

1 THE COMMONWEALTH OF MASSACHUSETTS  
2 MASSACHUSETTS GAMING COMMISSION  
3 PUBLIC MEETING #165  
4  
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7 COMMISSIONERS

8 Gayle Cameron

9 James F. McHugh

10 Bruce W. Stebbins

11 Enrique Zuniga

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20 October 1, 2015 10:30 a.m.- 11:55 a.m..

21 MASSACHUSETTS GAMING COMMISSION

22 101 Federal Street, 12th Floor

23 Boston, Massachusetts  
24

1 P R O C E E D I N G S :

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3 COMMISSIONER MCHUGH: It's 10:30 on  
4 October 1, 2015. And I'm pleased to call to  
5 order the 165th meeting of the Massachusetts  
6 Gaming Commission. Chairman Crosby is not in  
7 attendance here. He is off for a trip for a  
8 few days. So, the four of us will proceed in  
9 his absence.

10 I'll call the first order of  
11 business which is the approval of the minutes  
12 of the meeting of September 17 as they are in  
13 the book. And I would move as is customary  
14 that they be adopted in the form that's there  
15 with the usual reservation of rights to correct  
16 mechanical and typographical errors.

17 COMMISSIONER CAMERON: Second.

18 COMMISSIONER MCHUGH: Any  
19 discussion? Any issues, questions? All right.  
20 All in favor of approving the minutes with that  
21 reservation and in that form signify by saying  
22 aye.

23 COMMISSIONER CAMERON: Aye.

24 COMMISSIONER ZUNIGA: Aye.

1 COMMISSIONER STEBBINS: Aye.

2 COMMISSIONER MCHUGH: Aye. The ayes  
3 have it unanimously. And that will bring us to  
4 the second item -- the third item really on the  
5 agenda, Director Wells.

6 MS. WELLS: Good morning,  
7 Commissioners. So, under general update, I  
8 will make the public aware we did receive an  
9 RFA-2 application from Mass Gaming and  
10 Entertainment. There will be further  
11 discussion with the Ombudsman John Ziemba later  
12 in the meeting, but I just wanted to alert that  
13 to the public.

14 Also, I'm going to turn it over to  
15 Commissioner Stebbins regarding an update on  
16 the Executive Director search. I would like  
17 just to publicly comment that the transition  
18 period where I've been acting as interim  
19 director has been successful.

20 We've been moving along very well  
21 really in thanks to the senior staff that we  
22 have that has been of such a great assistance  
23 to me. So, I just want to publicly thank them  
24 for all they're doing to support me in that

1 position. Doing a great job, we're moving  
2 along. We're all looking forward to the  
3 process of getting a new executive director on  
4 board. So, thank you.

5 COMMISSIONER CAMERON: Director, we  
6 want to thank you for your leadership during  
7 this period and your collaboration and the way  
8 in which you notify all of us when there's an  
9 issue or just anything going on with the  
10 Commission. So, we want to thank you.

11 COMMISSIONER MCHUGH: Yes. I echo  
12 that. I think this has proceeded very smoothly  
13 under what could have been a much more bumpy  
14 transition. But it has proceeded very smoothly  
15 and it's due to you and the fine and able  
16 directors with whom you are working. So, thank  
17 you very much. We'll move to Commissioner  
18 Stebbins.

19 COMMISSIONER STEBBINS: I would echo  
20 my colleagues, Karen, in terms of the job  
21 you've done in serving as interim. I could  
22 just not finish the rest of my report if you  
23 just want to step forward.

24 Just a general update. Not much new

1 to report since we met last Thursday but our  
2 total number of resumes received is now up over  
3 40. We have a number of candidates who we are  
4 beginning to look at to begin the first round  
5 of the interview process, hopefully starting  
6 within the next week, week and a half. Again,  
7 there's no deadline for the application. It is  
8 on a rolling basis until a candidate is  
9 selected.

10 We fed information out about the  
11 posting to not only our staff who were  
12 attending G2E this week in Las Vegas but also  
13 to other stakeholders, counterparts, folks at  
14 the AGA as well to make them aware of the  
15 update in the case they ran into someone in  
16 their networking circles at G2E who might be  
17 interested in the position.

18 So, hopefully we'll see a bump in  
19 that number as G2E comes to a close this week.  
20 That's my report so far.

21 COMMISSIONER MCHUGH: G2E being the  
22 large national and international conference  
23 that's held annually that's sort of the premier  
24 gathering of people in the gaming industry.

1 COMMISSIONER STEBBINS: Correct.

2 COMMISSIONER MCHUGH: That's great.  
3 That's great.

4 MS. WELLS: The next item on the  
5 agenda under administration is a follow-up  
6 discussion on the fines and penalties and  
7 notice of noncompliance. And I have my Deputy  
8 Director and Chief Enforcement Counsel Loretta  
9 Lillios to address the Commission on that.

10 COMMISSIONER MCHUGH: Good morning.

11 MS. LILLIOS: In your packet you  
12 have a flowchart which depicts the process for  
13 civil administrative penalties. This flowchart  
14 reflects some modifications of the chart that  
15 was discussed at the September 17 meeting.

16 Again, to orient you to what this  
17 is, this is a flowchart of the process for  
18 implementing Chapter 23K section 36 on  
19 assessing civil administrative penalties for  
20 failure to comply with Chapter 23K of 205 CMR.  
21 As the chart depicts, the first step is that an  
22 act of noncompliance comes to the attention of  
23 a gaming agent through his or her own  
24 observation. The gaming agent documents the

1 noncompliance.

2           And then step 3A, the primary goal  
3 is to bring the casino into compliance. So,  
4 with that in mind the supervising gaming agent  
5 discusses the matter with the casino department  
6 head and the compliance officer at the casino  
7 in order to correct the matter.

8           Proceeding there we go to step four.  
9 So, if the same noncompliance reoccurs, that is  
10 documented. And it is brought to the attention  
11 of Bruce Band, our Gaming Agent Division Chief  
12 who reviews the reports and the history with  
13 myself.

14           From that point, a recommendation is  
15 then made to Karen Wells in her role as IEB  
16 Director. And a recommendation can take one of  
17 four forms which are drawn directly from the  
18 statute and appear in step five.

19           Based on our discussion two weeks  
20 ago, there is a 3B added to this chart that we  
21 referred to last time as sort of an escape  
22 hatch for egregious situations that may require  
23 immediate action.

24           Then steps 3A and 4 would be skipped

1 over and bypassed so that the gaming agent  
2 report would go directly to Bruce Band. I  
3 think the example that was given two weeks ago  
4 was a situation that thankfully has not  
5 occurred, but an employee stealing from the  
6 casino and the casino has not been following  
7 procedures that would have allowed that --  
8 would have been designed for that not to  
9 happen.

10 Step six is the IEB director reviews  
11 the recommendation and the supporting  
12 documentation and makes a determination to  
13 approve or not approve the action. And the  
14 casino then may seek review of the action from  
15 a hearing officer. And either party may then  
16 seek review to the full Commission.

17 I did want to report that we have  
18 implemented this process already on two  
19 occasions. We have issued two notices of  
20 noncompliance to the Plainridge Park Casino.  
21 The first was issued on September 2. And it  
22 was a notice of noncompliance for not  
23 maintaining the minimum security staffing  
24 department positions -- not maintaining the



1 minimum staffing levels in the security  
2 department.

3 In that situation, our gaming agents  
4 systematically monitored the security  
5 department staffing levels over a two-week  
6 period. And as a result, issued a report to  
7 Mr. Band, which was reviewed with myself, then  
8 went to the director and the notice then  
9 issued.

10 In accordance with the statute, the  
11 time given for coming into compliance was a  
12 two-week period of time to come into  
13 compliance. I want to report that the property  
14 took this extremely seriously, and immediately  
15 implemented steps including making some  
16 adjustments to their related protocols,  
17 additional hiring and adjustments to staffing  
18 and scheduling were immediately put into place.

19 We issued another, a second notice  
20 of noncompliance on September 23. That one was  
21 for noncompliance related to the regulation in  
22 the internal control regarding the prevention  
23 of gambling and entry to the gaming  
24 establishment by underage persons.

1           And that notice related to a  
2 particular incident that occurred back in July  
3 when two underage individuals entered the  
4 casino, made their way onto the gaming floor  
5 where they remained for 24 minutes and engaged  
6 in some gaming at various slot locations during  
7 that 24-minute period before being stopped by  
8 security who requested identification. And it  
9 was at that point that it was determined that  
10 they were underage.

11           In that notice, we directed the  
12 casino to take substantial and material steps  
13 to come into full compliance with a one-week  
14 period. And that they were to report on their  
15 steps to us in advance. And those steps have  
16 been reported. They largely take the form of  
17 training and again, the property was responsive  
18 to this situation.

19           If there are any questions, I'd be  
20 happy to try to address them.

21           COMMISSIONER MCHUGH: So, in the  
22 second incident you reported, it was the  
23 security folks at the establishment who albeit  
24 belatedly found the underage people and

1 attended to that; is that right?

2 MS. LILLIOS: Ultimately, it was.  
3 That's exactly right.

4 COMMISSIONER STEBBINS: Subsequent  
5 to that they self-reported the violation to our  
6 gaming agents?

7 MS. LILLIOS: Upon discovery by  
8 security that they had underage persons on the  
9 floor, they immediately notified our State  
10 Police gaming enforcement unit which is part of  
11 the protocol for them to do. And they did do  
12 that immediately.

13 COMMISSIONER STEBBINS: Just  
14 referring to the process sheet, and I  
15 appreciate the addition of 3B, is it safe to  
16 assume and I can't recall whether this is in  
17 regulations or not that there's some agreement  
18 between us and Plainridge Park on what would  
19 qualify as an egregious situation.

20 MS. LILLIOS: I don't think we have  
21 any list, formal list of what would be  
22 egregious, but I think it's safe to say that  
23 based on the ongoing communication on a daily  
24 basis with our on-site gaming agent staff,

1 including the supervising staff that an  
2 egregious matter would not come as a surprise.

3 So, there's not really a list of  
4 those at this point. I expect that they would  
5 parallel industry standards of what would be  
6 egregious and that we would recognize it when  
7 we see them.

8 And the example given last week of  
9 the stealing employee and the casino not  
10 following protocol that ultimately allowed that  
11 to happen is one example. But there is daily  
12 communication.

13 COMMISSIONER STEBBINS: Again, I am  
14 not suggesting that a list of every possibility  
15 under the sun is necessary but as long as the  
16 relationship between our team down there and  
17 their team is that there's a mutual  
18 understanding of what would qualify as  
19 something that would fall under the 3B step in  
20 the process.

21 MS. LILLIOS: And I think it's  
22 important to reiterate that the goal, and I  
23 think it's clear with the facility, that the  
24 mutual goal is to bring the property into

1 compliance.

2           So, the addition of this 3B, which  
3 came as a result of the discussion from the  
4 Commissioners was really just to document that  
5 in unanticipated egregious cases there was an  
6 opportunity to bypass step four.

7           COMMISSIONER STEBBINS: Okay. Thank  
8 you.

9           COMMISSIONER MCHUGH: And ultimately  
10 if there were a disagreement by the facility on  
11 that that is something that could be appealed  
12 to the hearing officer, right?

13           MS. LILLIOS: That's correct.

14           COMMISSIONER MCHUGH: So, it likely  
15 will come as no surprise based on industry  
16 practice. But then if it does come as a  
17 surprise then we ultimately would have an  
18 opportunity take a look albeit after the fact  
19 at whether we agreed that that was egregious or  
20 not. So, there's a mechanism to work that out.

21           COMMISSIONER CAMERON: I can attest  
22 just around the opening, the constant  
23 communication. And I was really impressed with  
24 our staff, our experienced staff supervision

1 and how well they worked to remind the Penn  
2 staff, many of whom were new people and really  
3 worked with them about this is what we'll be  
4 looking for. And be cautious about this.

5 So, there was an awful lot of  
6 dialogue in a way that the new Penn staff would  
7 understand and use it as a form of training.  
8 So, I know that that's constant. And I was  
9 pleased with our staff in the way in which they  
10 handled situations.

11 It was in an effort to teach. It  
12 was in an effort to remind. And clear  
13 communication as to what we would be looking  
14 for and what we considered to be egregious,  
15 what we considered to be minor. So, I know all  
16 of those conversations have occurred.

17 COMMISSIONER STEBBINS: Thank you.

18 COMMISSIONER CAMERON: I just had  
19 one question about -- And I was not here for  
20 the first one, so this may have been asked and  
21 answered already. Number eight that's at a  
22 request, correct? That would occur upon a  
23 request?

24 MS. LILLIOS: Correct. A request

1 for an appeal, yes.

2 COMMISSIONER MCHUGH: So, you are  
3 not looking for a vote today on this, right?

4 MS. LILLIOS: No. I really wanted  
5 to bring the modifications to the flowchart to  
6 your attention, and also report on the two  
7 notices that were issued.

8 COMMISSIONER MCHUGH: All right. It  
9 strikes me that this is an ongoing process that  
10 we are beginning really. We talked about  
11 basically a common law approach rather than a  
12 set of regulations to the fines and penalties  
13 aspect of our business. And this is a  
14 component of that.

15 But it also strikes me that as we  
16 move forward, we may want to change that some  
17 things may prove not to be as useful or there  
18 may be other issues that arise with respect to  
19 implementation of this.

20 So, it seems to me that we ought to  
21 be prepared to have you modify them based on  
22 your experience without necessarily having to  
23 come back before the Commission to seek a  
24 modification, but notifying the Commission of

1 those modifications after the fact.

2 I don't know whether my colleagues  
3 have any thoughts about that. But I think we  
4 have to recognize that it is a dynamic process.  
5 I don't want to cast this in stone. The  
6 important thing is that the licensees have an  
7 understanding of what the operative framework  
8 is before some action is taken.

9 So, if that is done, I am perfectly  
10 content to have you change it and then come  
11 back and tell us that you've done so.

12 COMMISSIONER ZUNIGA; I agree with  
13 that. This is a framework. It's a good  
14 framework but it cannot be thought of as a  
15 recipe that has to be always followed or if a  
16 case occurs that we need to tweak or they  
17 should do it on the spot. Because the  
18 opportunity to do it there is imperative.

19 MS. WELLS: I absolutely agree with  
20 that.

21 COMMISSIONER MCHUGH: Okay. Great,  
22 good. Thank you very much. Director Wells  
23 anything further?

24 MS. WELLS: Nothing further on that.



1 I'll turn it over to Director Vander Linden.  
2 We also have Christopher Bruce, the crime  
3 analyst for the next agenda item.

4 COMMISSIONER MCHUGH: All right, Mr.  
5 Bruce and Director Vander Linden. Good  
6 morning. Do you want to start Director Vander  
7 Linden and then we'll meet Mr. Bruce and have  
8 you proceed.

9 MR. VANDER LINDEN: I am joined by  
10 Christopher Bruce. Christopher is a career  
11 crime analyst. We're very fortunate to have  
12 him on this project, which is to take a look at  
13 what are the crime impacts related to gaming.

14 This is part of the broader study of  
15 the social and economic impacts of gaming in  
16 Massachusetts or the SEIGMA study.

17 Chapter 23K section 71 directs the  
18 Gaming Commission to develop a research agenda  
19 in order to understand the social and economic  
20 impacts of expanded gaming in Massachusetts.  
21 There's a section within Chapter 71 that  
22 directs us to assess the relationship between  
23 crime and the expansion of gaming in the  
24 Commonwealth.

1           Taking a look at crime, accurately  
2 measuring crime and connecting it to the  
3 expansion of gaming can be an incredibly  
4 difficult undertaking. We've taken a look at a  
5 number of studies that have been done not just  
6 in the United States but in other  
7 jurisdictions. And quite honestly, there isn't  
8 a lot to draw upon in terms of a model.

9           One of the major weaknesses of  
10 existing studies is that it lacks a baseline  
11 that being an understanding of what is the  
12 existing level of crime before a casino moves  
13 into or opens up in a jurisdiction.

14           Another weakness that we found in  
15 the existing body of evidence is that it lacks  
16 a connection to really explore what is the true  
17 connection between the crime and how does it  
18 connect with the opening of a casino or a  
19 gaming establishment.

20           I am very pleased to work with  
21 Commissioner Cameron, Christopher Bruce, our  
22 local police departments in Plainville and the  
23 surrounding communities to address those  
24 specific issues. To have a baseline to try to

1 take every effort that we can to connect it to  
2 -- to take a look at crime and see if it  
3 connects to the expansion of gaming or the  
4 opening of Plainridge casino, and do this in  
5 the right way.

6 With that I will turn it over to  
7 Christopher who is going to present to you our  
8 baseline findings that analyzes crime, call for  
9 service, and collision data in the Plainville  
10 region from the term of 2010 to 2014.

11 COMMISSIONER MCHUGH: Great. As we  
12 prepare for that transition and look forward to  
13 hearing your report, let me just take a second  
14 to put this into the broader context, because  
15 this is part of, as you said, the overall study  
16 that we're doing, first in the nation study of  
17 all kinds of impacts of -- potential impacts of  
18 gambling on society and the arena within which  
19 it plays.

20 And we've had reports before with  
21 respect to -- extended reports before with  
22 respect to the problem gambling aspect of it  
23 which we're aggressively studying and trying to  
24 remedy. We said that we were also preparing to

1 measure many other changes or the absence of  
2 other changes to get away from stories and  
3 intuition about the nexus between gambling and  
4 various social effects.

5 This is a piece of that and really  
6 the first piece that has gotten this far. But  
7 there are others that are in progress and we'll  
8 hear about them more later. That's to put the  
9 broader context if I am correct, in that  
10 assessment.

11 MR. VANDER LINDEN: Yes, that's  
12 right. In fact, in a couple of meetings later  
13 this month I will be back before the Commission  
14 to talk about and present baseline findings for  
15 the host communities, host and surrounding  
16 communities and get an update from our economic  
17 impact team.

18 COMMISSIONER MCHUGH: Great. This  
19 is very exciting stuff. So, Mr. Bruce without  
20 further ado.

21 MR. BRUCE: Good morning. It's a  
22 pleasure to be here. I've got a bit of a cold,  
23 so I'm sorry if my voice isn't as smooth and  
24 resonant as I normally would like.

1           But as Mark indicated, the previous  
2 studies that have been done on the impacts of  
3 casinos in communities have largely focused on  
4 broad crimes statistics, generally the FBI's  
5 part one crimes, the most serious seven crimes  
6 that typically get reported to the FBI. They  
7 typically only study that one variable, the  
8 crime itself, the volume of crime.

9           I can understand why because it is  
10 really kind of nightmare to collect more in-  
11 depth data from the typical police records  
12 management system. But that's what we've done  
13 in this case.

14           We've gone into each of the record  
15 systems from the contributing communities and  
16 pulled out data, not just about the crime but  
17 about dates and times and locations and people  
18 involved and the properties involved and  
19 location types and so forth to really allow us  
20 to analyze a large variety of potential changes  
21 that take place when the casino is open.  
22 That's sort of what distinguishes our  
23 particular project.

24           Not only are we looking at crime

1 changes of course, we are also looking at calls  
2 for service that are not related to crime but  
3 still have an impact on police activity that  
4 police have to respond to. Traffic collisions,  
5 disputes, disabled motor vehicles, things like  
6 that that cause the police to increase their  
7 time perhaps but don't rise to the level of  
8 crime.

9           And we're looking also not only  
10 whether things increase or decrease but do  
11 things change while volume remains the same?  
12 Do hotspots change? Does the profile of the  
13 typical victim or the offender change in  
14 response to the casino?

15           When we do identify changes, we want  
16 to go in depth into analyzing those specific  
17 patterns and problems. So, it is not enough  
18 just to say that there was an X percent  
19 increase in say theft from vehicles in the  
20 surrounding communities. I want to know  
21 specifically where those occurred; what time of  
22 day; what was being stolen; who's breaking into  
23 the cars; who are the victims? Everything that  
24 we need to know in order to help the police

1 agencies better respond to those changes in  
2 public safety issues in their communities.

3 So, on the screen obviously there is  
4 a map of the area in question. Five of the  
5 communities that were designated as surrounding  
6 communities have contributed data so far.  
7 Foxboro is the exception. And we're still  
8 continuing to work with them.

9 The baseline report that you have is  
10 based on Wrentham, Plainville, North Attleboro,  
11 Attleboro and Mansfield data. I've just  
12 recently received some data from the State  
13 Police. So, that will be included in future  
14 analysis that we do as part of this project.

15 And the major things we've  
16 accomplished so far is to extract the data from  
17 each individual agency's CAD and records  
18 management systems. CAD stands for computer-  
19 aided dispatch.

20 So, there's two systems. One where  
21 the original call for service goes and the  
22 other where the crime report goes after the  
23 police officer finishes filling it out.

24 We've extracted data from both of

1 those systems. There's three different vendors  
2 serving the six communities in the Plainville  
3 region. So, we had to work to combine the data  
4 from the three different systems and create  
5 common code libraries and so forth.

6 Based on the data set, we  
7 established a baseline volume of crime, calls  
8 for service and traffic collisions within the  
9 surrounding communities. We've talked to the  
10 agencies, and I'll talk more about this later,  
11 about tracking specific incidents that they  
12 believe are casino related.

13 And we're now in the phase of  
14 looking - starting to analyze the changes that  
15 have taken place since Plainridge Park opened  
16 on June 24. As of yesterday, we have a full  
17 quarter's worth of data basically July, August  
18 and September since the casino opened. So,  
19 I'll be updating the data this week and  
20 preparing the first change analysis for a  
21 meeting later this month.

22 And of course, we're working with  
23 larger SEIGMA project to incorporate the data  
24 sets that we have with the broader social and



1 economic issues that that center is studying as  
2 well.

3           These are some slides from the  
4 baseline report that you all have. I didn't  
5 include everything in the PowerPoint  
6 presentation. And I didn't include everything  
7 from the data set in the report itself.

8           I could've sliced statistics 100  
9 different ways and created a report that was  
10 thousands of pages long but instead I just  
11 tried to offer the most -- the statistics that  
12 I thought were going to be the most valuable  
13 for analyzing change going forward.

14           But that doesn't preclude the  
15 potential other statistics from coming out of  
16 the project, depending on what we determine has  
17 changed in the data set. So, the more  
18 important thing is that we have a baseline data  
19 set rather than the baseline report  
20 specifically, if that makes sense.

21           So, as you can see on the screen  
22 these are numbers of crimes for Plainville  
23 specifically not other communities but just the  
24 town of Plainville over the last five years.

1 And these are annual totals. So, as you can  
2 imagine, quarterly totals are going to be  
3 significantly smaller, about a quarter of what  
4 we're seeing on the screen.

5           What is notable -- What I like to  
6 see here is that Plainville's crime volume is  
7 fairly small. So, any major changes that  
8 developed because of the presence of the casino  
9 are going to be quite notable.

10           It's going to be more difficult say  
11 in Springfield to analyze changes that are  
12 caused by the casino there because they have  
13 fairly high numbers so far. So, it might be  
14 possible for any changes to get lost in the  
15 overall volume. But Plainville is sort of a  
16 different story in that regard. So, you can  
17 see a selection of crimes there.

18           And that last column there, the  
19 coefficient of variation or the CV tells us how  
20 much that crime typically fluctuates from year  
21 to year basically on a scale of zero to one.  
22 While some of them are quite high, enough are  
23 low enough and the overall volume is low that  
24 again it's going to be fairly easy to be able

1 to pick out changes.

2 For instance look at forgery, that  
3 includes check forgery and counterfeiting and  
4 so forth. With a volume of only five to nine  
5 per year over the last five years, if they only  
6 got three or four more because of the presence  
7 of the casino that would really stand out from  
8 that fairly low volume. So, that's makes it  
9 fairly easy to analyze changes in Plainville  
10 specifically.

11 COMMISSIONER MCHUGH: Before you  
12 leave that slide could you explain again what  
13 the last column is, the CV column?

14 MR. BRUCE: CV, if you look at the  
15 average, the average is the arithmetic mean for  
16 the previous five years. And the standard  
17 deviation tells us how much on average that  
18 crime deviates from year to year. So, the  
19 coefficient of variation is simply the standard  
20 deviation divided by the average.

21 So, where the standard deviation,  
22 the lowest it could ever be is zero. The  
23 lowest the coefficient of variation could be is  
24 zero. That is there is no deviation whatsoever

1 from year to year. And the highest would be  
2 slightly higher than one.

3 So, what the CV gives us is a sense  
4 of how volatile is that crime? How much does  
5 it fluctuate typically from year to year?

6 The higher the number -- say for  
7 sexual assault, for instance, the higher the  
8 figure the more difficult it is to detect the  
9 effects of changes based on something like a  
10 casino or a Walmart or whatever else happens in  
11 the community because if the crime is always up  
12 and down like crazy anyway, it's going to be  
13 tough to identify changes.

14 The lower the volume, the more  
15 predictable the crime is and therefore the  
16 easier it is to identify changes. Does that  
17 make sense?

18 COMMISSIONER MCHUGH: Yes. Just to  
19 see if I understand the sense it makes, the  
20 credit card fraud is a pretty stable feature of  
21 the Plainville landscape.

22 MR. BRUCE: Yes, exactly. Credit  
23 card fraud is highly predictable from year to  
24 year.

1                   COMMISSIONER MCHUGH: And sexual  
2 assault is not.

3                   MR. BRUCE: Whereas sexual assault  
4 isn't because of that one errant year in 2014.  
5 So, the thefts from vehicles are another good  
6 example. That's a crime I definitely want to  
7 study because that's one of the ones based on  
8 some prior research that we expect might  
9 increase because of the presence of a casino.

10                   If you look at the numbers over the  
11 years, they had that big spike in 2011. Now I  
12 don't know for sure, but I suspect some serial  
13 offender came to town in 2011 and caused --  
14 They might have hit 20 or 30 cars in a single  
15 weekend or something that caused that huge  
16 spike. Because that happens occasionally that  
17 makes it more difficult to analyze changes.

18                   And we can't just depend upon raw  
19 volume basically in order to see the effects of  
20 the casino in that particular case.  
21 Fortunately, we're not only depending on raw  
22 volume.

23                   COMMISSIONER ZUNIGA: So, when we  
24 come back and look at future years, if say the

1 individual observations for year after year are  
2 within the standard deviation at the time,  
3 there would be no discernible attribution to  
4 the casino. Is that generally the case,  
5 because if you are within the standard  
6 deviation it could be all due to chance.

7 MR. BRUCE: Yes. If the 2015 figure  
8 turns out to be within the standard deviation  
9 of the norm then that would suggest that the  
10 casino did not have a significant impact on  
11 that crime at least in terms of overall volume.

12 Again, keep in mind we're going to  
13 be looking at other types of changes as well  
14 but that's the first place we'll look.

15 COMMISSIONER ZUNIGA: But then of  
16 course you could also track the standard  
17 deviation and how it evolves over time.

18 MR. BRUCE: Yes. That could change  
19 as well. Good questions. I don't usually talk  
20 to people so statistically aware.

21 COMMISSIONER STEBBINS: Well, that's  
22 about to change. I guess my question, I know  
23 you've been before us before, and I apologize  
24 if you shared this with us before, are we not

1 keeping track of DUIs?

2 MR. BRUCE: We are. And I only did  
3 this selection of crimes for this particular  
4 slide. I did include them in the report  
5 itself. However, that is one you have to be  
6 careful about because the number of DUIs is  
7 highly dependent upon police activity. It  
8 isn't necessarily reflective of the actual  
9 volume of drunk driving in the community.

10 So, a better measure than the number  
11 of DUIs would be the number of collisions that  
12 had alcohol as a factor. And that's something  
13 that we'll be looking at.

14 COMMISSIONER MCHUGH: For those  
15 watching us from afar, we lost the feed for a  
16 minute but remained silent. We are about to  
17 talk again.

18 COMMISSIONER STEBBINS: Obviously,  
19 as we went through the licensing process a lot  
20 of the comments that we received were for  
21 concerns about an increase in DUIs. I  
22 appreciate your thoughts on how those can be  
23 reported.

24 MR. BRUCE: That is always difficult

1 because if you're aware of the possibility of  
2 an increase and you're alert for it and you  
3 respond accordingly, you're probably going to  
4 cause an increase because you are out there  
5 capturing more drunk drivers.

6 COMMISSIONER CAMERON: Or  
7 Commissioner Stebbins, if there's a state  
8 police checkpoint for example on a particular  
9 weekend or several weekends that would  
10 dramatically increase the numbers. So, it  
11 isn't always a fair indication of behavior.

12 COMMISSIONER STEBBINS: Okay.

13 MR. BRUCE: And there are a number  
14 of crimes like that drug offenses, liquor law  
15 violations that are heavily dependent upon  
16 police activity. So, what you look for instead  
17 is what is the real outcome measure that you're  
18 trying to achieve.

19 We don't really care that people  
20 drive drunk except they might get in a crash.  
21 So, it's the crash that we want to analyze the  
22 numbers for not the drunk driving itself, if  
23 that makes sense.

24 COMMISSIONER STEBBINS: Understood.



1 Thank you.

2 COMMISSIONER MCHUGH: For  
3 statistical purposes, but not moral --

4 COMMISSIONER STEBBINS: We do care.

5 MR. BRUCE: Yes. I will include the  
6 number anyway in the reports but it is not as  
7 important as the number of collisions.

8 So, this slide here shows us the  
9 number -- just in comparison the average number  
10 of offenses per community over the five-year  
11 period. As you can see, Attleboro really  
12 dominates. It's the largest of the cities and  
13 the most active.

14 So, it's important not to simply add  
15 them all up and study the total for all six  
16 communities but to look at the geography  
17 separately when doing this sort of analysis.  
18 Otherwise, a community like Attleboro can  
19 easily overwhelm the analysis. Wrentham has  
20 the smallest volume of any of the communities.

21 We also looked at the number  
22 statistics related to people who are involved  
23 in crimes, so whether they are offenders or  
24 victims. This is just an example of that.

1 This is the average age of offenders by offense  
2 and bisects over the period for a variety of  
3 different crimes.

4           If this changes significantly, even  
5 if we don't see any volume changes it's going  
6 to be interesting to try to study why. Do  
7 changes in offender demographics for instance  
8 match the population of individuals who are  
9 using the casino's resources. And that might  
10 be more notable for instance in terms of how  
11 far they traveled.

12           So, what we did is I mapped all of  
13 the locations where people were coming from to  
14 commit crime or to be involved in crime whether  
15 victims or offenders and then where the crime  
16 happened. And in calculating the distance that  
17 they had traveled to be a victim or be an  
18 offender.

19           If that changes then that might be  
20 notable. If people are coming from far out of  
21 town to use the casino and we see an increase  
22 in the distance traveled for offenders and  
23 victims then that would suggest a casino  
24 influence perhaps even if the overall volume

1 doesn't change.

2           So, here you can see the mean  
3 distance traveled for offenders for a variety  
4 of different crimes. As we typically see, the  
5 fraud and forgery type offenses have longer  
6 distances traveled than some of the other  
7 property crimes and violent crimes.

8           COMMISSIONER MCHUGH: Why is that?

9           MR. BRUCE: Why is that? Because  
10 they tend to be committed by more organized  
11 individuals and more organized groups that set  
12 out from home with a plan. They might drive up  
13 the entire Eastern Seaboard committing a  
14 variety of fraud offenses in different  
15 communities.

16           Whereas something like an assault or  
17 a robbery tends to be a little less -- a street  
18 robbery anyway tends to be a little less  
19 planned and might be committed by somebody just  
20 wandering out of their house.

21           COMMISSIONER CAMERON: Credit card  
22 ring.

23           MR. BRUCE: Right. You have more  
24 organization in that type of crime, yes.

1           COMMISSIONER CAMERON: This chart is  
2 a good reminder of how many crimes are  
3 committed by young people, right -- in their  
4 20s and 30s?

5           MR. BRUCE: Yes, that's true.

6           COMMISSIONER CAMERON: It makes the  
7 point when you see it in statistical.

8           MR. BRUCE: Obviously, we wouldn't  
9 expect that -- If anything, the casino  
10 influence would create an older crowd I suppose  
11 for many of those crimes than a younger one.

12           COMMISSIONER ZUNIGA: On that note,  
13 how do you account for changes to the  
14 community?

15           MR. BRUCE: Demographic changes?

16           COMMISSIONER ZUNIGA: Demographic  
17 changes in ages, population growth.

18           MR. BRUCE: That is little bit more  
19 difficult because obviously the census is only  
20 taken on an annual basis. And we are trying to  
21 analyze changes that are occurring much more  
22 quickly than that. That isn't something we've  
23 researched very well so far.

24           I'm not really sure to the extent to

1 which the individual communities in the area do  
2 their own census. A lot of cities and towns  
3 do. And that's something we definitely do need  
4 to include.

5 Obviously, if we do see changes in  
6 the ages of offenders and victims but it also  
7 turns out that there's demographic changes in  
8 the communities then that explains that more so  
9 than say the presence of a casino.

10 It would be rare though to see a  
11 rapid change in demographics in a community  
12 like the ones that we are studying here. They  
13 would have to build a university or something  
14 like that to see a real big change that quickly  
15 in demographics.

16 So, probably I would say the latest  
17 census is a good estimate of the underlying  
18 demographics.

19 We're also looking at location type.  
20 This is particularly important because we might  
21 expect crime to increase at certain locations  
22 in the area such as hotels and restaurants.

23 One of the key thesis here is that  
24 if activity does increase it's primarily going

1 to be caused, I think, by simply the extra  
2 traffic to the community. It's not so much  
3 that gambling aspect itself but the fact that  
4 we have thousands of cars and thousands of  
5 visitors that we didn't have before.

6 And it would be the same if a movie  
7 theater or a Walmart or something else had been  
8 built at the same location. So, it's good to  
9 anticipate the people who are visiting what  
10 types of resources in the community will they  
11 be using and can we detect changes at those  
12 locations?

13 So, it makes sense that we'd see an  
14 increase, for instance, at hotels and  
15 restaurants and bars and places that casino  
16 visitors are likely to use in the surrounding  
17 community. So, I have a set of baseline  
18 statistics for location type specifically that  
19 are in the report.

20 COMMISSIONER MCHUGH: Are these  
21 numbers drawn from a single -- annual, yes.  
22 So, it's a single year?

23 MR. BRUCE: Yes.

24 COMMISSIONER MCHUGH: And is it for

1 all five communities?

2 MR. BRUCE: Yes. On the location  
3 type one it is. In the report itself, I break  
4 it down by individual communities I think, but  
5 just for the purpose of the slide, I just put  
6 that one chart.

7 Everything I've done in the baseline  
8 report is on an annual basis even though for  
9 the purpose of the change analysis I'll be  
10 looking at quarter to quarter. But if I had  
11 done that in the report, I would have just  
12 bulked it up.

13 COMMISSIONER MCHUGH: Right, right.

14 MR. BRUCE: So, I want to emphasize,  
15 we are also looking at calls for service that  
16 are not necessarily related to crimes. So,  
17 I've got a selection of them on the slide here  
18 for both Plainville and all contributing  
19 agencies.

20 Things like suspicious activity,  
21 disputes, disorderly conduct, disabled  
22 vehicles, these are things that take police  
23 time but don't rise to a criminal level but are  
24 still important to see what type of changes.

1           In fact, we're more likely probably  
2 to see changes in these types of calls for  
3 service than we are in crime especially in the  
4 Plainville region and I'll explain why in just  
5 a second. Any questions about calls for  
6 service?

7           COMMISSIONER MCHUGH: These are  
8 really stable, aren't they?

9           MR. BRUCE: Yes. Calls for service  
10 even more than crime, especially in Plainville,  
11 are extremely predictable from year to year.  
12 Very tiny CVs, yes, absolutely.

13           And then we have something like  
14 collision. And I didn't have a full collision  
15 data set for the baseline report. So, I wasn't  
16 able to include things like causal factors but  
17 I will include those in the future reports when  
18 looking at changes.

19           This chart indicates the type of  
20 collision which is admittedly less useful than  
21 knowing why the collision happened. And that's  
22 where things like drunk driving and speeding  
23 and running red lights and so forth is much  
24 more useful to analyze. And we will do that



1 for the future reports. I just didn't have a  
2 full data set for this one.

3 Of course, we are looking at time of  
4 day. And we're going to look at changes in  
5 patterns of temporal patterns as well as  
6 overall volume. Naturally, it would be an  
7 obvious hypothesis is that changes in calls for  
8 service in crime will skew towards the times  
9 that the casino is open and the times that  
10 people are coming and going from the casino.

11 Right now, they are very -- the  
12 peaks are definitely during the middle of the  
13 day, especially during the evening commute.  
14 And we expect that to probably skew to a little  
15 bit later because of the presence of the  
16 casino. We're of course looking at different  
17 types of spatial patterns as well.

18 I just have a couple of examples in  
19 the report and on the slide. This is  
20 disorderly conduct crimes throughout the  
21 region. So as you can see, the dot indicates  
22 where the casino is. There's not much around  
23 there but if that changes that would be an  
24 obvious thing to study.

1           What I did was I broke up the areas  
2 into smaller geographies based on travel routes  
3 with the hypothesis that if there is changes in  
4 crime and calls for service in the communities,  
5 they're most likely to take place along the  
6 major routes heading towards, and to and from  
7 the casino. And in addition major routes that  
8 typically have things like hotels and  
9 restaurants and bars.

10           So, rather than look at the entire  
11 city, we'll look at the into individual  
12 geographies that you can see on the screen.  
13 Although they look a little bit erratic, again,  
14 they're based around those travel routes. That  
15 will allow us to identify hotspot changes  
16 specifically in those specific geographies.

17           When we got started with the  
18 project, we had this idea that each of the  
19 individual cities record incidents that they  
20 believed were casino related, whether that was  
21 because the offender was in the area to use the  
22 casino or the victim was or it occurred on  
23 casino property or there was some other type of  
24 relationship. And you can see the codes on the

1 screen that we had in mind for doing that  
2 recording.

3           While I still think it's a good  
4 idea, it ended up being a little bit daunting  
5 for the agencies to implement this kind of  
6 coding scheme with their existing resources and  
7 their existing system.

8           So, what most of them are doing are  
9 just adopting sort of yes/no flag. This is or  
10 this is not casino related without recording at  
11 least external to the narrative of the report  
12 exactly why it's casino related. While it's  
13 not as good as what we originally envisioned,  
14 it does give us something.

15           I am committed to working with the  
16 records management vendors going forward to  
17 make sure that they can implement a more robust  
18 coding system for both the Plainville area but  
19 also for obviously in the Everett area and the  
20 Springfield area and wherever else casinos are  
21 being built.

22           Unfortunately, we didn't get as far  
23 as we wanted to with this particular part yet,  
24 but it's something that we're still going to

1 pursue.

2 Now, it's important to keep in mind  
3 that because we typically don't know who the  
4 offender is in most crimes, if you were to rely  
5 on just those incidents that the agencies coded  
6 as being casino related, you vastly undercount  
7 the incidents that actually were casino  
8 related.

9 So, the idea here isn't to give us a  
10 number but it's to give us an idea -- it's to  
11 help us analyze the volume changes.

12 So for instance, if burglary  
13 increased in a community, we can look at those  
14 that were specifically designated as casino  
15 related to see what the characteristics of  
16 those incidents were to help explain the  
17 increase in burglary.

18 So, the idea for these codes is not  
19 to give us a count of how many incidents are  
20 casino related, it's to identify those  
21 incidents that are worthy of further analysis  
22 to help explain increases. Does that make  
23 sense?

24 COMMISSIONER CAMERON: I think this

1 is a good example of good not being the enemy  
2 of perfect. We will get better. As these  
3 agencies morph into new records management  
4 systems, there is the opportunity at the front-  
5 end to implement casino related crimes as a way  
6 to capture. And possibly the systems that are  
7 in place to work with them.

8 But as of now, we don't have the  
9 ability to capture this in an ideal fashion but  
10 all of the chiefs are very helpful,  
11 enthusiastic about trying as best they can to  
12 help us have accurate data.

13 MR. BRUCE: Yes. And the lessons  
14 that we learn from this we know we can carry  
15 forward in other areas.

16 So, the next phases of the project  
17 are to, as I just said, work with the RMS  
18 vendors to find better ways to record those  
19 incidents that are casino related. We're  
20 integrating data from the State Police and  
21 hopefully from Foxboro fairly soon into the  
22 analyses.

23 And of course, it's most important  
24 to analyze what changes in the communities

1 directly surrounding the casino but it's  
2 possible we might see crime changes in  
3 communities further away that are still worthy  
4 of analysis.

5 We can't collect the depth of data  
6 that we're getting from the surrounding  
7 communities from every place in Massachusetts.  
8 It would just be too hard, too time-consuming.

9 But at least we can study the crime  
10 changes that they are reporting as a matter of  
11 course to the State Police as part of the IBR  
12 process, incident-based reporting process which  
13 we're very fortunate. Massachusetts is one of  
14 the leaders in the country in terms of the  
15 number of agencies that are reporting to this  
16 reporting system.

17 It doesn't give us the same detail  
18 that we're getting from local agencies in the  
19 Plainville area by collecting the data directly  
20 from their systems but it's a much greater  
21 level of detail than the typical state has as  
22 to the number and types of crimes that are  
23 occurring in various communities.

24 So, ultimately we're going to

1 incorporate the statewide IBR data into this  
2 analysis process to see what happens in  
3 communities that aren't necessarily directly  
4 surrounding the casino. It's going to be  
5 tougher to establish causation in those facts,  
6 but it's still worth looking at that data.

7 And then finally, starting today, we  
8 can do a full quarter analysis of what has  
9 happened in the Plainville region by collecting  
10 a new set of data and comparing it to what  
11 happened in the baseline statistics.

12 COMMISSIONER ZUNIGA: Is that the  
13 intention to look at it quarterly?

14 MR. BRUCE: Yes. I originally  
15 thought it would be nice to do it on a monthly  
16 basis more frequently, but having collected --  
17 I collected some data from a couple of the  
18 communities, Plainville specifically, two  
19 months ago and not enough had changed.

20 The numbers were too small. There  
21 just wasn't enough data there to really  
22 establish anything useful for such a small time  
23 period. So, quarterly seemed like the best way  
24 to go at this point.

1                   COMMISSIONER CAMERON: And that's  
2 still real-time information for the chiefs to  
3 utilize. Possibly with the bigger cities it  
4 would be of value to have monthly report but  
5 the criminal activity is pretty small in this  
6 area.

7                   MR. BRUCE: The good news is with  
8 the larger cities, each of the agencies in the  
9 Everett area and the Springfield area have  
10 their own crime analyst working for the police  
11 department. So, I envision working with them  
12 to help their analysis but they can largely do  
13 some of their own analysis on a month-to-month  
14 basis and inform their own departments.

15                   Plainville is a little bit odd in  
16 that respect. Actually, Mansfield just got a  
17 crime analyst but before Mansfield only  
18 Attleboro had one. So, they needed something  
19 like our project in order to help them analyze  
20 the changes. There's going to be less of that  
21 need in the other communities.

22                   COMMISSIONER CAMERON: Before  
23 bringing this information in a public forum, we  
24 did meet with the chiefs to let them know, let



1       them see the data.

2                     In fact, some of them were surprised  
3       at a few things that they don't have the  
4       analytical ability. Christopher, to your  
5       credit, you offered to look at if there's  
6       something here that you want me to drill down,  
7       I'd be happy to do that. So, Christopher  
8       offered that to the chiefs involved in this  
9       project.

10                    So again, it is not just you give us  
11       everything you have, we really do want to be a  
12       value to those communities as well. This  
13       project is working that way.

14                    MR. BRUCE: Any questions? To sort  
15       of conclude, I just wanted to sort of introduce  
16       this theoretical framework for analyzing the  
17       changes going forward. So, there's a number of  
18       mechanisms by which crimes and calls for  
19       service might change in the areas after a  
20       casino is opened.

21                    I think the first one, this is just  
22       my hypothesis at this point. Obviously, I'm  
23       not married to it and if it turns out to be  
24       wrong, I'll be happy to analyze the data no

1 matter what it shows. But I think probably  
2 what's likely to happen is we're going to see a  
3 lot of changes that is simply caused by the  
4 increased traffic in the area.

5           So, that's likely to manifest  
6 specifically traffic related incidents and  
7 general calls for service. Anytime you gather  
8 thousands of people in a place, you're going to  
9 get disputes, loss of property, traffic  
10 complaints, parking complaints, traffic  
11 accidents, just all those things that happen  
12 when people come together and interact.

13           But there are some other theories  
14 out there as well. For instance, we might see  
15 because all those people are going to be this  
16 area, we might see offenders who have nothing  
17 to do with the casino. They're just regular  
18 offenders who would normally have been  
19 committing burglaries and thefts from vehicles  
20 anyway, taking advantage of the fact that all  
21 these new cars and people are in the area. So,  
22 that's another possibility.

23           And that would manifest itself in  
24 things like thefts from vehicles and robberies.

1 We're not going to see robberies probably in  
2 the Plainville area because they don't have  
3 very many anyway, but more in the Springfield  
4 area and the Everett area that would be a  
5 possible increase to look for.

6 Then there's the possibility of  
7 offenders committing crimes specifically to get  
8 funds to use at the casino. I think that's  
9 sort of the public perception of what's likely  
10 to happen. That would manifest itself in  
11 increases in fraud and forgery and bad checks  
12 and maybe things like burglaries in the area.

13 I think it's less likely than the  
14 other possibilities. But obviously again it's  
15 something we're going to look for.

16 The other thing that I think is  
17 largely in the public perception is the idea  
18 that casino is an attractor for other types of  
19 illicit activities like prostitution and drugs  
20 and so forth. And that would manifest itself  
21 in those crimes likely in things like hotels  
22 and restaurants and other service  
23 establishments in the area. Again, I don't  
24 think it is as likely as the overall traffic

1 increase but we'll be looking for it.

2           And then of course there's the  
3 casino's location specific activity. The fact  
4 that the casino is there. They're serving  
5 alcohol that might lead to drunk driving  
6 increases as we talked about and other liquor  
7 related crimes and so forth.

8           That stuff can be anticipated ahead  
9 of time and controlled better than the other  
10 types of crimes based on casino policy and the  
11 types of enforcement that we are doing. And it  
12 seems like from the meetings that we have had  
13 that Plainridge Park and the State Police and  
14 your own plans have done a good job  
15 anticipating that type of thing. So, I think  
16 it's probably less likely than again the  
17 overall traffic based increased.

18           That's sort of the framework for the  
19 way things could increase, the way things could  
20 change because of the presence of the casino.  
21 So, we will try as best as possible based on  
22 the data that we have to tie any increases that  
23 we see back to one of those potential causes,  
24 if that makes sense.

1                   COMMISSIONER MCHUGH: But at the  
2 same time be opened to the fact that these are  
3 not the changes that are going to occur.

4                   MR. BRUCE: Yes. This is based on  
5 an analysis of what's happened in other  
6 communities who have had casinos but it's  
7 entirely possible that none of them might be at  
8 work in Plainville or in any of the other  
9 communities where casinos open.

10                   Yes, we are definitely starting from  
11 a blank slate on that. There are no  
12 assumptions are going into the analysis. But  
13 if they do change that gives us a theoretical  
14 framework to explain why they might change, if  
15 that makes sense.

16                   COMMISSIONER MCHUGH: Yes. I raise  
17 that because we've already said that the other  
18 studies that are out there are largely  
19 unsatisfactory. And therefore this is an  
20 opportunity to either confirm in a  
21 scientifically reliable manner or debunk these  
22 theories that are out there.

23                   MR. BRUCE: Yes.

24                   COMMISSIONER MCHUGH: This really

1 looks thoughtful and detailed and very  
2 exciting. There is not on the board now but in  
3 the materials a much longer narrative. I  
4 didn't know whether you were going to deal with  
5 that or not.

6 MR. BRUCE: I have the full report  
7 here if you want to look at any particular part  
8 of it. I didn't think it would be a good use  
9 of time to go through the entire thing but --

10 COMMISSIONER MCHUGH: I share that.  
11 But I just wanted for those who are watching  
12 and listening to understand that there's more  
13 here.

14 You've obviously been doing this for  
15 some period of time. Can you just give us a  
16 little bit of your background and how you came  
17 to this?

18 MR. BRUCE: Sure. I've been a crime  
19 analyst for about 22 years now. I started with  
20 the Cambridge Police Department in  
21 Massachusetts in 1994. I was there for seven  
22 years. Then I went to the Danvers Police  
23 Department for nine years.

24 I was president of the International

1 Association of Crime Analysts for six years  
2 during that period. And for the last few  
3 years, I've been doing a lot of different  
4 consulting and technical assistance and  
5 training. So, for a couple of decades I've  
6 been very active in the crime analysis  
7 community.

8 I've taught a lot of classes. I've  
9 worked with analysts from around the country,  
10 big cities, small cities, out of the country  
11 even. And my specialty is really delving into  
12 the record systems of police agencies, pulling  
13 the data out and making something useful with  
14 it. So, this was a very interesting project to  
15 work on.

16 COMMISSIONER MCHUGH: We are glad to  
17 have you with us. I have two substantive  
18 questions, three actually. I take it that  
19 because you're going into systems to look at  
20 historical information to establish a baseline  
21 that information is there and the historical  
22 baseline can almost always be created by an  
23 analysis.

24 MR. BRUCE: Yes. Once you have the

1 data calculating the statistics is fairly easy.

2 COMMISSIONER MCHUGH: So, we don't  
3 have to establish the baseline today or --

4 MR. BRUCE: No, absolutely not.

5 COMMISSIONER MCHUGH: This approach  
6 that you're taking, the geographical piece, how  
7 is this going to be reviewed, peer-reviewed or  
8 otherwise?

9 MR. BRUCE: That is an excellent  
10 question. I don't know that we have a  
11 particular plan for that. Maybe Mark can speak  
12 to that a little bit better.

13 MR. VANDER LINDEN: We don't have a  
14 specific plan for a peer-review process. I  
15 think certainly it's worth looking at that  
16 though.

17 COMMISSIONER MCHUGH: The reason I  
18 asked that question is that it seems to me that  
19 part of the value of this is its  
20 standardization if it's widespread. You have,  
21 as I understand it, crime analysts in many  
22 police departments but they may go about what  
23 they do in a slightly different fashion and  
24 look at slightly different things.



1           And to get at what we are trying to  
2 get at which is the nexus between criminal  
3 behavior and a casino influence, it really  
4 would be helpful if we had a standardized  
5 template that we use in each location or is  
6 that not so?

7           MR. BRUCE: No. I think there is  
8 something to that. Certainly, I appreciate  
9 your comment. I think this project will help  
10 the overall analysis community. What we are  
11 studying here isn't unique to Massachusetts.  
12 In fact, I have a colleague in Schenectady, New  
13 York who is very interested in what we're doing  
14 because he needs to replicate it in his own  
15 agency.

16           I think the problem with trying to  
17 standardize it is that every community is very  
18 different, even in Massachusetts. What we see  
19 happen in the Plainville region where we have a  
20 fairly small community and the casino is right  
21 off the highway, and it's not in any way a  
22 dense urban area is much different than what we  
23 are likely to see in Springfield or Everett  
24 where the opposite is true in both cases.

1           So, different factors have to go  
2 into the analysis based on the changing needs  
3 of the surrounding communities. But it's  
4 certainly something worth thinking about  
5 because I agree that it would be very useful if  
6 we could establish some kind of standardized  
7 template that other places could use.

8           I don't know how long I'll be  
9 attached to the project but that you all can  
10 use going forward for the next decade as gaming  
11 -- the face of gaming changes in Massachusetts.

12           COMMISSIONER MCHUGH: One of the  
13 things I was trying to get at here is what we  
14 hear now a lot of discussion about the nexus  
15 between casinos and crime, right? And there  
16 are some who say there's a huge nexus. If you  
17 have a casino, XYZ is going to happen. And you  
18 have people on the other side saying no,  
19 nothing is going to happen or it's going to be  
20 very little. No different from putting in a  
21 hotel in the middle of a busy area or a bank or  
22 restaurant.

23           And policy derives from that and  
24 positions derive from those views. And this is

1 an effort to try to demythologize that stuff.

2 But if the data itself or the  
3 approach itself is subject to the same kind of  
4 back-and-forth that the stories are subject to  
5 then we lose the value of the data and the  
6 analysis, at least some of the value of the  
7 data and the analysis.

8 In other words, if we have the  
9 template for this reason that you've set up and  
10 somebody says no, you didn't look at XYZ. And  
11 if you had looked at XYZ you would have come to  
12 very different conclusions. That doesn't  
13 advance the ball to the extent we want. I just  
14 put that out there.

15 COMMISSIONER ZUNIGA: I think the  
16 power that comes from this methodology, in my  
17 opinion, is looking at trends over time. The  
18 same methodology -- We could talk a lot about  
19 variables. There's a lot being captured.  
20 There's a lot that couldn't be captured because  
21 the historical data is there (INAUDIBLE)

22 But insights like the one you just  
23 mentioned alcohol-related collisions as opposed  
24 to DUI that are more likely the result of

1 increased police activity to me sound very good  
2 as a framework. Then if we come to look at it  
3 overtime which is a whole genesis of our SEIGMA  
4 study anyway.

5 COMMISSIONER CAMERON: Who is the  
6 expert in Las Vegas? He's done some work in  
7 this area. So, we did take steps and not to  
8 just take Christopher's work. We had him on a  
9 conference call about the work he's done.  
10 Christopher saying hey, do you have suggestions  
11 for me.

12 He was so impressed because the  
13 piece that is different here is the cooperation  
14 of the police departments. That is the piece  
15 that has not happened in the past.

16 He said he could not get police  
17 departments in that area to work  
18 collaboratively or to go into this kind of the  
19 level of detail and the access to their records  
20 is a piece that makes this unique and much  
21 stronger in his opinion.

22 MR. VANDER LINDEN: Dr. Mark Nichols  
23 from University of Nevada.

24 COMMISSIONER ZUNIGA: I was going to

1 make a similar point to the question of the  
2 peer-review. I think there is enough -- There  
3 is quite a bit of set of eyes looking at this,  
4 the chiefs and ourselves and the public and  
5 with the help of just straight methodology and  
6 critics, we can have these discussions and have  
7 the exchange of why this XYZ measure might be a  
8 good one or a better one.

9 COMMISSIONER MCHUGH: I didn't have  
10 a particular academic kind of peer-review in  
11 mind. And maybe the chiefs are the peers.  
12 Maybe that's -- What I'm trying to suggest the  
13 desirability of is sort of a consumer buy-in to  
14 this so that we don't wind up with a yeah, but  
15 you didn't look at kind of thing.

16 Maybe the chiefs will look at this  
17 and know their towns and know their communities  
18 and say yeah, this is great. And this helps us  
19 in these various areas. Maybe that's the kind  
20 of thing that's precisely what we need and  
21 that's all we need.

22 MR. BRUCE: I would also put out  
23 that my fellow community of analysts could be a  
24 good peer group. And I would certainly love to

1 be able take the results of this work next year  
2 and present it at the Massachusetts Association  
3 of Crime Analysts and the International  
4 Association of Crime Analysts conferences where  
5 I might get some valuable feedback.

6           Certainly, it would make sense for  
7 us to put together a list of people like Dr.  
8 Nichols -- It was Nichols, right?

9           MR. VANDER LINDEN: Yes.

10           MR. BRUCE: -- and other people  
11 working in the field who could review the  
12 reports. I would say wait for the first change  
13 report but review those reports and suggest  
14 other possible avenues. I would absolutely  
15 welcome that. I think it's a fantastic idea.

16           MR. VANDER LINDEN: The other group  
17 that we haven't mentioned is our Gaming  
18 Research Advisory Committee that Christopher is  
19 on the agenda for this meeting. I think that  
20 your point is really great. I would make sure  
21 we review it by all of the relevant  
22 stakeholders and the people that know something  
23 about this.

24           And there certainly is groups that

1 we just mentioned. I think that we will  
2 especially as we move to the other communities  
3 Springfield, Everett we'll maybe get to  
4 standardize this and look for ways to improve  
5 it.

6 COMMISSIONER MCHUGH: Terrific.  
7 That's great. It's really fascinating stuff.

8 MR. BRUCE: Are there any questions  
9 about the baseline report? I've got it up here  
10 if anybody wants to review a section.

11 COMMISSIONER ZUNIGA: It was a good  
12 summary.

13 COMMISSIONER CAMERON: Thank you,  
14 Christopher.

15 MR. BRUCE: Next time I'm here, I  
16 guess I'll be able to tell you what's changed.

17 COMMISSIONER CAMERON: I do want to  
18 thank Christopher publicly for seeing the  
19 backend of this work. An awful lot of work  
20 went into the front end meaning sitting with  
21 chiefs, explaining, sitting with the lieutenant  
22 in charge of records, explaining why and how we  
23 would use this data and protect it.

24 And that's the piece that is really,

1 really important. And I want to publicly thank  
2 all of the communities and the chiefs for their  
3 participation. Because it really would not be  
4 possible without that.

5 MR. BRUCE: Thank you.

6 COMMISSIONER MCHUGH: That's really  
7 important. Well said. It's a collaborative  
8 effort. Thank you both.

9 Let's move to the next item on the  
10 agenda which is the Ombudsman, Mr. Ziemba.

11 MR. ZIEMBA: Thank you,  
12 Commissioner. Before I get into it, I just  
13 wanted to add one little note to the last  
14 presentation. In addition to the groups  
15 mentioned, the Gaming Research Advisory  
16 Committee, under the Gaming Policy Advisory  
17 Committee there's a subcommittee on public  
18 safety.

19 We've highlighted this report to  
20 them. And we anticipate Mr. Bruce presenting  
21 at an upcoming meeting. And we sent his report  
22 to them this morning. That's another added  
23 mechanism for the review.

24 COMMISSIONER MCHUGH: Mr. Ziemba and



1 Ms. Reilly.

2 MR. ZIEMBA: Commissioners, as you  
3 know, yesterday we received an RFA-2  
4 application from Massachusetts Gaming and  
5 Entertainment. We are currently reviewing the  
6 application for administrative completeness,  
7 which Janice Reilly will describe.

8 My presentation today is meant to be  
9 a reminder of some of the key upcoming dates of  
10 our application review process. October 13 is  
11 the deadline for surrounding community  
12 petitions and impacted live entertainment venue  
13 petitions. Pembroke has sent a letter to the  
14 Commission asking for surrounding community  
15 status based primarily on a shared water supply  
16 with Brockton.

17 MG&E has designated all eight  
18 geographically adjacent communities as  
19 surrounding communities. By October 13 those  
20 communities will need to provide a letter to  
21 the Commission assenting to this status.

22 We'll be in communication with the  
23 communities just to remind them that they just  
24 need to assent to that status through an email

1 or through a letter to the Commission. And so  
2 we will get that done in the upcoming days.

3 After that Mass Gaming and  
4 Entertainment has 10 days after petitions to  
5 submit a response to those petitions to the  
6 Commission.

7 In a related matter, we indicated  
8 the intention to host a 90-minute presentation  
9 by MG&E on October 22. We sent that out in a  
10 release yesterday. And we've been in  
11 communication with the applicant to let them  
12 know that October 22 is our anticipated date  
13 for that presentation.

14 As you know that presentation is an  
15 opportunity for the applicant to provide a  
16 general overview of their application. Again,  
17 it is limited to 90 minutes. That's usually a  
18 very, very interesting and informative  
19 presentation.

20 Our current schedule estimates that  
21 decisions on petitions that are filed by ILEVs  
22 or by surrounding communities would potentially  
23 be November 30. That's an estimated date.

24 This follows a presentation by those

1 petitioning communities and ILEV applicants  
2 which we estimate on October 28. The  
3 difference between the October 28 presentation  
4 date and the November 30 decision date that  
5 one-month period, during that period what we  
6 will do is we have to review the entire  
7 application to determine factors that are  
8 relevant to surrounding community status or  
9 ILEV status.

10 We review the application. We  
11 review the materials submitted during the  
12 presentations and in the petitions. And then  
13 we bring that before the Commission.

14 So, if there are a small number of  
15 petitioners that one-month period of time can  
16 potentially shrink. But again we do have some  
17 limitations in that we do have to review the  
18 full application.

19 One other factor that I will note is  
20 that our estimates have been available on our  
21 website for quite some time. So, some  
22 communities may have been looking at our dates,  
23 specifically that November 30th date as the  
24 kickoff for this 30-day statutory negotiation

1 period.

2           They may be viewing that as a period  
3 that they're expecting, but as you know, all of  
4 our dates are estimated dates. We've made that  
5 quite clear on our website. To the degree that  
6 we can move those dates, we will take a look at  
7 that. We can provide obviously ample notice to  
8 communities and others if we indeed change any  
9 of those estimated dates.

10           With that overview, I will turn to  
11 Janice Reilly for a summary of what our process  
12 has been so far on our intake and the steps in  
13 our review.

14           COMMISSIONER MCHUGH: You mentioned  
15 ILEVs, which are impacted live entertainment  
16 venues you talked about that before. So, that  
17 is what they are. Okay, Ms. Reilly.

18           MS. REILLY: I just wanted to report  
19 that we did receive the application yesterday  
20 from MG&E. We started the initial baseline  
21 review of that application which included as  
22 you know the blocks on the application and  
23 ensuring that there was a summary of their  
24 answers to those questions in the blocks. And

1 that they had listed all of the attachments  
2 that they will be supplying to the Commission  
3 and the evaluation teams.

4 The review was completed yesterday.  
5 We are hoping that we will get to post the  
6 application that piece of the application onto  
7 the website today. I'd like to thank the  
8 review team Todd Grossman, Justin Stempeck,  
9 Carrie Torrissi and Mary Thurlow for help with  
10 that process yesterday.

11 Now we move onto the administrative  
12 completeness review, which we are hoping that  
13 we will be able to get the application to that  
14 team tomorrow or Monday to start that process  
15 which could take up to seven to 10 days.

16 Once that process is completed,  
17 we'll determine whether there is additional  
18 information that we need from the applicants or  
19 if there are any deficiencies that were noted  
20 in the application at that point.

21 The applicant will be notified and  
22 depending on what materials we need to get from  
23 them at that point it could be anywhere from 48  
24 hours to two weeks before we are ready to move

1 to the next step, which is to get the  
2 application uploaded onto SharePoint and  
3 streamed into the evaluation teams.

4 COMMISSIONER MCHUGH: The  
5 administrative completeness piece of this is  
6 really looking at whether everything is there  
7 that we need to do the substantive evaluation  
8 then we move onto the substantive evaluation.

9 MS. REILLY: Exactly. We're in  
10 process.

11 COMMISSIONER CAMERON: Two weeks, it  
12 sounds like an appropriate date.

13 MS. REILLY: For getting the  
14 application to the evaluation teams? Probably  
15 two weeks for the process for administrative  
16 completeness. And then we'll have to determine  
17 what materials we need to get if there are any  
18 additional materials we need from the applicant  
19 in order to move onto the next step.

20 So, the process could, if we don't  
21 find any additions or there are no additional  
22 requirements of the applicant, we can move  
23 quicker to the evaluation team process. But we  
24 don't know until we start the administrative

1 completeness.

2 COMMISSIONER MCHUGH: I take it that  
3 that cautionary note is because of the size of  
4 the application. This application is about  
5 similar in size to the others that we've  
6 done --

7 MS. REILLY: Correct.

8 COMMISSIONER MCHUGH: -- which is  
9 thousands of pages.

10 MR. ZIEMBA: One thing I want to  
11 note if I can, I don't think we touched upon  
12 this, we will try to get what we call the  
13 blocks, all of the verbiage that is included in  
14 those blocks up on the website as soon as we  
15 can as Janice mentioned today.

16 In addition, there are a number of  
17 attachments that are included. Some include  
18 confidential information. Obviously, we will  
19 not post those. But we will try to get those  
20 as soon as we possibly can to supplement what  
21 would be available pursuant to the block  
22 portion.

23 MS. REILLY: Correct, anything  
24 that's not labeled confidential.

1                   COMMISSIONER MCHUGH: Sounds great.  
2 Anything further? Any questions for the team?  
3 Great. Thank you very much.

4                   That brings us to the next item,  
5 which is racing,. Director Lightbaum, Mr.  
6 O'Donnell.

7                   DR. LIGHTBAUM: Good afternoon,  
8 Commissioners. First off on the agenda is a  
9 request from Steve O'Toole from Plainridge  
10 Racecourse asking to reschedule a couple of  
11 days that they canceled earlier this year and  
12 rescheduled for October 13 and October 27. And  
13 the horsemen are in agreement with this. Steve  
14 O'Toole is here today if you have any  
15 questions.

16                  COMMISSIONER MCHUGH: I have no  
17 questions, Mr. O'Toole. Good to see you. Is  
18 there anything you wanted to say?

19                  MR. O'TOOLE: Good to see you. It's  
20 just for a couple of days we canceled earlier  
21 in the season and to meet the 105 racing day as  
22 described the conditions of our license, the  
23 gaming license.

24                  COMMISSIONER MCHUGH: Right.



1 MR. O'TOOLE: We added a couple of  
2 Tuesdays. We are actually racing every other  
3 Tuesday now. So, we'll plug in those Tuesdays  
4 this coming month. So, we'll be going to go to  
5 a challenging four-day a week schedule for the  
6 month of October.

7 COMMISSIONER ZUNIGA: Remind me when  
8 the meet ends.

9 MR. O'TOOLE: The meet ends November  
10 30.

11 COMMISSIONER CAMERON: Mr. O'Toole,  
12 challenging because of the supply of horses?  
13 Challenging because of the logistics and staff?  
14 What do you mean by challenging?

15 MR. O'TOOLE: No. Staff is in place  
16 and just works a little bit harder for a four-  
17 day week. And we adjust our schedules around a  
18 little bit. The challenging part comes with  
19 filling the race cards. Throughout the course  
20 of the year, we've consistently run about nine  
21 races over the course of three days, so 10 race  
22 cards as well.

23 This is a little bit challenging. I  
24 think the horse -- We had a lot of conversation

1 with the horsemen. They are prepared to step  
2 it up a little bit and keep their horses in  
3 action.

4 We do have -- One of the reasons  
5 that we did opt to go four days a week in the  
6 month of October is Mass. sire stake races that  
7 race at that time and hoping to pluck a few of  
8 those races as betting races as well.

9 It didn't work out the first week  
10 but I think we have some very good sire stake  
11 races to use those as betting races.

12 COMMISSIONER MCHUGH: Great.

13 COMMISSIONER STEBBINS: Mr. Chair, I  
14 move that Commission approve the request of  
15 Plainridge Park to replace the two canceled  
16 days of live racing on October 13 and October  
17 27.

18 COMMISSIONER MCHUGH: Do I hear a  
19 second?

20 COMMISSIONER ZUNIGA: Second.

21 COMMISSIONER MCHUGH: Discussion?

22 No discussion, all in favor, aye.

23 COMMISSIONER CAMERON: Aye.

24 COMMISSIONER ZUNIGA: Aye.

1 COMMISSIONER STEBBINS: Aye.

2 COMMISSIONER MCHUGH: The ayes have  
3 it unanimously.

4 MR. O'TOOLE: Thank you,  
5 Commissioners.

6 DR. LIGHTBAUM: Thank you. Next  
7 item is Doug O'Donnell with a request for local  
8 aid payments.

9 MR. O'DONNELL: Good morning. What  
10 you have in front of you is the quarterly local  
11 aid distribution that's paid to the local  
12 cities and towns where racing is taking place  
13 and simulcasting. And we need your approval on  
14 this.

15 It is done six months in arrears.  
16 So, it would be the handles in January,  
17 February and March of '15 for payment on  
18 September 30. And we also have the backup. In  
19 your packet, you will have the backup of our  
20 monthly billing and all the different tracks.

21 COMMISSIONER MCHUGH: This is done  
22 every quarter; is that right?

23 MR. O'DONNELL: Correct.

24 COMMISSIONER MCHUGH: Every quarter

1 six months in arrears.

2 MR. O'DONNELL: Yes.

3 COMMISSIONER MCHUGH: Okay. Any  
4 questions about the data that are in the book  
5 or the analysis in the book? It's .35 percent  
6 of the on-track and simulcast handle.

7 MR. O'DONNELL: Yes, that's correct.

8 COMMISSIONER MCHUGH: .35 percent,  
9 okay. No questions? Do I hear a motion?

10 COMMISSIONER CAMERON: Mr. Chair, I  
11 move that we approve the local aid  
12 distributions for the quarter ending 9/30/2015  
13 for each of the tracks that are outlined in  
14 this memo.

15 COMMISSIONER ZUNIGA: I second that.  
16 It's monies from the tracks.

17 COMMISSIONER CAMERON: Yes, it's  
18 monies from the tracks.

19 COMMISSIONER MCHUGH: It's actually  
20 for the quarter ending March.

21 MR. O'DONNELL: It's quarter ending  
22 March, the first quarter of calendar year this  
23 year. Payments are made six months after the  
24 fact.

1                   COMMISSIONER MCHUGH: Right. We are  
2 approving payments for the quarter ending March  
3 31, 2015.

4                   MR. O'DONNELL: Correct.

5                   COMMISSIONER CAMERON: Okay.

6                   COMMISSIONER MCHUGH: Is there a  
7 second?

8                   COMMISSIONER ZUNIGA: Yes, second  
9 with those clarification.

10                  COMMISSIONER MCHUGH: All in favor,  
11 aye.

12                  COMMISSIONER CAMERON: Aye.

13                  COMMISSIONER ZUNIGA: Aye.

14                  COMMISSIONER STEBBINS: Aye.

15                  COMMISSIONER MCHUGH: The ayes have  
16 it again unanimously. And finally the final  
17 item.

18                  DR. LIGHTBAUM: Next we just have  
19 approval of an added racing official for  
20 Suffolk Downs. Rudy Baez, he's been in this  
21 position for a long time at Suffolk Downs. And  
22 it will be pending completion of his background  
23 check.

24                  COMMISSIONER MCHUGH: Okay. There's

1 going to be racing this Saturday.

2 DR. LIGHTBAUM: Yes. This Saturday  
3 is the next day of their live racing.

4 COMMISSIONER MCHUGH: And Monday,  
5 right?

6 DR. LIGHTBAUM: No. The next day  
7 will be October 31.

8 COMMISSIONER MCHUGH: October 31,  
9 that's right.

10 DR. LIGHTBAUM: They've got 12 races  
11 average field of nine horses. It should be  
12 good fields.

13 COMMISSIONER MCHUGH: Great, a full  
14 day. So, any questions about the approval  
15 being sought here?

16 COMMISSIONER STEBBINS: No. Mr.  
17 Chair, I move the Gaming Commission approve the  
18 request of Suffolk Downs to approve Rodolfo  
19 Baez as racing official pending his  
20 satisfactory completion of his background  
21 check.

22 COMMISSIONER CAMERON: Second.

23 COMMISSIONER MCHUGH: Any  
24 discussion? All in favor, aye.

1 COMMISSIONER CAMERON: Aye.

2 COMMISSIONER ZUNIGA: Aye.

3 COMMISSIONER STEBBINS: Aye.

4 COMMISSIONER MCHUGH: The ayes  
5 having unanimously. And Mr. Baez can  
6 participate in that fashion. Anything further?

7 DR. LIGHTBAUM: No.

8 COMMISSIONER MCHUGH: Thank you very  
9 much.

10 COMMISSIONER MCHUGH: Any other  
11 business before the Commission?

12 MS. WELLS: No, Sir.

13 COMMISSIONER MCHUGH: Do I hear a  
14 motion to adjourn?

15 COMMISSIONER ZUNIGA: So moved.

16 COMMISSIONER MCHUGH: Do I hear a  
17 second?

18 COMMISSIONER CAMERON: Second.

19 COMMISSIONER MCHUGH: All in favor,  
20 aye.

21 COMMISSIONER CAMERON: Aye.

22 COMMISSIONER ZUNIGA: Aye.

23 COMMISSIONER STEBBINS: Aye.

24 COMMISSIONER MCHUGH: The ayes have

1 that one unanimously as well. Thank you.

2

3 (Meeting adjourned at 11:55 a.m.)

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1 ATTACHMENTS:

- 2
- 3 1. Massachusetts Gaming Commission October  
4 1, 2015 Notice of Meeting and Agenda
- 5 2. Massachusetts Gaming Commission September  
6 17, 2015 Meeting Minutes
- 7 3. Massachusetts Gaming Commission Process  
8 for Civil Administrative Penalties
- 9 4. Massachusetts Gaming Commission October 1,  
10 2015 Memorandum Regarding Baseline Report  
11 of Gaming Related Public Safety Impact
- 12 5. Presentation on Assessing the Impact of  
13 Gambling on Public Safety in Massachusetts  
14 by Christopher W. Bruce
- 15 6. Region C Southeastern Massachusetts  
16 Estimated Category 1 (Resort Casino)  
17 Timeline
- 18 7. Massachusetts Gaming Commission September  
19 28, 2015 Memorandum Regarding Plainridge  
20 Park Casino, Rescheduling Live Racing Days  
21 with attachments
- 22 8. Massachusetts Gaming Commission/Racing  
23 Division Computation of Local Aid  
24 Distributions for Qtr ending 9/30/2015

1 9. Massachusetts Gaming Commission September  
2 28, 2015 Memorandum Regarding Suffolk  
3 Downs Racing Official with attachment  
4

5 GUEST SPEAKERS:

6 Christopher W. Bruce, Crime Analyst Consultant  
7

8 MASSACHUSETTS GAMING COMMISSION STAFF:

9 Dr. Alex Lightbaum, Interim Director Racing

10 Loretta Lillios, Chief Enforcement

11 Counsel/Deputy Director

12 Doug O'Donnell, Senior Financial Analyst

13 Janice Reilly, Chief of Staff

14 Mark Vander Linden, Director of Research and

15 Responsible Gambling

16 Karen Wells, Interim Executive Director/

17 Director IEB

18 John Ziemba, Ombudsman  
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C E R T I F I C A T E

I, Laurie J. Jordan, an Approved Court Reporter, do hereby certify that the foregoing is a true and accurate transcript from the record of the proceedings.

I, Laurie J. Jordan, further certify that the foregoing is in compliance with the Administrative Office of the Trial Court Directive on Transcript Format.

I, Laurie J. Jordan, further certify I neither am counsel for, related to, nor employed by any of the parties to the action in which this hearing was taken and further that I am not financially nor otherwise interested in the outcome of this action.

Proceedings recorded by Verbatim means, and transcript produced from computer.

WITNESS MY HAND this 2nd day of October, 2015.



LAURIE J. JORDAN  
Notary Public

My Commission expires:  
May 11, 2018