryan Soultz, vice president of government affairs with Boyd Gaming Corporation. Many of you may know Ryan. He resides here in Indianapolis with his family. And then joining me up here for our presentation is Brenda Temple, our vice president and general manager at Blue Chip.

Brenda and I have a short presentation for you. Brenda is going to cover some beginning slides that deal specifically with Blue Chip. And then I'm going to cover some things more broadly about Boyd Gaming.

I wanted to mention before we get started that I actually had the pleasure of serving as the general manager at Blue Chip. I arrived in early 2007 and continued in that role through 2013. My family and I very much enjoyed being part of the northwest Indiana community, and for me personally to be part of the gaming industry and dealing and interacting with the gaming commission throughout all those years.

We just actually sold our home in

Chesterton, Indiana, last year and fully relocated to Las Vegas. It's been great, but it's great to be back here.

I'm going to turn it over to Brenda here in a minute. But one thing $I$ want to mention before I do that is probably 15 years ago or so I made one of the better decisions I've ever made as an executive. And that was to hire Brenda into the company.

We did that actually in Mississippi. And then when I transferred to Blue Chip, and when we were undergoing the big project with the Spa Blu Tower at the time Brenda agreed to come up to Blue Chip as well. At that time she was head of finance. And over time she had me to transition into operations. And then we had the good fortune of having her return back to Blue Chip to lead that property. And we are thrilled to have her in that role. So with that, I'm going to turn it over to Brenda.

MS. TEMPLE: Thank you. And good
afternoon. Thank you for the opportunity to talk a little bit about Blue Chip, one of my favorite places.

I've been in the casino industry for 28
years. Eighteen years of that has been with Boyd Gaming. And as Ted said, most of it in the finance area.

In 2008, I was introduced to Blue Chip as their director of finance. And after five years of working in that role $I$ told Ted and the leaders of our company that I wanted to do more. So they sent me to Las Vegas to learn casino operations.

Then in 2018 Ted called me and said, hey, we would like you to be the general manager of Blue Chip. And I went back. And it was like coming home for me. A lot of the team members that worked for Blue Chip were still there. They knew me. I knew all of them, you know, my friends in the community and at the property. All of us, there's a special place in our heart for Blue Chip. And it's a special place.

So I'd like to tell you a little bit about it. The property opened in Michigan City, Indiana, in 1996. It was acquired by Boyd Gaming in '99. In '99 what existed was a two-story, fully functional sailing vessel with a sky deck on the top and a Blue Chip hotel, which is still there.

There have been five major renovations and expansions at Blue Chip since Boyd Gaming took over:

In 2002, the decision was made to enclose the sky deck to give us a third floor of casino operations.

In 2006, a new vessel was constructed. That basically doubled the size of our casino. In addition, we added a four-level parking garage to the facility.

In 2009, the Spa Blu Tower was built. And I did all of the construction accounting for that, the tower that you see in the picture, in the display.

In addition to the 22 -story Spa Blu Tower, we opened our 10,000-square-foot luxury spa, which is the best spa in northwest Indiana.

We also opened our nightclub, The Game, our sports bar, and the Stardust Convention Center.

In 2016, we did a renovation of that original Blue Chip tower. And then our last renovation we opened the expansion of the Stardust event center, 11,000 square feet of space, which we call the Fremont Ballroom.

So it gave us a significantly larger
footprint in the convention business. And we also opened our FanDuel Sports Book. We converted our nightclub into the FanDuel Sports Book.

The existing casino that we have right now is 65,000 square feet of casino gaming all on one floor. At the time when we opened the vessel that we currently occupied it was the largest, fully functionally vessel in the United States. We didn't hold that title for long. But at that time it was a good deal.

Right now our number of slots and table games, both of which are in flux. What we determined after our closure as a result of the pandemic is we were actually profitable with less. So we've been steadily decreasing the number of slot machines on the floor to improve the guest experience. And, as I said, we can actually make more with less. And we're working on our table games area.

We have right now 486 hotel rooms in our two towers. Our Spa Blu Tower has 302 rooms, including 30 suites. And the Blue Chip Hotel has 184 rooms with 12 suites.

Our Stardust convention center, which is

45,000 square feet, is the largest convention facility in northwest Indiana.

We employ currently 535 team members at Blue Chip. And of our team members at Blue Chip, 65 percent of them live locally in LaPorte County. And more important to me is 40 percent of the team members that work at Blue Chip have been with the company for more than ten years. So the longevity of the team members that work at Blue Chip is very important to Boyd Gaming. And as the general manager I'm happy to have that experience on my team.

And in addition to the economic benefits of having Blue Chip in the community, we also have contributed over almost $\$ 3$ million to the local nonprofits and almost a million dollars paid directly to the city of Michigan City.

Now Boyd Gaming is not a company that participates in the community via writing a check. They encourage our leaders to become involved actively in the community. And several of our leadership team members, including myself, are members of nonprofit boards. So it shows our support and our incentive to enhance the communities in which we do business, which
is part of our mission statement. That's my spiel on Blue Chip. I will now turn it over to Ted to talk a little bit about what's happened within the company since our last renewal. MR. BOGICH: Thank you, Brenda.

So a lot has happened over the last three years since our last renewal. And I'll start with Boyd Gaming. They've been around for over 45 years. It's actually founded by Sam and Bill Boyd back in 1975. Started as a very small family-owned business. Bill Boyd is still very involved in the company. He's our executive chairman of the board. It's just great to see him on an ongoing basis because he really sets the tone in the terms of culture.

It's one of the $I$ think few gaming companies that have existed for that length of time and is pretty much the same company with the same leaders that founded the company.

Since our last license renewal, back in 2018, we grew further. And over the years the company has grown primarily through acquisitions. And on this slide you'll see that that was a busy year for us. We acquired four properties that were formerly Pinnacle

Entertainment. And that is Ameristar in Kansas City, Ameristar in St. Charles, which is the St. Louis area, Belterra Park in Cincinnati, and a Florence Belterra resort here in Indiana, and then Valley Forge Casino just outside of Pennsylvania.

And those acquisitions actually gave us a presence in several major metropolitan areas, Kansas City, St. Louis, Cincinnati, Philadelphia and, of course, southern Indiana.

This next slide shows kind of the size and scope of our organization and our geographic diversification.

We have the 28 properties in ten states and 18 communities. Eleven of those properties are in the greater Las Vegas area. And then we have 17 properties spread across the United States -well, other portions of the United States. And we're one of the largest regional gaming operators in the United States.

And one of the things that has changed quite a bit over the three years is sports betting. As you well know, Indiana is a state where sports betting is legalized. And it's great to have a regulatory framework where people can
make wagers safely. And we are now active in five states, Iowa, Illinois, Indiana, Pennsylvania, and Mississippi. And we are in the process of launching both retail sports books and online in Louisiana. That process is underway.

We partnered with FanDuel. I know you are familiar with that organization. They're a premier brand with daily fantasy sports and sports wagering. Boyd gaming has a 5 percent equity stake in FanDuel. And then in the states where we partner for sports wagering we have a revenue-shared agreement. We are very, very proud to be associated with that brand. And they bring a lot of know-how with sports wagering that has helped us evolve.

But it's interesting that we actually operated sports books in Nevada for decades. And so when sports wagering became legal in other states it's something we were very experienced with. And we enjoy the opportunity to provide that. And it's helped us attract new customers and customers that were different from the core that we had prior to allowing this amenity.

And then there's iGame. And we are actually active in two states, New Jersey and Pennsylvania. We introduced the legendary Stardust brand. And many of you may recall, the Stardust actually operated as a casino on the Las Vegas strip for decades. Boyd Gaming acquired the Stardust in 1985. And then in 2007 it was imploded to make way for a new venture that is now Resorts World in Las Vegas. When the Great Recession hit, that changed the plans.

But Stardust is back. We actually have the Stardust Event Center at Blue Chip. So we use that name here and there. But to successfully launch Internet casino gaming in those two states. We also operate social gaming in 49 states using the Stardust brand as well.

And then touching on Blue Chip again, Brenda mentioned the different investments the company has continued to make in that property. And it's always been our vision to maintain Blue Chip as a premier regional destination, not just a local property. It has the hotel rooms, the suites, the restaurants, the spa, the convention space, and all those different things and is entertainment that combined give people
compelling reasons to drive past other casinos and come as far away as Wisconsin and a lot of visitation from Illinois where they have closer alternatives. But the quality of the amenities and the variety of the amenities, and, of course, the service that Brenda and her team provides allow us to attract people from across the whole region.

And in 2019, we added onto the Stardust Event Center, with the Fremont Ballroom. That added about 15,000 additional square footage of meeting and convention space, bringing it up to a total of about 40,000 square feet.

And then also in late 2019 we added the FanDuel Sports Book. We took a food and beverage venue and converted it. And it is connected to a sports theme bar and restaurant called The Game. And it's a great space, very dynamic, high energy and fun. And our guests are able to enjoy beverages, food, wage on games as they want. And it's a very, very fantastic environment. So we're very happy to have that amenity as well.

And then I'm going to just talk about the pandemic. And, obviously, this came to light
early last year. Blue Chip and Belterra both closed on March 16th. In a five-day period we closed every casino in the company. And you-all know that. And there was a lot of uncertainty at the time. We didn't know when we would reopen, the trajectory of this pandemic. And we really thought about our team members, the impact it's going to have on them as we have our operations closed across the country. And Boyd continued to pay those team members into April, with full pay, including tips. And we continued their health benefits at no cost to them until we were able to get our properties reopened.

Blue Chip, as well as their other properties across the United States, made donations in their local communities for food for those in need, and then PPE for first responders and healthcare workers.

And Boyd Gaming, actually earlier this year in June, paid over $\$ 10$ million in bonuses to our frontline team members who are not generally eligible for bonus compensation. It was really a recognition for the tough year that they had gone through and all the different things that they had to deal with relative to the pandemic
and some just very challenging circumstances. And we never forget that they are the ones who really make the difference at our properties in serving our guests and being good custodians of our assets and providing that great service. So it was a pleasure to be able to do that for them.

And then while we were closed last year, before we reopened, we developed a comprehensive set of health and safety protocols that we call Boyd Clean. We spent a lot of time when we closed developing that so when we reopened we could reopen under these new circumstances with environments that could provide as best we could for the safety of our team members and our guests.

That was something that we rolled out everywhere across the entire company. And the sanitation standards that we established we continue to operate to this day.

We have continually encouraged our team members to get vaccinated. We actually hosted an onsite vaccination clinic for team members and guests at Blue Chip back in May. Today we still require or team members, vaccinated or
not, to wear a mask for their safety and the safety of our guests.

And then Brenda touched on this. And it's about giving back to our communities. It's an important part of the Boyd culture. Really has been led by Mr. Boyd and the Boyd family throughout all the years. And Boyd Gaming has donated more than one and a half million dollars nationwide to assist with the Covid relief efforts. Half of that has gone for food for those in need. Locally beneficiaries have been the Salvation Army food pantry in LaPorte County and the community foundation in Switzerland County in Belterra. And over the last few years Boyd Gaming has donated over $\$ 40$ million nationwide to make our communities better places where we operate. And that's very, very important to us and will continue to be.

So that's our presentation. Happy to answer any questions that you may have.

CHAIRMAN McMAINS: Thank you.
Commissioners, any questions for Ted and Brenda?

MR. FINE: Brenda, $I$ have a question.
And I commend you. You talked about where your
employees' statistic about 40 percent ten years or more. Then I think comments about the pandemic. I'm curious. You said you had 537 employees. How many job openings do you have now?

MS. TEMPLE: Currently we have over 150 job openings. That's probably our biggest challenge is hiring right now. There's many amenities, most of them on the non-gaming side that we have to limit hours of operation. We don't have the ability to open them because we don't have those non-gaming team members.

We pay a competitive wage. We've had two or three wage adjustments since we've reopened. But I don't know that pay is the issue. Right now our dealers are making record Tokes. They average about $\$ 30$ an hour with Tokes. So it's a very competitive wage that we pay at Blue Chip, including benefits.

MR. FINE: I was afraid you'd say that. Nothing about the wages, 150 jobs, that hurts everybody.

MS. TEMPLE: Yes, sir.
MR. BOGICH: And that's not unique to
northwest Indiana. We are based across the
country. We have hotel rooms that we can't clean and, therefore, we can't fill. It's a challenge. We continue to work with wage adjustments, hiring bonuses, and all the different things we can think of to stimulate job applicants.

MR. FINE: Thank you.
MR. SMALL: I would like to give one note as well. One of the things it doesn't show in here is the commitment to the compliance that Boyd has from top down, always incredibly responsive to any issues that we bring to your attention. And as a regulator we certainly appreciate that.

MR. BOGICH: Thank you. It's very
important. Thank you.
CHAIRMAN MCMAINS: Thank you.
MR. SMALL: As everyone here probably
knows, we had a fairly big day last Wednesday, the 22 nd, where that was the submission deadline for the Vigo County casino owners' license submissions to us. As everyone probably is aware, we received four applications. So we are guaranteed a competitive process, which I think is going to be to the great benefit of both the
state and the local community specifically, because I think we have four known operators that are gaming professionals in other jurisdictions. So I think we have a good process ahead of us.

CHAIRMAN McMAINS: That's great news. Commissioners, any comments or questions for Greg?

MR. SMALL: Should we go ahead and announce the next commission date?

On that note, we will be taking it up on selecting the Vigo County casino owner license application, I guess, winner, on November 17th. The time of that meeting will be noted on our web site, as well as additional details on process and some other things as we close here. I have your notifications on for our web site. And you will be notified immediately. CHAIRMAN McMAINS: Commissioners, any other comments?

Hearing none, is there a motion to adjourn? MS. WILLIAMS: So moved.

CHAIRMAN McMAINS: All in favor, please signify by saying aye.
(Chorus of ayes.)

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            CHAIRMAN McMAINS: This meeting is
adjourned. Thank you, everybody.
    (At 3:18 p.m., this meeting of the Indiana
Gaming Commission was adjourned.)
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STATE OF INDIANA ) SS:
COUNTY OF BOONE )

I, Karon Voloski Brown, a Notary Public and Stenographic Reporter, in and for the County of Boone, State of Indiana, do hereby certify that the Indiana Gaming Commission Business meeting held on September 29th, 2021, in the Auditorium of the Indiana Government Center South, 302 West Washington Street, Indianapolis, Indiana, was taken down in stenograph notes and afterwards reduced to typewriting under my direction; and that the typewritten transcript is a true record of the proceedings had.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my notarial seal this $\qquad$ day of October, 2021.

Karon Voloski Brown Notary Public Stenographic Reporter

Commission Number 656960
My Commission Expires:
August 17, 2022

| \$ | A | $\begin{aligned} & \text { administer (1) } \\ & 4: 19 \\ & \text { administered (1) } \end{aligned}$ | ```5:4;9:5;30:1,25; 31:1 allegation (1)``` | $\begin{gathered} 13: 10 ; 35: 19 \\ \text { approve }(21) \\ 11: 6,23 ; 13: 25 ; \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: |
| \$10 (1) | abbreviated (1) | $4: 23$ | 26:6 | $\begin{aligned} & 16: 22,24 ; 17: 4,16,20 \\ & 19: 8 ; 20: 13 ; 25: 12 \end{aligned}$ |
| 49:20 | 32:2 | administration (2) | Allen (1) | 19:8;20:13;25:12; |
| $\$ 10,000 \text { (3) }$ | ability (1) | $4: 18 ; 6: 10$ <br> Administrative (4) | $\begin{array}{\|c} \text { 6:3 } \\ \text { allow (1) } \end{array}$ | $\begin{aligned} & 26: 24 ; 28: 8 ; 29: 20 \\ & 30: 7,12,21 ; 31: 10 \end{aligned}$ |
| $\begin{array}{r} 22: 2 ; 23: 1 \\ \mathbf{\$ 1 1 , 5 0 0}(\mathbf{1}) \end{array}$ | able (3) | 12:11;16:4;31:20, | 48:7 | 34:14;36:21,24 |
| 23:2 | 48:20;49:13;50:6 | 22 | allowing (2) | approved (3) |
| \$12,500 (1) | accept (2) | adopt (3) | 26:9;46:24 | 4:7;13:8;32:5 |
| 23:17 | 25:9;28:4 | 31:6;34:8,14 | almost (2) | Approving (13) |
| \$13,000 (1) | accordance (2) | $\begin{gathered} \text { adopted (2) } \\ 32: 17 ; 33: 3 \end{gathered}$ | $\begin{aligned} & \text { 43:15,16 } \\ & \text { along }(\mathbf{9}) \end{aligned}$ | $\begin{aligned} & 8: 12,13 ; 12: 23 ; \\ & 13: 22 ; 14: 18 ; 15: 22 ; \end{aligned}$ |
| $23: 5$ $\mathbf{\$ 1 4 , 5 0 0}$ | $35: 9,16$ Accordingly (1) | $32: 17 ; 33: 3$ Adopting (4) | along (9) 12:13,15;14:3,6, | $\begin{aligned} & 13: 22 ; 14: 18 ; 15: 22 ; \\ & 16: 13 ; 18: 8 ; 19: 22 ; \end{aligned}$ |
| $\begin{gathered} \$ 14,500(1) \\ 23: 8 \end{gathered}$ | $\begin{aligned} & \text { Accordingly (1) } \\ & 32: 4 \end{aligned}$ | $9: 22 ; 10: 15 ; 26: 13$ | $24 ; 15: 2 ; 16: 6,8 ; 18: 1$ | 16:13;18:8;19:22; 26:12,14;27:21;29:6 |
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| 21:20 | 33:8 | adoption (2) 32:11:33:22 | $48: 4$ | $\begin{array}{r} 49: 10 \\ \text { area (4) } \end{array}$ |
| $\begin{gathered} \mathbf{\$ 2 , 5 0 0}(\mathbf{1}) \\ 24: 18 \end{gathered}$ | accounting (1) 41:12 | $\begin{aligned} & \text { 32:11;33:22 } \\ & \text { affairs (1) } \end{aligned}$ | $\begin{array}{\|l} \text { always (2) } \\ 47: 20 ; 53: 11 \end{array}$ | $\begin{array}{\|l\|} \text { area (4) } \\ \quad 40: 3 ; 42: 20 ; 45: 3,16 \end{array}$ |
| \$21,000 (2) | acquired (3) | 38:5 | amenities (3) | areas (1) |
| 21:15;23:11 | 40:21;44:24;47:7 | affect (3) | 48:4,5;52:9 | 45:8 |
| \$22,000 (1) | Acquisition (3) | 8:10;18:4;19:18 | amenity (2) | Aristocrat (1) |
| 23:14 | 8:3;15:5,16 | affixed (1) | 46:25;48:23 | 21:4 |
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| $21: 7,17$ $\mathbf{2 9 , 0 0 0}$ | 44:23;45:7 across (6) | $\begin{array}{\|l} \text { aforementioned (1) } \\ 17: 22 \end{array}$ | 6:25 <br> American (1) | 51:12 <br> around (2) |
| $\begin{gathered} \mathbf{\$ 2 9 , 0 0 0}(\mathbf{2}) \\ 22: 13,25 \end{gathered}$ | across (6) | afraid (1) | $\begin{array}{\|c} \text { American (1) } \\ 14: 12 \end{array}$ | $4: 20 ; 44: 8$ |
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| 43:15 | act (1) | afternoon (9) | 15:4;22:6;45:1,2 | 38:18 |
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| \$30 (1) | actions (4) | afterwards (1) | 19:11 | 35:22 |
| 52:17 | 20:19,23;21:1;27:5 | 56:12 | Angela (2) | Arts (1) |
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| 21:25;23:22;24:8 | 43:21 | 20:23,25;21:1 | Angstrom (1) | assist (1) |
| \$40 (1) | actually (13) | $\underset{32.1}{\operatorname{agency}(1)}$ | 19:10 |  |
| $51: 15$ $\mathbf{\$ 2 , 0 0 0}$ | $38: 17,25 ; 39: 10 ;$ $42 \cdot 15,19 \cdot 44 \cdot 9 \cdot 45 \cdot 7$. | $\begin{gathered} 32: 1 \\ \text { agenda (4) } \end{gathered}$ | $\begin{array}{\|c} \text { announce (1) } \\ 54: 10 \end{array}$ | $\begin{aligned} & \text { assistant (1) } \\ & 6: 4 \end{aligned}$ |
| $\begin{gathered} \mathbf{\$ 4 2 , 0 0 0}(\mathbf{1}) \\ 24: 11 \end{gathered}$ | 42:15,19;44:9;45:7; 46:17;47:1,5,11; | $\begin{array}{\|l\|} \hline \text { agenda (4) } \\ 3: 20 ; 13: 1 ; 28: 16 ; \end{array}$ | applicant (3) | associated (1) |
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