



## **AMENDED NOTICE OF MEETING AND AGENDA**

Pursuant to the Massachusetts Open Meeting Law (G.L. c. 30A, §§ 18-25), St. 2022, c. 107, and St. 2023, c. 2, notice is hereby given of a public meeting of the **Massachusetts Gaming Commission**. The meeting will take place:

**Thursday | November 2, 2023 | 10:00 a.m.**  
**MassMutual Center – Meeting Rooms 1 & 2**  
**1277 Main Street**  
**Springfield, MA 01103**

**OR**

**VIA REMOTE ACCESS: 1-646-741-5292**  
**MEETING ID/ PARTICIPANT CODE: 111 613 9654**

**All meetings are streamed live at [www.massgaming.com](http://www.massgaming.com).**

Please note that the Commission will conduct this public meeting remotely utilizing collaboration technology. Use of this technology is intended to ensure an adequate, alternative means of public access to the Commission's deliberations for any interested member of the public. If there is any technical problem with the Commission's remote connection, an alternative conference line will be noticed immediately on [www.massgaming.com](http://www.massgaming.com).

All documents and presentations related to this agenda will be available for your review on the morning of the meeting date by visiting our website and clicking on the News header, under the Meeting Archives drop-down.

### **PUBLIC MEETING - #485**

1. Call to Order – Cathy Judd-Stein, Chair
  
2. Minute Minutes
  - a. February 23, 2023
  - b. February 27, 2023
  
3. Administrative Update – Todd Grossman, Interim Executive Director & General Counsel
  - a. Massachusetts Sire Stakes Update – Dr. Alex Lightbown, Director of Racing and Chief Veterinarian
  
4. Legislative Update – Commissioner Brad Hill



Massachusetts Gaming Commission

- ~~5. Legal – Todd Grossman, Interim Executive Director & General Counsel, Ying Wang, Associate General Counsel, Mark Vander Linden, Director of Research and Responsible Gaming~~
- ~~a. 205 CMR 152: Individuals Excluded From Gaming and Sports Wagering – Review for Commencement of Promulgation Process and Associated Small Business Impact Statement – **VOTE**~~
6. Sports Wagering – Bruce Band, Director of Sports Wagering, Andrew Steffen, Casino Regulatory Manager & Interim Sports Wagering Operations Manager
- a. Fanatics: Update to House Rules – Daniel Mulhall, Senior Manager, New Markets **VOTE**
- ~~b. Penn Sports Interactive: Update to House Rules – Adam Kates, Senior Director of Compliance – **VOTE**~~
7. Finance – Derek Lennon, Chief Financial Officer
- a. FY24 Budget Update **VOTE**
8. Racing – Dr. Alexandra Lightbown, Director of Racing and Chief Veterinarian
- a. Discussion of Race Horse Development Fund Benefits for Drivers and Jockeys in accordance with G.L. c. 23K, § 60(c)(iii) – Paul Umbrello, Executive Director of the New England Horsemen’s Benevolent and Protective Association, Inc.; Mindy Coleman, Counsel, Jockeys’ Guild, Inc. **VOTE**
9. Research and Responsible Gaming – Mark Vander Linden, Director of Research and Responsible Gaming, Dr. Bonnie Andrews, Research Manager
- a. FY23 Research Agenda Summary **VOTE**
10. Community Affairs Division – Joe Delaney, Chief of Community Affairs
- a. MGM Springfield Q2 & Q3 Quarterly Report – Daniel Miller, Director of Compliance- MGM Springfield
- b. Continued Discussion of Modifications to Community Mitigation Fund
- c. Report on Community Mitigation Fund Awards to Region B and the City of Springfield
11. Executive Director Screening Committee- Commissioner Eileen O’Brien, Commissioner Jordan Maynard, David Muldrew, Chief People and Diversity Officer
- a. Update on Process

12. IEB Director Screening Committee – Commissioner Nakisha Skinner, Commissioner Brad Hill, David Muldrew, Chief People and Diversity Officer

a. IEB Director Job Description Review

**VOTE**

b. Update on Process

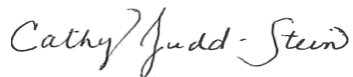
13. Commissioner Updates

a. Independent Monitor Report Schedule Update – Chair Cathy Judd-Stein, Commissioner Eileen O’Brien

14. Other Business - Reserved for matters the Chair did not reasonably anticipate at the time of posting.

I certify that this Notice was posted as “Massachusetts Gaming Commission Meeting” at [www.massgaming.com](http://www.massgaming.com) and emailed to [regs@sec.state.ma.us](mailto:regs@sec.state.ma.us). Posted to Website: ~~October 26, 2023 | 5:00 p.m. EST~~ November 1, 2023: 1:00 p.m.

~~October 26, 2023~~ November 1, 2023



*Cathy Judd-Stein, Chair*

*If there are any questions pertaining to accessibility and/or further assistance is needed, please email [Gertrude.Lartey@massgaming.gov](mailto:Gertrude.Lartey@massgaming.gov).*



---

## Massachusetts Gaming Commission Meeting Minutes

---

**Date/Time:** February 23, 2023, 10:00 a.m.  
**Place:** Massachusetts Gaming Commission

VIA CONFERENCE CALL NUMBER: 1-646-741-5292  
PARTICIPANT CODE: 111 1431 1966

The Commission conducted this public meeting remotely utilizing collaboration technology. The use of this technology was intended to ensure an adequate, alternative means of public access to the Commission's deliberations for any interested member of the public.

### **Commissioners Present:**

Chair Cathy Judd-Stein  
Commissioner Eileen O'Brien  
Commissioner Bradford Hill  
Commissioner Nakisha Skinner  
Commissioner Jordan Maynard

#### 1. [Call to Order](#) (00:00)

Chair Judd-Stein called to order the 436<sup>th</sup> Public Meeting of the Massachusetts Gaming Commission ("Commission"). Roll call attendance was conducted, and all five Commissioners were present for the meeting.

#### 2. [Meeting Minutes](#) (1:10)

##### a. October 13, 2022

Commissioner Hill moved that the Commission approve the minutes from the October 13, 2022, public meeting that were included in the Commissioner's Packet, subject to any necessary corrections for typographical errors or other non-material matters. Commissioner O'Brien seconded the motion.

*Roll call vote:*  
*Commissioner O'Brien: Aye.*

*Commissioner Hill: Aye.*  
*Commissioner Skinner: Aye.*  
*Commissioner Maynard: Aye.*  
*Chair Judd-Stein: Aye.*

*The motion passed unanimously, 5-0.*

3. [Administrative Update](#) (02:54)

a. Encore Boston Harbor (“EBH”) Non-Compliance Issue

Executive Director Wells explained that there was another incident of non-compliance with respect to approved events at EBH. Director of Sports Wagering Bruce Band reported that patrons at EBH were allowed to bet on the Boston College women’s team despite the prohibition on wagering on Massachusetts collegiate teams not involved in a tournament of four or more teams. Executive Director Wells stated that the incident was being reviewed by the Investigations and Enforcement Bureau (“IEB”) and would be brought to the Commission in the following week.

Commissioner O’Brien asked if there was any insight as to how this issue of non-compliance happened again so quickly. Director Band explained that there was a glitch in the GAN system that automatically reactivated this form of betting after it had been turned off. He stated that EBH was no longer taking any bets on women’s NCAA basketball events. Commissioner O’Brien asked if EBH was the only operator to use GAN. Director Band replied that EBH was the only operator using GAN and that they were attempting to identify the glitch.

4. [Racing Division](#) (05:16)

a. 2021 Plainridge Racecourse Unpaid Winnings

Chief Veterinarian and Director of Racing Dr. Alex Lightbown explained that patrons have a year after placing wagers to claim any winnings. She explained that after that time period, any unclaimed funds can be sent to the Commission and pending Commission approval redistributed to various funds.

Commissioner O’Brien moved that the Commission approve the payment of \$124,370.56 from the Plainridge Racecourse to the Commonwealth of Massachusetts for 2021 unclaimed winnings in accordance with General Law Chapter 128A(5)(a). Commissioner Hill seconded the motion.

*Roll call vote:*  
*Commissioner O’Brien: Aye.*  
*Commissioner Hill: Aye.*  
*Commissioner Skinner: Aye.*  
*Commissioner Maynard: Aye.*  
*Chair Judd-Stein: Aye.*

*The motion passed unanimously, 5-0.*

b. [2021 Suffolk Downs Unpaid Winnings](#) (08:08)

Commissioner Hill moved that the Commission approve the payment of \$134,019.51 from the Sterling Suffolk Racecourse to the Commonwealth of Massachusetts for 2021 unclaimed winnings in accordance with General Law Chapter 128A(5)(a). The motion was seconded by Commissioner Skinner.

*Roll call vote:*

*Commissioner O'Brien: Aye.*

*Commissioner Hill: Aye.*

*Commissioner Skinner: Aye.*

*Commissioner Maynard: Aye.*

*Chair Judd-Stein: Aye.*

*The motion passed unanimously, 5-0.*

c. [2021 Wonderland Park Unpaid Winnings](#) (09:21)

Commissioner O'Brien moved that the Commission approve the payment of \$1,742.00 from the Wonderland Greyhound Park to the Commonwealth of Massachusetts for 2021 unclaimed winnings in accordance with General Law Chapter 128A(5)(a). The motion was seconded by Commissioner Skinner.

*Roll call vote:*

*Commissioner O'Brien: Aye.*

*Commissioner Hill: Aye.*

*Commissioner Skinner: Aye.*

*Commissioner Maynard: Aye.*

*Chair Judd-Stein: Aye.*

*The motion passed unanimously, 5-0.*

d. [2021 Raynham Park Unpaid Winnings](#) (10:55)

Commissioner Maynard moved that the Commission approve the payment of \$146,113.47 from the Raynham Taunton Massasoit Greyhound Association to the Commonwealth of Massachusetts for 2021 unclaimed winnings in accordance with General Law Chapter 128A(5)(a). The motion was seconded by Commissioner Hill.

*Roll call vote:*

*Commissioner O'Brien: Aye.*

*Commissioner Hill: Aye.*

*Commissioner Skinner: Aye.*

*Commissioner Maynard: Aye.*

*Chair Judd-Stein:*                      *Aye.*  
*The motion passed unanimously, 5-0.*

e. [Authorization for CFAO to Pay Out Funds Once Approved by Commission](#) (12:05)

Dr. Lightbown requested that once the funds were submitted by the licensees and cleared by the Commission's bank accounts, that the funds should be distributed back to the licensees' appropriate accounts. She explained that Plainridge Racecourse and Suffolk Downs have the funds sent to their purse accounts while Raynham and Wonderland have their funds sent to the Racing Stabilization Fund.

Commissioner Skinner moved that the Commission authorize the finance division to distribute funds from unclaimed tickets from Plainridge Racecourse in the amount of \$124,370.56 to the Plainridge Racecourse purse account, to distribute unclaimed tickets from Sterling Suffolk Racecourse in the amount of \$134,019.51 to the Sterling Suffolk Racecourse purse account in accordance with General Law Chapter 128A(5)(a) and General Law Chapter 128C (3)(a), and further that the finance division be authorized to distribute funds from unclaimed tickets from Raynham Taunton Massasoit Greyhound Association in the amount of \$146,413.47 and funds from unclaimed tickets from Wonderland Greyhound Park in the amount of \$1,740.00 to the Racing Stabilization Fund. Commissioner O'Brien seconded the motion.

*Roll call vote:*  
*Commissioner O'Brien:*            *Aye.*  
*Commissioner Hill:*                *Aye.*  
*Commissioner Skinner:*         *Aye.*  
*Commissioner Maynard:*         *Aye.*  
*Chair Judd-Stein:*                 *Aye.*  
*The motion passed unanimously, 5-0.*

f. [Quarterly Local Aid Payments](#) (14:46)

Commissioner Skinner inquired where the .35% distribution figure came from. Dr. Lightbown stated that the language related to the quarterly local aid payments was located in General Law Chapter 128A, § 5(h)(1), which referenced to G.L. Chapter 58, § 18. Chief Financial and Accounting Officer Derek Lennon noted that the provision in G.L. Chapter 58 had since been eliminated and noted that there used to be language that it would be reimbursed from the Racing Stabilization Fund which allowed the Commission to keep .35% of the handle.

Financial Analyst Chad Bourque explained that aid was payable to each city and town where racing activities were conducted determined at a rate of .35% of the handle from the quarter that ended six months prior to the payable date. He explained that the request presented was for the quarter ending December 31, 2022, and that the handles used were from April, May, and June of 2022. Mr. Bourque explained that the City of Boston would receive \$138,354.84, the Town of

Plainville would receive \$43,452.23, the Town of Raynham would receive \$19,825.30, and that the City of Revere would receive \$69,198.28.

Commissioner Hill moved that the Commission authorize local aid payments to the City of Boston in the amount of \$138,354.84, to the Town of Plainville in the amount of \$43,452, to the Town of Raynham in the amount of \$19,825.30, and to the City of Revere for \$69,198.28. Commissioner Skinner seconded the motion.

*Roll call vote:*

*Commissioner O'Brien: Aye.*

*Commissioner Hill: Aye.*

*Commissioner Skinner: Aye.*

*Commissioner Maynard: Aye.*

*Chair Judd-Stein: Aye.*

*The motion passed unanimously, 5-0.*

Chair Judd-Stein asked when opening day was. Dr. Lightbown reported that racing would begin on March 10.

## 5. [Sports Wagering](#) (23:23)

### a. Finalization of Temporary Licensing Process for Category 3 Operators

Director Band reported that pursuant to G.L. Chapter 23N, § 6 and 205 CMR 219.00, the Commission received the category three sports wagering applicants' request for temporary licensure to conduct sports wagering. Executive Director Wells explained that nine of the eleven applicants had submitted a request for temporary licensure and the \$1 million temporary licensure fee. She reported that she had made the determination in her role as Executive Director that each of the applicants was a qualified gaming entity. She stated that the applicants that had requested temporary licensure were Bally's Interactive, Betr, DraftKings, FanDuel, Caesars Sportsbook, WynnBet, BetMGM, Fanatics, and Penn Sports Interactive.

Executive Director Wells noted that PointsBet had recently withdrawn their application. She explained that Digital Gaming Corporation USA ("DGC") indicated throughout the application process that they would not be launching for about a year. She noted that DGC had not yet requested a temporary license.

DGC's Corporate Compliance Officer, Gary Ehrlich explained that DGC was acquired by another company as of January 1, 2023. He reported that the entity that acquired DGC filed their required paperwork with the Commission, and that he was unsure what stage of review that information was in at the Commission. He stated that DGC would request a temporary license and pay the temporary license fee once the Commission deemed DGC eligible.



Director Lillios stated that DGC had passed the preliminary suitability and that changes of structure could be addressed post-licensure. Commissioner O'Brien asked if there were any conditions related to the terms of approval. Chair Judd-Stein noted that the Commission could confirm that there were no conditions prior to giving the go-ahead.

Commissioner Skinner asked if there was a preliminary suitability review conducted on the new corporate qualifier. Director Lillios explained that she had received all the required attestations from the entity that acquired the applicant. Commissioner Skinner asked if the purchasing entity was reviewed during the preliminary suitability review for DGC. Director Lillios explained that a review of the acquiring entity did not occur because the suitability review took place prior to the acquisition.

Commissioner Skinner asked if IEB's review of additional qualifiers could be done on a separate track that would not interfere with DGC's application or request for temporary licensure. Director Lillios explained that the IEB had not yet performed the financial analysis or the open-source analysis. She explained that the IEB had not yet determined whether the acquisition resulted in additional individual qualifiers.

Chair Judd-Stein noted that the Commission had previously voted that DGC was eligible to pay the \$1 million temporary licensure fee and get approval to request a temporary license. Mr. Ehrlich explained that DGC would submit the request and the fee once the IEB completed its review and DGC had the Commission's approval. Chair Judd-Stein clarified that DGC had the go-ahead from the Commission.

Chair Judd-Stein asked if any of the other category three applicants did not plan to launch until after the March 10, 2023, launch date. Executive Director Wells reported that Bally's Entertainment and Fanatics were not planning to launch until May. She stated that she was confident in the ability of the licensees to launch on March 10. Director Band noted that GLI was reviewing internal controls, house rules, and geofencing.

Commissioner Hill moved pursuant to General Law Chapter 23N § 6(c)(2) and 205 CMR 219 that the Commission issue a temporary sports wagering license to the following entities and authorize each entity to conduct sports wagering for a period of one year under a temporary license until a final determination on its operator's license application was made; those companies being American Wagering d/b/a Caesars Sportsbook, Bally's Interactive, BetMGM, Betr, Crown MA Gaming d/b/a DraftKings, FBG Enterprise d/b/a Fanatics, Bet Fair Interactive d/b/a FanDuel, Penn Sports Interactive, and WynnBet. Commissioner Maynard seconded the motion.

*Roll call vote:*

*Commissioner O'Brien: Aye.*

*Commissioner Hill: Aye.*

*Commissioner Skinner: Aye.*

*Commissioner Maynard: Aye.*

*Chair Judd-Stein: Aye.  
The motion passed unanimously, 5-0.*

b. [Discussion On Scheduling of Massasoit Greyhound Association \(Raynham Park\) Category 2 Application Review](#) (44:51)

Executive Director Wells reported that the Massasoit Greyhound Association (“Raynham Park”) had submitted an application for a category two sports wagering license. Director Lillios stated that the IEB was working on the preliminary suitability review and that it would be ready to present by March 9.

Director Lillios noted the distinction that this applicant had entered into a contract with Caesars, where Raynham Park would largely act as a landlord and Caesars would be the sports wagering operator. She recommended that the IEB and Legal Division review the contract between the applicant and Caesars. She requested guidance as to whether Caesars would be considered a vendor or qualifier to the applicant.

Commissioner O’Brien asked if the employees at the sports wagering facility would be employees of Caesars or employees of Raynham Park. Director Lillios explained that they would be Raynham Park employees, but that operational expertise would come from Caesars.

Commissioner O’Brien requested to see the information submitted by Raynham Park in their self-certifications for the preliminary suitability review. Director Lillios stated that the report was lengthy and that the IEB would highlight important sections.

Chair Judd-Stein requested a memorandum to explain the unique aspects of the contractual arrangement that may affect the recommendations related to the status of the entity. Director Wells noted that March 9 was the day that operations certificates were to be voted on for the category three operators, and that it might not be possible to include this topic at that meeting. Director Lillios explained that the report may take additional time if the arrangement with Caesars would create new investigative aspects for the IEB to include within the report. She suggested an interim date when the Commission could review the arrangement between Caesars and Raynham Park; with an accompanying memorandum to assist in the discussion.

Commissioner Skinner asked if the Commission needed to act on PointsBet’s withdrawn application. Executive Director Wells stated that she did not believe action had to be taken, as they were not fully licensed.

6. [Investigations and Enforcement Bureau](#) (1:02:35)

a. Marketing Affiliates Discussion, 205 CMR 234: Sports Wagering Vendors 205 CMR 256: Sports Wagering Advertising

Deputy General Counsel Caitlin Monahan explained that 205 CMR 234 governing the registration and licensing of sports wagering vendors was promulgated by emergency on October 7, 2022, and voted to finalize it on December 1, 2022. She noted that the Commission had reached a consensus at the December meeting to suspend the licensing requirement for marketing affiliates and allowing marketing affiliated to proceed with registration.

Deputy General Counsel Monahan stated that 205 CMR 256.00 governing the advertising of sports wagering in the Commonwealth was promulgated by emergency on January 24, 2023, and was still in its comment period. She explained that the regulation would return to the Commission on March 23.

Deputy General Counsel Monahan stated that several comments were received related to 205 CMR 256.013 which prohibited revenue sharing and cost per acquisition which compensated third-party marketers based on the number of individuals who register for sports wagering accounts, or the number of wagers placed.

Executive Director Wells explained that at least one other jurisdiction addressed this issue through the level of licensure applied to third-party marketers. She stated that a roundtable was scheduled to discuss this issue and hear different parties' concerns. She stated that she wanted the Commission to have the benefit of public input prior to finalizing how the issue would be handled.

Director Lillios explained that it would be helpful for the Licensing Division to continue to allow for the registration of marketing affiliates as the majority of marketing affiliates were not engaged in revenue share or cost for acquisition contracts. Chair Judd-Stein asked approximately how many third-party marketers fit within that category. Director Lillios stated that she did not have the exact figures but that it was less than ten percent of the total third-party marketing affiliates.

Director Lillios stated that the IEB had not been processing registrations for marketing affiliates who work under revenue share arrangements because the IEB was aware of the Commission analyzing those entities for licensure. Chair Judd-Stein explained that the roundtable would provide guidance and that there was an array of speakers scheduled including at least one responsible gaming expert.

b. [MGM Springfield Non-Compliance Issue Regarding Events Catalog](#) (1:32:35)

Senior Enforcement Counsel Kathleen Kramer stated that there were sports wagering noncompliance events where MGM Springfield ("MGM") had mistakenly offered wagering on two unauthorized events. She stated that the noncompliance events were reported by MGM's Compliance Manager Daniel Miller

Senior Enforcement Counsel Kramer explained that Wagering was allowed on a February 3, 2023, Harvard men's basketball game and a February 4, 2023, Harvard's men's basketball game. She stated that the incidents were reported to MGM through their vendor BetMGM.

Senior Enforcement Counsel Kramer explained that wagering was available on the February 3 game for twenty-one hours from 7:56 p.m. on February 2 until 5:00 p.m. on February 3. She stated that \$1,150 was wagered on this game. She stated that wagering was available on the game that aired on February 4, 2023, for twenty hours from 9:58 p.m. on February 3, to 6:00 p.m. on February 4. She stated that \$80 was wagered on this game. She noted that all 28 wagers on these events were placed at kiosks.

Senior Enforcement Counsel Kramer explained that Mr. Miller reported the reason for the error was that Harvard was incorrectly designated as being in Connecticut, which had since been corrected. She stated that BetMGM had reviewed and verified that Massachusetts collegiate sports were properly restricted, reviewed the list of Massachusetts teams, and begun to do a daily audit of offered wagers.

Chair Judd-Stein stated that the Commission had decided to perform adjudicatory hearings for similar incidents the prior week. The Commission reached a consensus to address this noncompliance through an adjudicatory hearing. Deputy General Counsel Monahan reported that EBH and Plainridge Park Casino's ("PPC") hearings were scheduled for March 14, 2023, and that this hearing would not fit into that schedule. She stated that this hearing could be held shortly after that March 14 date.

## 7. [Licensing](#) (1:38:09)

### a. MGM SER Exemption Request

Licensing Supervisor David MacKay reported that MGM had requested the Commission to allow one new gaming service employee exemption pursuant to the statutory provision in 2017 that authorized the Commission to exempt certain positions from the General Law Chapter 23K registration requirement. The *request for exemption* was included in the Commissioner's Packet on pages 72 through 81. He provided correction to page 80 of the packet that the banquet supervisor and banquet manager positions were previously approved as exempt in February of 2018.

Licensing Supervisor MacKay explained that the position would be within the convention, catering, and banquets department and that the position's duties included the inspection, set up, and breakdown of meeting rooms and function areas in accordance with department standards. He noted that MGM responded "No" to all criteria in the gaming licensee certification as related to this position. He explained that the position does not work in gaming, would not be on the gaming floor, did not interact with money or alcohol, and couldn't move through the back of house areas without a security escort.

Commissioner Skinner moved that the Commission exempt the lead setup position within the convention department at MGM Springfield from the service employee registration requirements pursuant to 205 CMR 134.031(b). Commissioner O'Brien seconded the motion.

*Roll call vote:*

*Commissioner O'Brien: Aye.*

*Commissioner Hill: Aye.*

*Commissioner Skinner: Aye.*

*Commissioner Maynard: Aye.*

*Chair Judd-Stein: Aye.*

*The motion passed unanimously, 5-0.*

#### 8. [GameSense Quarterly Update](#) (1:42:21)

Marlene Warner from the CEO of Massachusetts Council on Gaming and Health Marlene Warner and COO of the Massachusetts Council on Gaming and Health Chelsea Turner presented the GameSense quarterly update with topics including a numbers snapshot, personnel update, awards, the launch of retail sports wagering, preparations for mobile sports wagering, and phase three of the GameSense evaluation. The *GameSense quarterly update presentation* was included in the Commissioner's Packet on pages 83 through 94.

Commissioner O'Brien sought clarification regarding the age demographic shifting at the casinos. Ms. Turner reported that there was a large shift at PPC, where the demographic included more patrons in their twenties and thirties due to sports wagering commencing. Commissioner Hill noted to his fellow Commissioners that the GameSense jerseys were popular and generated interest. Ms. Warner thanked him for his feedback.

Commissioner Hill stated he wanted to see the numbers related to PPC's shift to younger clientele. Ms. Turner stated she would submit a memo to the Commission once the numbers were available. Chair Judd-Stein asked if there were any staffing concerns related to the changing demographics. Ms. Warner explained that the team at PPC would have to perform a mental shift to gear their activities and engagements to a younger population, but that they would adapt as necessary. Commissioner Maynard expressed that the demographic would likely continue to trend younger once Flutie's was fully converted into a sportsbook.

#### 9. [Commissioner Updates](#) (2:27:54)

The Commissioners had no updates for the meeting.

#### 10. [Other Business](#) (2:28:06)

Hearing no other business, Chair Judd-Stein requested a motion to adjourn.

Commissioner Hill moved to adjourn. The motion was seconded by Commissioner Maynard.

*Roll call vote:*

*Commissioner O'Brien: Aye.*

*Commissioner Hill: Aye.*

*Commissioner Skinner: Aye.*

*Commissioner Maynard: Aye.*

*Chair Judd-Stein: Aye.*

*The motion passed unanimously, 5-0.*

### **List of Documents and Other Items Used**

1. [Amended Notice of Meeting and Agenda](#) dated February 22, 2023
2. [Commissioner's Packet](#) from the February 23, 2023, meeting (posted on [massgaming.com](http://massgaming.com))



---

## Massachusetts Gaming Commission Meeting Minutes

---

**Date/Time:** February 27, 2023, 10:00 a.m.  
**Place:** Massachusetts Gaming Commission

VIA CONFERENCE CALL NUMBER: 1-646-741-5292  
PARTICIPANT CODE: 111 1431 1966

The Commission conducted this public meeting remotely utilizing collaboration technology. The use of this technology was intended to ensure an adequate, alternative means of public access to the Commission's deliberations for any interested member of the public.

### **Commissioners Present:**

Chair Cathy Judd-Stein  
Commissioner Eileen O'Brien  
Commissioner Bradford Hill  
Commissioner Nakisha Skinner  
Commissioner Jordan Maynard

#### 1. [Call to Order](#) (00:00)

Chair Judd-Stein called to order the 437<sup>th</sup> Public Meeting of the Massachusetts Gaming Commission ("Commission"). Roll call attendance was conducted, and all five Commissioners were present for the meeting.

#### 2. [Marketing Affiliates Round Table Discussion and 205 CMR 256.01\(3\)](#) (1:08)

##### a. Opening Remarks and Introduction of Round Table Participants

Chair Judd-Stein stated 3 documents had been sent to the Commission prior to this meeting, a PowerPoint submitted on behalf of the affiliates, a letter from Gaming Associates, and a directive from New Jersey that addressed a similar issue. She stated that the Commission wanted to hear from stakeholders on the issue of how to handle affiliate marketers as the regulation resulted in unexpected issues.

Chair Judd-Stein introduced the participants of the round table: Vice President and General Counsel Jennifer Roberts from WynnBet, Chief Marketing Officer Alan Stremmel from WynnBet, Vice President of Product and New Marketing Compliance Cory Fox From FanDuel, Senior Director of Compliance Sarah Brennan from BetMGM, Chief Compliance Officer Rhea Loney from BetMGM, General Manager of Plainridge Park Casino North Grounsell, Deputy Chief Compliance Officer Samantha Haggerty from Penn Entertainment, Government Affairs Manager Matt Scalf from DraftKings, Consultant regarding Problem and Responsible Gambling Policy Brianne Doura-Schawohl, Vice President Max Bichsel from GDC America, CEO Michael Daly from Catena Media, Head of Legal from Better Collective USA Katie McCord, Attorney Jeff Ifrah from Ifrah Law, CEO Jaymee Messler from Gaming Society, and COO Matt Volk from NESN.

b. Topics of Discussion: (8:37)

i. Description of Industry and Its Various Compensation Arrangements and Agreements In Other Jurisdictions

Mr. Ifrah presented the PowerPoint providing a brief overview of affiliate marketing. He stated that the affiliate groups present in the meeting represented approximately 75% of the media affiliate assets available. He explained that affiliates populated search engines with articles, educational materials, and responsible gaming materials. He stated that affiliates invest money so that Massachusetts consumers can find regulated sportsbooks when they search for them.

Mr. Ifrah stated that illegal sportsbooks have operated much longer than legally regulated sportsbooks and had more of an internet presence. He noted that marketing affiliates drove 30% of consumers to legally operated platforms. He stated that consumers look for organic search results over advertisements, and that affiliates helped to elevate. He stated that the majority of states allowed revenue sharing and cost per acquisition in marketing.

Mr. Bichsel stated that affiliate marketing develops and creates expert content that helps direct consumers to the legal sports books. He stated that it was in the state and consumer's interest that the regulated sportsbooks appeared and were recommended by the search engine algorithms. He stated that if revenue share and cost per acquisition deals were prohibited there would be no incentive for these marketing affiliates to provide their services to Massachusetts.

Ms. McCord stated that marketing affiliates work hard to appear first in searches. She stated that there was not a viable alternative to the affiliate model as affiliates bring in 30% of new customers. She expressed concern that a prohibition on cost per acquisition and revenue share marketing would create an uncompetitive environment and result in a consolidation of the sports wagering market.

Mr. Bichsel noted that Caesars Sportsbook had represented that they would not use affiliate's marketing in Massachusetts if the regulation remains as was. He stated that illegal offshore



operator markets would continue to advertise and cause confusion as to what was legal in the Commonwealth.

Ms. McCord noted that there could also be unintended consequences of more mass media advertisements and untargeted advertisements. She also raised the issue that consumers would not have access to the educational features that affiliates provide. Mr. Daly stated that affiliates provide the consumer with the opportunity to understand risks, compare value, and educate themselves. He noted that affiliates report on operators' fines and help to hold operators accountable.

Mr. Ifrah stated that 66% of states did not require marketing affiliate licensure and that more than thirty states approved revenue share and cost per acquisition deals. Ms. Messler stated that Gaming Society focused on having diverse voices in the industry and creating inclusivity, education, and accessibility. Mr. Fox noted that cost per acquisition deals were much more common than revenue share and that allowing cost per acquisition deals may be a middle ground option.

Commissioner O'Brien asked what percentage of affiliate deals were cost per acquisition as opposed to revenue share. Mr. Fox replied that almost 100% of affiliate deals FanDuel used were cost per acquisition. Mr. Daly reported that, in the United States, Catena Media was approximately 90% cost per acquisition. Mr. Bichsel noted that GDC America's numbers were similar. Ms. Loney explained that the majority of agreements BetMGM entered into, were cost per acquisition.

Commissioner O'Brien inquired if continuing to prohibit revenue share would impact affiliates' involvement with the market. Mr. Daly and Mr. Bichsel stated that their models would be based upon cost per acquisition payable upon delivery of an active player to the operator. Ms. Messler noted that smaller affiliates tend to use revenue share models.

Chair Judd-Stein asked if other states used elevated licensing for revenue share agreements. Mr. Ifrah explained that other states had required elevated licensure. Chair Judd-Stein inquired whether he knew about New Jersey's licensing requirements. Mr. Ifrah explained that New Jersey treated revenue share as requiring a CSIE license, which was higher than their registered vendors. He suggested doing cost per acquisition deals on a registered vendor basis while requiring further licensing for revenue share deals.

Mr. Bichsel stated that the three marketing affiliates in the call had done the registration process for Massachusetts and that they would be happy to satisfy any requirement for licensure the Commission requires. Ms. McCord noted that the affiliates could be bumped to a higher licensing standard, but that the licensing process may not be complete by the March 10 category three sports wagering launch.

- ii. [Regulation's Implications For The Industry And Regulated Market](#) (48:08)

Ms. Roberts explained that WynnBet utilized the flexibility of both cost per acquisition deals and revenue share options. Mr. Fox noted that illegal operators do not adhere to the same requirements as regulated operators; and that denying the use of cost per acquisition agreements could give those illegal entities an advantage.

Commissioner O'Brien inquired what efforts were being made at the federal level to address this issue. Mr. Daly stated that lobbyists for the industry of online space were trying to raise this issue on the federal level. Mr. Bichsel noted that success was found in partnering with media organizations in each jurisdiction. He stated that media focus on regulated operators helped to combat the illegal market by taking up search real estate.

Mr. Ifrah reported that the American Gaming Association ("AGA") had written letters to law enforcement and the Attorney General of the United States, but that there had not been much of a response. He stated that networks were directly messaged regarding not including lines from illegal markets. Mr. Fox stated that FanDuel used its relationships with advertising networks and search engines to move them in the right direction.

Mr. Volk reported that cost per acquisition bounty programs were a standard business practice in the sports wagering industry. He explained that targeted engagement helps to convert patrons to the regulated market. He expressed concern that not having a cost per acquisition program could lead to a saturated mass-marketing approach.

Commissioner Maynard asked what results would appear if he googled sports wagering in Connecticut, where revenue share was illegal. He asked if the regulated operators would still appear first even without revenue share deals. Mr. Bichsel explained that there were approximately thirty to fifty regulated operators in the United States as opposed to the hundreds of unregulated operators. He stated that without affiliates the offshore operators could be more pervasive in their marketing. Commissioner Maynard noted that there seemed to be a long-term volume issue. He noted that a search for Connecticut's sports wagering operators showed the regulated operators first. Mr. Daly explained that heavy investments were made in Connecticut during the early stages, but over time the offshore operators can climb up the search listings without affiliates releasing content.

iii. [How Do Marketing Affiliates and Their Compensation Arrangements Impact The Promotion of Responsible Gaming And Consumer Choice](#) (1:06:06)

Ms. Doura-Schawohl stated that the affiliates heard from here were leaders and allies from a consumer advocacy standpoint related to responsible gaming. She expressed concern about mass saturation of marketing and the effects on vulnerable populations. She noted that the targeted marketing discussed here ensures that those involved were interested parties. She stated that during her review of regulatory fines in other jurisdictions, the majority of errors were made by advertising other than affiliates.

Ms. Doura-Schawohl stated that there was merit in heightened licensing and that guardrails could be put up in the form of enforcement actions. She noted that some smaller affiliates did not have the resources for legal compliance departments. She noted that the neutrality of the affiliates content was beneficial compared to paid social without content.

Commissioner O'Brien inquired as to whether other jurisdictions had limited the pervasiveness of paid social advertising. Ms. Doura-Schawohl reported that Ohio was a leader in the industry and that New York was revisiting their requirements. She stated that licensing seemed to be a trend. She stated both quantity and quality of marketing should be addressed, and that best practices can be taken from multiple jurisdictions.

Ms. Messler stated that prohibition of revenue share could limit the ability of smaller affiliates from participating in the Massachusetts market. Ms. Doura-Schawohl explained that affiliates generated commentary and knowledge that help consumers navigate sports wagering. Commissioner Skinner stated that elevating the licensure of revenue sharing, thus affecting smaller affiliates, was a serious consideration.

Chair Judd-Stein requested the operators' perspectives. Ms. Brennan stated that affiliate marketing enabled patron access to the Massachusetts gaming helpline number and patron protection resources. She stated that affiliate marketing assisted in providing a platform with integrity. Mr. Scalf stated that he agreed with the opinions expressed by the other operators and affiliates. Chair Judd-Stein stated that information the affiliates provide would be helpful if the Commission chose to go the route of higher licensure.

Commissioner O'Brien inquired if any jurisdictions required a logo that confirms an operator was a licensed operator. Ms. Brennan stated that the only jurisdiction that required a logo indicating an entity was a licensed operator was Ontario, and that they only required that logo for the first six months after launch. Mr. Ifrah stated that a trade group was working with the AGA on creating a verified seal for legal and regulated operators licensed in at least two states and committed to responsible gaming and advertising.

General Counsel Todd Grossman stated that the discussion had been helpful, and that the Legal Division had enough information to make any necessary adjustments to the regulations. Chief of the Licensing Division Karalyn O'Brien agreed with General Counsel Grossman.

Commissioner O'Brien asked if increasing the licensing requirements would affect the Licensing Division's workload. Chief O'Brien stated that if a larger group of affiliates than anticipated required increased licensure, then a grace period for the March 10 category three sports wagering launch should be contemplated.

Mr. Bichsel stated that it can take time for affiliates and operators to coordinate and that receiving notice that the Commission authorized the use of affiliate marketing programs as soon

as possible would be beneficial. Ms. McCord agreed. Ms. Brennan stated that it took time for the operator to review and audit the affiliates' content material to ensure messaging was appropriate with responsible gaming provisions. Mr. Daly expressed an interest in receiving information as to what forms were required for potential higher licensure.

The Commission reached a consensus to further discuss this issue in a public meeting on Thursday, March 2, 2023. Chair Judd-Stein requested that the Legal Division develop and present options for regulatory changes for the Commission to consider. Commissioner O'Brien expressed an interest in exploring a monetary cap rather than a blanket allowance of revenue share due to her concerns regarding the vulnerability of consumers with aggressive revenue share programs.

Commissioner O'Brien inquired if any jurisdictions had controls or regulations on revenue share similar to what she proposed. Mr. Ifrah stated that no jurisdictions he knew of in the United States had a similar provision. Ms. Doura-Schawohl stated that provisions that address problematic play in other jurisdictions could be used to mitigate the effect of pervasive marketing. She noted that New Jersey and Colorado required that operators have behavioral algorithms in their platforms to track problematic behaviors. She stated that emerging best practices could curb predatory spending.

Commissioner O'Brien noted that she wanted to address saturation in the role of affiliates and that the roundtable was helpful. Commissioner Hill thanked the participants and stated the discussion was informative. Commissioner Skinner echoed Commissioner Hill's statements and extended her thanks to the participants. Commissioner Maynard stated that it was important to constantly reevaluate while striking a balance.

### 3. [Other Business](#) (1:50:27)

Hearing no other business, Chair Judd-Stein requested a motion to adjourn.

Commissioner O'Brien moved to adjourn. The motion was seconded by Commissioner Hill.

*Roll call vote:*

*Commissioner O'Brien: Aye.*

*Commissioner Hill: Aye.*

*Commissioner Skinner: Aye.*

*Commissioner Maynard: Aye.*

*Chair Judd-Stein: Aye.*

*The motion passed unanimously, 5-0.*

### **List of Documents and Other Items Used**

1. [Notice of Meeting and Agenda](#) dated February 23, 2023



*Sports Wagering Division*

TO: Chair Cathy Judd-Stein  
Commissioner Eileen O'Brien  
Commissioner Bradford Hill  
Commissioner Nakisha Skinner  
Commissioner Jordan Maynard

FROM: Andrew Steffen – Interim Sports Wagering Operations Manager

CC: Todd Grossman – Interim Executive Director  
Bruce Band – Sports Wagering Division Director

DATE: October 25, 2023

RE: Update to Licensee's House Rules

---

Under 205 CMR 247.02(4) <https://www.mass.gov/doc/205-cmr-247-uniform-standards-of-sports-wagering/download> the Commission reviews all changes proposed by a licensee to their house rules. A Sports Wagering Operator shall not change or modify the House Rules without the prior written approval of the Commission. Failure by an Operator to act in accordance with its House Rules may result in disciplinary action.

**EXECUTIVE SUMMARY:**

Fanatics Sportsbook has requested changes to their online sportsbook house rules. A full detailed summary of changes can be found in Exhibit A.

The summary of changes are as follows:

1. **General Betting Rules:** Clarification on how patrons may be notified if odds change for or against their favor.
2. **Basketball:** Revisions for clarification. Addition to general player prop rules to account for fairness policy approach for NBA events. Addition of rules to address leagues and new market types. Revisions to existing sections for additional clarity on how these markets will be settled.
3. **Tennis:** Revisions for clarification on settlement.

**CONCLUDING STATEMENT:**



*Sports Wagering Division*

The Sports Wagering Division confirms all requirements have been met under 205 CMR 247.02 and has no reservations about moving forward on approving these changes.



**Submission Date:** October 12, 2023

FBG Enterprises Opco, LLC (“Fanatics Sportsbook”) is seeking approval for updates to its Sportsbook House Rules to reflect clarification and additional product offerings. Fanatics Sportsbook has noted all changes made to these rules by section below to include a short description for each change.

### **General Betting Rules**

#### *Notification of Odds or Line Changes*

1. Clarification on how patrons may be notified if odds change for or against their favor.

### **Basketball**

*General Basketball Rules / 1st Half & 1st/2nd/3rd/4th Quarter Moneyline / Point Spread/Handicap (Including 1st/2nd/3rd/4th Quarter & 1st/2nd Half Point Spread/Handicap) / Total Points & Total Team Points (Including 1st/2nd/3rd/4th Quarter & 1st/2nd Half Total Points) / Double Result (Also referred to as Half-Time/Full-Time) / General Player Prop Rules*

1. Revisions for clarification.
2. Addition to General Player Prop rules to account for our fairness policy approach for NBA events.

*2nd Half Markets / First Team to Score / Last Team to Score / FIBA Rules / Basketball Lightning Bet Markets*

1. Addition of rules to address leagues and new market types.

*Highest Scoring Half / Highest Scoring Quarter*

1. Revisions to existing sections for additional clarity on how these markets will be settled.

### **Tennis**

*General Tennis Rules*

1. Revisions for clarification on settlement.

# Rules for Fanatics Sportsbook

## General Betting Rules

### Notification of Odds or Line Changes

Fanatics Sportsbook displays real time-lines, current odds, and potential payouts when placing wagers. Line change notifications may occur at any time during the wager placement process. Customers will be notified within the betslip if any odds for their selection(s) change against their favor. Fanatics Sportsbook may automatically accept odds changes that occur after bet placement in the customer's favor.

## Basketball

### General Basketball Rules

- Where a non-playoff game is called early or abandoned with no intention to resume play there must be 2 minutes or less of time remaining on the game clock for bets to have action except where the specific market outcome is already unconditionally determined. In instances such as this, the score at the time the game is halted will be considered to be the final score referred to for all wagers. This will include all NBA, NCAA, and FIBA leagues.

### 1st/~~2nd~~ Half & 1st/2nd/3rd/4th Quarter Moneyline

Generally a 2-way market based on the outcome of a nominated portion of the game. All markets are exclusive of Overtime.

- Where a 2-way market is offered listing each team as betting options, bets will be settled according to the winner at the end of the nominated time period of play. If no winner is determined and the period of play is considered a tie, bets will be considered a push, and the market will be made void.
- Where a 3-way market is offered listing each team and the 'tie' as betting options, bets will be settled according to the result at the end of the nominated period of play.

### 2nd Half Markets



- Do not include overtime, unless otherwise stated.

### **Highest Scoring Half**

This market is resulted at the end of the regular time. In the event that both halves have the same highest score then a push shall apply. If the match is suspended before the completion of regular time, then the market will be resulted as void.A 2-way market offering the option to bet on which half will contain the most points scored. The market will be deemed a push and settled as void if the scores are equal in each half.

- Points scored in overtime will be counted towards the second half total.

### **Highest Scoring Quarter**

This market is resulted at the end of the regular time. In the event that two or more quarters have the same highest score then a push shall apply. If the match is suspended before the completion of regular time, then the market will be resulted as void.A 4-way market offering the option to bet on which quarter will contain the most points scored. The market will be settled using dead heat rules if two or more quarters are tied for the highest score.

- Points scored in overtime will be counted towards the 4th quarter total.

### **First Team to Score**

This market is resulted at the end of regular time. If the match is suspended before a point is scored, then the market is resulted as a void. If the match is suspended after the first team has scored, then the first team who scored will be the winner.

- Free throws count for this market.

### **Last Team to Score**

This market is resulted including overtime. If the match is suspended before completion, then the market will be resulted as a void.

## **Basketball Player Market Rules**

Formatted: Font: (Default) Arial, , Not Highlight, Ligatures: None

## General Player Prop Rules

For any player related market, player(s) must enter the court and receive at least 1 second of playing time for bets to have action. If a player is listed as “inactive” or “did not play” for the relevant game, bets on that player/market will be void.

The exception to the above rule is in NBA Regular Season, NBA Playoffs & NBA In-Season Tournament exclusively, where Fanatics Sportsbook will consider any selections made on Match Player Props void if the selected player is active for the game but leaves the game during the 1st Quarter, without returning to the game. Any selections that have already been unequivocally determined will be settled as such - for example, a player to make a 3 pointer and they have already achieved this. Wagers placed on the under option will be settled as winners in the case of a player having less than a specified total of any Match Player Prop before leaving the court in the 1st Quarter. In this same example, selections on the over option will be settled as void.

## FIBA Rules

- Overtime - Where overtime is required, all bets, unless otherwise stated, will be settled on the result at the completion of the required overtime. The exception to this rule is in the event of regular time not ending in a draw/tie, but overtime is required for qualification purposes, all bets will be settled on the result at the completion of regular time.
- Abandonment – Where a non-playoff game is called early or abandoned with no intention to resume play, there must be 2 minutes or less of time remaining on the game clock for bets to have action, except where the specific market outcome is already unconditionally determined. In instances such as this, the score at the time the game is halted will be considered to be the final score referred to for all wagers. If a non-playoff game is paused before the indicated time has been played, and not completed within 48 hours of the scheduled start date, bets will be void except where the specific market outcome is already determined. In the instance of a halted playoff game, all bets will remain open until the completion of the game as determined by the league’s governing body. If either team is awarded the win without resumption of the game, non-playoff games rules will be referred to when determining bet settlement.
- Change of Venue – All bets are void if there is a change of venue.
- Regulation Time Result/Moneyline 3 Way markets – Do not include overtime.
- 2nd Half markets – Do include overtime, unless otherwise stated. The entire 2nd half must be played for bets to stand unless the result of the bet has been unequivocally determined.

- 4th Quarter markets - Does not include overtime. The entire 4th quarter must be played for bets to stand unless the result of the bet has been unequivocally determined.
- Half Time/Full Time – Settles on the result at half time and full time, including overtime.
- Margin markets – Excludes overtime when the draw/tie option is offered. If no draw/ties option is offered and in the event of draw/tie at the completion of the game, including overtime if played, all bets are settled as a loss. For settlement purposes, draw/tie counts as a winning margin of 0.
- Tribet markets – In the event of draw/tie at the completion of the game, including overtime if played, "Either Team By X or Less" will be settled as a winner.
- Highest Scoring Half/Quarter – Does not include overtime.
- Will There Be A Fourth Quarter Comeback? – Settles as a winner only if a team wins the game after trailing at 3 quarter time.
- Player markets – The relevant player must take the court and play, in the relevant period, for bets to stand.
- Player Head To Head/Line/Trio/Group Matchups – All listed players must take the court and play for all bets on the market to stand.
- Player Most Points – All in market, includes all players for settlement purposes.
- Player Most Points Handicap – All listed players must take the court and play for all bets on the market to stand.
- Double-Doubles – A double-double refers to a specific player recording 10 or more in two or more of the following categories: points, rebounds, assists, blocks, and steals.
- Triple-Doubles – A triple-double refers to a specific player recording 10 or more in all three or more of the following categories: points, rebounds, assists, blocks, and steals.
- Player Foul markets – Do not include technical fouls.
- Player Shooting Percentages markets – For any under/over bet on a players FT, FG or 3pt %, the player must have a minimum of one attempt for any bet to stand. All percentages are calculated to two decimal points. Includes Overtime.
- First to X Points - All bets, unless otherwise stated, are void if neither option is not offered and neither team reaches the nominated number of points.
- First Basket markets – All in market, includes all players for settlement purposes, does not include free throws.
- Player Multiplier Markets - Player must participate in the match. Final totals are inclusive of overtime.
- Player Most Points and Player Most Points Handicap- All players listed must play for bets to stand. Only listed players are eligible.

- Daily Totals- For bets across multiple daily NBA matches where any match is canceled all markets will be void.
- Team Time to Reach- On any markets asking to predict the time it will take for a team to reach any specific milestone in a match the time will be calculated to two decimal points. If the team does not reach the selected target the market will be resulted at the number of minutes scheduled in regulation regardless of any overtime played.

### **Basketball Lightning Bet Markets**

- Next Minute Both Teams to Score – This is a bet on whether or not both teams will score at least 1 point in the listed minute.
- Next Minute 3 Point FG Scored – This is a bet on whether or not a three-point field goal will be scored in the listed minute.
- Next 4 Minutes Result – This is a three-way bet on the result of the listed time period. If both teams score the same number of points, a bet on Draw would be a winner.
- Next 4 Minutes Total Points – This is an over/under bet on the total number of points scored in the listed time period.
- Team to Score X Point – This is a bet on which team will score the listed point.

**Formatted:** Line spacing: Multiple 1.15 li, Outline numbered + Level: 1 + Numbering Style: Bullet + Aligned at: 0.25" + Indent at: 0.5"

## **Tennis**

### **General Tennis Rules**

- All tennis bets (including any specials or statistics-based bets) will be settled in accordance with the official website of each tournament's governing body, unless otherwise stated.
- Some tennis tournaments use differing match formats (shorter format sets, Championship Tie Break etc). It is the customer's responsibility to understand the formatting of a match before placing a bet.
- In the event a match does not take place or a player/team is given a walkover, all bets on the match will be voided.
- In the event of a retirement or disqualification at any point after the match has started, the player/team that is awarded the victory/progresses to the next round will be settled as the Winner in the Match Result/Moneyline market. Selections placed on the retiring or disqualified player/team will be voided. All other markets will be voided unless the market has already been determined, or unless

otherwise stated. Any markets that have already been determined will settle as such.

- In any of the following circumstances, all bets on an individual match will have action:
  - A change of venue to another venue with the same playing surface. Playing surfaces will be defined as Clay, Grass and Hard Court. No further distinction will be made.
    - Bets will be made void where the match is moved to a venue with a different playing surface.
  - A change from indoor court to outdoor court or vice versa.
  - A delay in the start of a match.
  - Suspensions carrying play over to the following day as long as the play is resumed, and the match is completed.

~~1. Bets will be void in the event the scheduled minimum number of sets is not completed (e.g. retirement, disqualification or walkover/cancellation) or changed, unless the market has already been determined, or unless otherwise stated. Any markets that have already been determined will settle as such.~~

- In futures markets, selections are made void if the player selected does not start the 1st round of the tournament.

**Formatted:** Indent: Left: 0.5", Space After: 0 pt, Line spacing: Multiple 1.15 li, No bullets or numbering, Tab stops: Not at 0.5"

**Formatted:** Font: (Default) Arial, 11 pt, Font color: Black, , Ligatures: None



## MASSACHUSETTS GAMING COMMISSION

### MEMORANDUM

**To:** Chair Judd-Stein and Commissioners Hill, Maynard, O'Brien and Skinner

**From:** Todd Grossman, Interim Executive Director and Derek Lennon, CFAO

**Date:** 11/2/2023

**Re:** Fiscal Year 2024 (FY24) First Budget Update

#### Summary:

The Massachusetts Gaming Commission (MGC) approved an FY24 budget of \$55.78M for Gaming, Racing, Community Mitigation, Sports Wagering, and Research & Responsible Gaming Regulatory Controls. The following are the approved funding levels for each of the regulatory oversight areas within the Commission:

- Gaming Control Fund was approved for \$37.46M, requiring an initial assessment of \$33.65M on licensees;
- The Racing Oversight Trust Fund was approved for \$2.93M relying on commissions, assessments, and fees from racing;
- The Community Mitigation fund was approved at \$385.4K which comes from the taxes on GGR;
- The Sports Wagering Control Fund was approved for \$9.12M and relies on fees for background reviews for employees, vendors, and corporate entities, as well as an assessment of \$8.16M; and
- The Research & Responsible Gaming program was approved for \$5.9M and funded from the Public Health Trust Fund, which receives its funding from taxes on gaming GGR and sports wagering AGSWR.

In this quarterly update, staff is recommending decreasing the Racing Oversight Trust fund by \$824.85K to align with recurring revenues. We are recommending moving \$690.8K of the \$824.85K to the Gaming Control Fund, and the remaining \$134K to the Sports Wagering Control Fund. We recommend increasing both revenue and spending projections for the Gaming Control Fund by \$51.4K for the costs of the independent monitor, which were paid in the first quarter of FY24.

We are recommending decreasing the Gaming Control Fund assessment by \$1.412M, from \$33.65M down to \$33.23M, as reported in the FY23 closeout report, the revenue amount exceeded expenses in FY23. We are recommending decreasing the assessment for sports wagering operators by \$2.38M, as reported in the FY23 closeout report, for revenues exceeded spending in FY23. We do not recommend increasing either the Gaming or Sports Wagering assessments for the shifts in costs from racing to those two programs currently.

#### Racing Oversight Trust Fund

##### *Update:*

When the Commission approved the initial FY23 racing budget, it relied on \$2.93M in commissions, assessments, and fees from racing. As we began reviewing spending and revenue for FY23, we realized that the balance forward from previous years was much lower than in FY22 and FY23. The balance forward for



Massachusetts Gaming Commission

FY24 was solely the amount of unclaimed wagers that have either: not been distributed back to licensees or to separate trust funds. Therefore, we did an analysis of racing revenues over a 10-year period and found the following:

- Revenues have consistently declined for the racing division with the exception of FY20 and FY21, which saw account deposit wagering (ADW) handles increase;
- Commissions drastically dropped in FY17 due to simulcast Commissions on Greyhound racing being changed from 2.5% of bets to 0.375% of bets.
- FY24 projections being much lower due to the elimination of Greyhound simulcast signals in the Commonwealth, thus lowering Commissions for Raynham Taunton, and Wonderland Park, as well as lowering the daily fees for Wonderland, a facility limited to Greyhound simulcast signals.

Sources of Revenue for Racing Oversight Trust Fund							
Fiscal Year	Commissions to MGC	Daily License Fee	Assessment	Fines and Penalties	Occupational Licenses	Totals	% Change YoY
2013	\$1,455,668.00	\$401,100.00	\$732,767.00	\$6,795.00	\$83,180.00	<b>\$2,679,510.00</b>	
2014	\$1,348,908.00	\$388,900.00	\$749,994.00	\$27,400.00	\$64,665.00	<b>\$2,579,867.00</b>	-3.72%
2015	\$1,294,354.00	\$365,400.00	\$749,996.00	\$74,320.00	\$18,050.00	<b>\$2,502,120.00</b>	-3.01%
2016	\$1,095,231.00	\$379,200.00	\$752,055.00	\$23,600.00	\$83,355.00	<b>\$2,333,441.00</b>	-6.74%
2017	\$837,491.00	\$377,400.00	\$745,612.00	\$33,650.00	\$87,250.00	<b>\$2,081,403.00</b>	-10.80%
2018	\$851,801.00	\$366,300.00	\$749,998.00	\$29,800.00	\$98,490.00	<b>\$2,096,389.00</b>	0.72%
2019	\$814,123.00	\$356,700.00	\$749,998.00	\$16,450.00	\$74,695.00	<b>\$2,011,966.00</b>	-4.03%
2020	\$1,030,404.00	\$236,700.00	\$750,000.00	\$8,300.00	\$45,605.00	<b>\$2,071,009.00</b>	2.93%
2021	\$1,049,557.00	\$328,200.00	\$750,000.00	\$23,200.00	\$64,975.00	<b>\$2,215,932.00</b>	7.00%
2022	\$993,912.00	\$332,100.00	\$750,000.00	\$19,300.00	\$61,165.00	<b>\$2,156,477.00</b>	-2.68%
2023	\$950,474.00	\$312,000.00	\$749,998.00	\$21,500.00	\$65,530.00	<b>\$2,099,502.00</b>	-2.64%
2024*	\$889,567.00	\$271,700.00	\$750,000.00	\$20,000.00	\$60,000.00	<b>\$1,991,267.00</b>	-5.16%

\* FY24 are estimates

With FY24 estimates for racing revenue being \$1.99M and our current budget being \$2.93M, we looked at the current budget and are making the following recommendations:

- Move the MA State Police costs from racing back to gaming (\$388.38K).
  - The state racing commission did not begin paying for the MA State Police assigned to the racing division until FY17.
  - Historically the state racing commission had to reimburse the Commonwealth for both the costs of the local aid payments required under section 18D of c. 58 of the General Laws and any item of appropriation the state provided. Section 18D was repealed in the Expanded Gaming Act, and we do not receive any other item of appropriation from the state budget. Therefore, we did not have any requirements to repay the Commonwealth for those payments to host communities of racetracks.
  - Through FY15 our line-item language for item 1050-1040 required the Commission to reimburse the Commonwealth for any payments from that item. We worked with the Governor's Office for Administration and Finance, as well as both House and Senate Committees on Ways and Means, to have that language amended and not require any reimbursement. This created some room within the racing budget to pay for its racing troopers as well as some of the administrative staff that support racing operations in the Commission.
- Reduce the cost allocation of support staff from 6.5% to 3%. The reduction would move \$255.2K in salaries, as well as another \$116.91K in Fringe and Payroll taxes, for a total of \$372.1K. These costs would be shifted to gaming and sports wagering operations, with gaming taking on \$246.69K and sports wagering taking on the balance of \$125.42K.



Massachusetts Gaming Commission

- Reduce Indirect costs by 10% with the shift in state police and payroll costs which results in a decrease of \$64.36K
- Total reduction would be \$824.86K, thus reducing the FY24 budget for racing to \$2.1M

While this does not bring the budget into perfect alignment with projected revenues, we do believe that through the next 3 quarters of budget updates we will be able to identify additional savings to bring our projected spending into alignment with our revenue estimates.

## **Gaming Control Fund**

### *Spending Update:*

When the Commission approved the initial FY23 budget, it was with the knowledge that only the bare minimum was required for the MGC's insurance policy. We also did not budget anything for the independent monitor, as that item is revenue-neutral (each dollar of expense is offset by a corresponding dollar of revenue). We will continue to monitor the litigation situation in future updates. We are increasing the spending projection by \$54.41K for the independent monitor bills paid between 7/1/2023 and 9/30/2023. We are increasing the revenue projection by that same amount.

In addition, we are increasing the gaming control fund spending estimates for the following shifts that were previously addressed in the racing oversight trust fund above:

- Increase allocation for shared staff from 65% to 67% resulting in an increase of \$246.69K in staff costs (\$169.18K in salary and \$77.5K in Fringe and Payroll Taxes).
- Increase state police costs by \$388.38K
- Increase indirect costs by \$55.75K for the (10% of salary and MSP additional costs).
- Total Increase for Racing Re-alignment \$690.82K

We have experienced some turnover, as well as a lag in filling vacant positions in FY24. The combination of turnover and difficulty filling vacant positions has eliminated the turnover projections (\$350K). In addition, we still have vacancies in the GEU which result in savings to that budget, each pay period, and the GEU is being very responsible with their OT. We do not see any issues there through the first quarter. Therefore, we are not recommending an increase in the assessment for the MSP, payroll, and fringe projections, at this time, and will continue to monitor it through future quarterly updates.

### *Revenue Update:*

The FY24 Budget for the Gaming Control Fund relies on fees from licensing, fees from slot machines, and an assessment to maintain regulatory oversight of the gaming operations. The Commonwealth operates on a modified cash basis of accounting. Therefore, the reimbursements for \$6.3K of independent monitoring expenses that were paid in FY23 were credited to FY24 revenue because they were not received until after July 1, 2023. The \$6.3K in independent monitoring fee revenue, combined with the excess revenue of \$1.412M from FY23, is credited back to the assessment on licensees. The amount credited back to each licensee was discussed in the FY23 closeout report. Revenue projections were also increased by \$54.41K for the independent monitor bills that have been paid and billed to Encore Boston Harbor in the first quarter of FY24.

Due to the numerous potential areas of exposure being tracked, the large surplus that was carried forward from the prior fiscal year, as well as this report only covering the first three (3) months of the fiscal year, we are not recommending any increase to the current assessment to offset the proposed budgetary increases.



Massachusetts Gaming Commission



## Sports Wagering Control Fund

### *Spending Update:*

When the Commission approved the FY24 Sports Wagering Control Fund, it authorized \$750K in additional funding for staff to work with and keep the program running, without having to come back to the Commission for each change it wanted to make. The Sports Wagering Division has utilized part of the funding to add 4 compliance officers and extended the GLI contract through the end of this fiscal year. The 4 compliance officers are scheduled to start at the end of October and/or the beginning of November. The two areas represent \$431K (\$213.33K in salaries, \$97.7K in Fringe and Payroll Taxes, and \$120K in consulting costs) of the \$750K set aside.

In addition, we are increasing the sports wagering control fund by \$125.42K in spending estimates for the following shifts that were previously addressed in the racing oversight trust fund:

- Increase allocation for shared staff from 6.5% to 8% resulting in an increase of \$125.42K in staff costs (\$86K in salary and \$39.4K in Fringe and Payroll Taxes).

One other item to consider for the Sports Wagering Control Fund is that the MA Office of the Attorney General (AGO) has requested that we provide \$500K in funding, through an Intergovernmental Service Agreement (ISA), for criminal enforcement activities of C.23N. The discussions are ongoing, and we do see value in this partnership. However, we are still working out many of the details to ensure there is no overlap and both parties to the agreement are comfortable with how matters would be referred to the AGO or taken on solely by the AGO. We plan on coming back to the Commission in a future meeting with the details of the ISA to request additional funding.

### *Revenue Update:*

In FY23 we received a substantial amount of vendor and employee licensing fees that created much of the FY23 surplus. FY24 has started off much slower. We have projections of \$700K for vendor and employee licensing fees but have only recorded \$50K through the first quarter. We will continue to monitor the revenue stream for subsequent quarterly updates. We do not recommend adjusting the assessment on sports wagering licensees for the additional costs shifted to sports wagering from racing.

Attachment A to this document shows the initial budgets, actual spending, and revenue for the first quarter of FY24, as well as the recommended adjustments contained in this memorandum.

### **Conclusion:**

Currently, we request increasing the Gaming Control Fund spending projections by \$742.23K, increasing revenue projections by \$51.4K, and decreasing the FY24 Gaming Control Fund assessment by the FY23 surplus (\$1.41M). We request that we decrease the Racing Oversight Trust Fund spending projections by \$824.85K to align with recurring revenues. We request that we increase the Sports Wagering Control Fund spending projections by \$125.42K and decrease the assessment by \$2.38M, which represents the FY23 surplus in the Gaming Control Fund.

Attachment A: FY24 Actuals Spending and Revenue as of 10/1/2023



Massachusetts Gaming Commission

2024		Budget Projections						
Row Labels	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
<b>10500001--Gaming Control Fund</b>								
<b>MGC Regulatory Cost</b>								
AA REGULAR EMPLOYEE COMPENSATION	\$ 8,475,341.00		\$ -	\$ 169,185.91	\$ 8,475,341.00	\$ 2,173,291.90	26%	25%
BB REGULAR EMPLOYEE RELATED EXPEN	\$ 92,617.00		\$ -	\$ -	\$ 92,617.00	\$ 4,654.04	5%	25%
CC SPECIAL EMPLOYEES	\$ 176,800.00		\$ -	\$ -	\$ 176,800.00	\$ 65,770.00	37%	25%
DD PENSION & INSURANCE RELATED EX	\$ 3,593,376.75		\$ -	\$ 77,504.07	\$ 3,593,376.75	\$ -	0%	25%
EE ADMINISTRATIVE EXPENSES	\$ 683,354.92		\$ -	\$ -	\$ 683,354.92	\$ 111,995.97	16%	25%
FF PROGRAM, FACILITY, OPERATIONAL SUPPIES	\$ 20,000.00		\$ -	\$ -	\$ 20,000.00	\$ -	0%	25%
GG ENERGY COSTS AND SPACE RENTAL	\$ 1,074,392.38		\$ -	\$ -	\$ 1,074,392.38	\$ 344,196.48	32%	25%
HH CONSULTANT SVCS (TO DEPTS)	\$ 903,500.00		\$ -	\$ 51,411.35	\$ 903,500.00	\$ 103,053.22	11%	25%
JJ OPERATIONAL SERVICES	\$ 11,391,530.56		\$ -	\$ 388,377.37	\$ 11,391,530.56	\$ 44,854.74	0%	25%
KK Equipment Purchase	\$ 62,000.00		\$ -	\$ -	\$ 62,000.00	\$ -	0%	25%
LL EQUIPMENT LEASE-MAINTAIN/REPAR	\$ 47,807.90		\$ -	\$ -	\$ 47,807.90	\$ 4,099.46	9%	25%
NN NON-MAJOR FACILITY MAINTENANCE REPAIR	\$ 30,000.00		\$ -	\$ -	\$ 30,000.00	\$ 6,564.45	22%	25%
PP STATE AID/POL SUB/OSD	\$ 150,000.00		\$ -	\$ -	\$ 150,000.00	\$ 5,040.00	3%	25%
TT PAYMENTS & REFUNDS	\$ -		\$ -	\$ -	\$ -	\$ 105,000.00		25%
UU IT Non-Payroll Expenses	\$ 4,213,112.43		\$ -	\$ -	\$ 4,213,112.43	\$ 554,165.70	13%	25%
<b>MGC Regulatory Cost Subtotal:</b>	<b>\$ 30,913,832.94</b>		<b>\$ -</b>	<b>\$ 686,478.70</b>	<b>\$ 30,913,832.94</b>	<b>\$ 3,522,685.96</b>	<b>11%</b>	<b>25%</b>
<b>EE--Indirect Costs</b>	<b>\$ 2,549,564.19</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 55,756.33</b>	<b>\$ 2,549,564.19</b>	<b>\$ -</b>	<b>0%</b>	<b>25%</b>
<b>Office of Attorney General</b>								
ISA to AGO	\$ 2,927,384.00		\$ -	\$ -	\$ 2,927,384.00	\$ 387,449.77	13%	25%
TT Reimbursement for AGO 0810-1024	\$ -		\$ -	\$ -	\$ -	\$ -		
AGO State Police	\$ 996,738.55		\$ -	\$ -	\$ 996,738.55	\$ -	0%	25%
<b>Office of Attorney General Subtotal:</b>	<b>\$ 3,924,122.55</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 3,924,122.55</b>	<b>\$ 387,449.77</b>	<b>10%</b>	<b>25%</b>
<b>ISA to ABCC</b>	<b>\$ 75,000.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 75,000.00</b>	<b>\$ -</b>	<b>0%</b>	<b>25%</b>
<b>Gaming Control Fund Total Costs</b>	<b>\$ 37,462,519.68</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 742,235.02</b>	<b>\$ 37,462,519.68</b>	<b>\$ 3,910,135.73</b>	<b>10%</b>	<b>25%</b>

		Revenue Projections						
Revenues	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total		
Gaming Control Fund Beginning Balance 0500	\$ -		\$ -	\$ 1,406,566.97	\$ -	\$ -		
EBH Security fees 0500/Independent Monitor	\$ -		\$ -	\$ 51,411.35	\$ -	\$ 23,776.80		
ENHANCED EBH Security fees	\$ 50,000.00		\$ -	\$ -	\$ 50,000.00	\$ 119,764.71		
Category/Region Collection Fees 0500	\$ -		\$ -	\$ -	\$ -	\$ -		
Prior Year Independent Monitory Fees 500	\$ -		\$ -	\$ 6,317.66	\$ -	\$ -		
<b>IEB background / investigative collections 0500</b>	<b>\$ 250,000.00</b>		<b>\$ -</b>	<b>\$ -</b>	<b>\$ 250,000.00</b>	<b>\$ 4,841.00</b>		
Phase 1 Refunds 0500	\$ -		\$ -	\$ -	\$ -	\$ -		
Phase 2 Category 1 Collections (restricted) 0500	\$ -		\$ -	\$ -	\$ -	\$ -		
Region C Phase 1 Investigation Collections 0500	\$ -		\$ -	\$ -	\$ -	\$ -		
Region C Phase 2 Category 1 Collections 0500	\$ -		\$ -	\$ -	\$ -	\$ -		
Grant Collections (restricted) 0500	\$ -		\$ -	\$ -	\$ -	\$ -		
Region A slot Machine Fee 0500	\$ 1,501,200.00		\$ -	\$ -	\$ 1,501,200.00	\$ 1,501,200.00		
Region B Slot Machine Fee 0500	\$ 898,200.00		\$ -	\$ -	\$ 898,200.00	\$ 898,200.00		
Slots Parlor Slot Machine Fee 0500	\$ 536,400.00		\$ -	\$ -	\$ 536,400.00	\$ 536,400.00		
Gaming Employee License Fees (GEL) 3000	\$ 300,000.00		\$ -	\$ -	\$ 300,000.00	\$ 56,600.00		
Key Gaming Executive (GKE) 3000	\$ 10,000.00		\$ -	\$ -	\$ 10,000.00	\$ 3,000.00		
Key Gaming Employee (GKS) 3000	\$ 80,000.00		\$ -	\$ -	\$ 80,000.00	\$ 19,000.00		
Non-Gaming Vendor (NGV) 3000	\$ 50,000.00		\$ -	\$ -	\$ 50,000.00	\$ 15,600.00		
Vendor Gaming Primary (VGP) 3000	\$ 30,000.00		\$ -	\$ -	\$ 30,000.00	\$ -		
Vendor Gaming Secondary (VGS) 3000	\$ -		\$ -	\$ -	\$ -	\$ -		
Gaming School License (GSB)/LIQ	\$ -		\$ -	\$ -	\$ -	\$ 100.00		
Gaming Service Employee License (SER) 3000	\$ 75,000.00		\$ -	\$ -	\$ 75,000.00	\$ 5,700.00		
Subcontractor ID Initial License (SUB) 3000	\$ 15,000.00		\$ -	\$ -	\$ 15,000.00	\$ -		
Temporary License Initial License (TEM) 3000	\$ 10,000.00		\$ -	\$ -	\$ 10,000.00	\$ -		
Assessment for PHTF	\$ 5,000,000.00		\$ -	\$ -	\$ 5,000,000.00	\$ -		
Transfer PHTF Assessment to PHTF	\$ (5,000,000.00)		\$ -	\$ -	\$ (5,000,000.00)	\$ -		
Veterans Initial License (VET) 3000	\$ -		\$ -	\$ -	\$ -	\$ -		
Transfer of Licensing Fees to CMF 0500	\$ -		\$ -	\$ -	\$ -	\$ -		
Assessment 0500	\$ 33,648,719.68		\$ -	\$ (1,412,884.63)	\$ 33,648,719.68	\$ 8,394,402.44		
Misc/MCC Grant	\$ -		\$ -	\$ -	\$ -	\$ -		
Miscellaneous 0500	\$ 5,000.00		\$ -	\$ -	\$ 5,000.00	\$ -		
Bank Interest 2700	\$ 3,000.00		\$ -	\$ -	\$ 3,000.00	\$ 1,550.45		
<b>Grand Total</b>	<b>\$ 37,462,519.68</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 51,411.35</b>	<b>\$ 37,462,519.68</b>	<b>\$ 11,580,135.40</b>		

2024		Budget Projections						
Row Labels	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
<b>4000-1101 Research and Responsible Gaming/Public Health Trust Fund</b>								
AA REGULAR EMPLOYEE COMPENSATION	\$ 334,980.49		\$ -	\$ -	\$ 334,980.49	\$ 73,340.04	22%	25%
BB REGULAR EMPLOYEE RELATED EXPEN	\$ 7,250.00		\$ -	\$ -	\$ 7,250.00	\$ 797.06	11%	25%
CC SPECIAL EMPLOYEES	\$ -		\$ -	\$ -	\$ -	\$ -	0%	25%
DD PENSION & INSURANCE RELATED EX	\$ 146,466.23		\$ -	\$ -	\$ 146,466.23	\$ -	0%	25%

EE ADMINISTRATIVE EXPENSES	\$ 420,902.90	\$ -	\$ -	\$ 420,902.90	\$ 6,484.93	2%	25%
FF PROGRAMMATIC FACILITY OPERATONAL SUPPLIES	\$ 1,000.00	\$ -	\$ -	\$ 1,000.00	-	0%	25%
HH CONSULTANT SVCS (TO DEPTS)	\$ 3,655,000.00	\$ -	\$ -	\$ 3,655,000.00	\$ 620,636.95	17%	25%
JJ OPERATIONAL SERVICES	\$ 15,000.00	\$ -	\$ -	\$ 15,000.00	\$ -	0%	25%
MM PURCHASED CLIENT/PROGRAM SVCS	\$ -	\$ -	\$ -	\$ -	\$ -	0%	25%
PP STATE AID/POL SUB	\$ 1,320,000.00	\$ -	\$ -	\$ 1,320,000.00	\$ 4,707.51	0%	25%
UU IT Non-Payroll Expenses	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!	25%
ISA to DPH	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!	25%

<b>Research and Responsible Gaming/Public Health Trust</b>							
<b>Fund Subtotal:</b>	<b>\$ 5,900,599.62</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 5,900,599.62</b>	<b>\$ 705,966.49</b>	<b>12%</b>	<b>25%</b>

Revenue Projections							
Revenues	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total	
Public Health Trust Fund ISA	\$ 4,575,000.00	\$ 2,103,781.92	\$ -	\$ -	\$ 6,678,781.92	\$ 6,678,781.92	

Row Labels	Initial Projection	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
<b>10500002</b>							
TT LOANS AND SPECIAL PAYMENTS	\$ -	\$ -	\$ -	\$ -			25%

Revenue Projections								
Revenues	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
Greyhound Balance Forward Simulcast 7200	\$ 500,000.00	\$ 776,129.08	\$ -	\$ -	\$ 500,000.00	\$ 776,129.08		
Plainridge Greyhound Import Simulcast 7200	\$ 5,000.00		\$ -	\$ -	\$ 5,000.00	\$ 5,480.14		
Raynham Greyhound Import Simulcast 7200	\$ 20,000.00		\$ -	\$ -	\$ 20,000.00	\$ 8,409.80		
Suffolk Greyhound Import Simulcast 7200	\$ 5,000.00		\$ -	\$ -	\$ 5,000.00	\$ 2,082.38		
TVG Greyhound Import Simulcast 7200	\$ 5,000.00		\$ -	\$ -	\$ 5,000.00	\$ -		
TWS Greyhound Import Simulcast 7200	\$ 2,000.00		\$ -	\$ -	\$ 2,000.00	\$ 1,359.18		
Wonderland Greyhound Import Simulcast 7200	\$ -		\$ -	\$ -	\$ -	\$ 3.55		
<b>Total</b>	<b>\$ 537,000.00</b>	<b>\$ 776,129.08</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 537,000.00</b>	<b>\$ 793,464.13</b>		

Budget Projections								
Row Labels	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
<b>10500003</b>								
AA REGULAR EMPLOYEE COMPENSATION	\$ 816,563.62		\$ -	\$ (255,202.49)	\$ 816,563.62	\$ 226,584.55	28%	25%
BB REGULAR EMPLOYEE RELATED EXPEN	\$ 13,000.00		\$ -	\$ -	\$ 13,000.00	\$ 370.64	3%	25%
CC SPECIAL EMPLOYEES	\$ 487,240.00		\$ -	\$ -	\$ 487,240.00	\$ 122,352.05	25%	25%
DD PENSION & INSURANCE RELATED EX	\$ 352,245.95		\$ -	\$ (116,908.26)	\$ 352,245.95	\$ -	0%	25%
EE ADMINISTRATIVE EXPENSES	\$ 42,385.00		\$ -	\$ -	\$ 42,385.00	\$ 1,211.83	3%	25%
FF PROGRAMMATIC FACILITY OPERATONAL SUPPLIES	\$ 42,000.00		\$ -	\$ -	\$ 42,000.00	\$ -	0%	25%
HH CONSULTANT SVCS (TO DEPTS)	\$ 25,000.00		\$ -	\$ -	\$ 25,000.00	\$ -	0%	25%
JJ OPERATIONAL SERVICES	\$ 784,877.37		\$ -	\$ (388,377.37)	\$ 784,877.37	\$ 75,255.12	10%	25%
KK EQUIPMENT PURCHASES	\$ -		\$ -	\$ -	\$ -	\$ -	#DIV/0!	25%
LL EQUIPMENT LEASE-MAINTAIN/REPAR	\$ 915.00		\$ -	\$ -	\$ 915.00	\$ -	0%	25%
MM PURCHASED CLIENT/PROGRAM SVCS	\$ 85,000.00		\$ -	\$ -	\$ 85,000.00	\$ -	0%	25%
NN INFRASTRUCTURE:	\$ -		\$ -	\$ -	\$ -	\$ -	#DIV/0!	25%
TT LOANS AND SPECIAL PAYMENTS	\$ -		\$ -	\$ -	\$ -	\$ 124,370.56	#DIV/0!	25%
UU IT Non-Payroll Expenses	\$ 10,000.00		\$ -	\$ -	\$ 10,000.00	\$ 310.35	3%	25%
EE --Indirect Costs	\$ 204,504.23		\$ -	\$ (64,357.99)	\$ 204,504.23	\$ -	0%	25%
ISA to DPH	\$ 70,000.00		\$ -	\$ -	\$ 70,000.00	\$ -	0%	25%
<b>Grand Total</b>	<b>\$ 2,933,731.17</b>		<b>\$ -</b>	<b>\$ (824,846.11)</b>	<b>\$ 2,933,731.17</b>	<b>\$ 550,455.10</b>	<b>19%</b>	<b>25%</b>

Revenue Projections							
Revenues	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total	
Racing Oversight and Development Balance Forward 0131	\$ -	\$ 296,074.28	\$ -	\$ -	\$ 296,074.28	\$ 296,074.28	
Plainridge Assessment 4800	\$ 60,000.00		\$ -	\$ -	\$ 60,000.00	\$ 15,983.24	
Plainridge Daily License Fee 3003	\$ 109,500.00		\$ -	\$ -	\$ 109,500.00	\$ 27,300.00	
Plainridge Occupational License 3003/3004	\$ 50,000.00		\$ -	\$ -	\$ 50,000.00	\$ 7,010.00	
Plainridge Racing Development Oversight Live 0131	\$ 25,000.00		\$ -	\$ -	\$ 25,000.00	\$ 3,042.40	
Plainridge Racing Development Oversight Simulcast 0131	\$ 100,000.00		\$ -	\$ -	\$ 100,000.00	\$ 24,680.35	
Raynham Assessment 4800	\$ 55,000.00		\$ -	\$ -	\$ 55,000.00	\$ 9,609.92	
Raynham Daily License Fee 3003	\$ 92,700.00		\$ -	\$ -	\$ 92,700.00	\$ 15,300.00	
Raynham Racing Development Oversight Simulcast 0131	\$ 75,000.00		\$ -	\$ -	\$ 75,000.00	\$ 11,911.25	
Suffolk Assessment 4800	\$ 640,000.00		\$ -	\$ -	\$ 640,000.00	\$ 104,616.83	
Suffolk Commission Racing Development Oversight Simulcast 0131	\$ 20,000.00		\$ -	\$ -	\$ 20,000.00	\$ 13,334.13	
Suffolk Daily License Fee 3003	\$ 72,600.00		\$ -	\$ -	\$ 72,600.00	\$ 12,900.00	
Suffolk Occupational License 3003/3004	\$ -		\$ -	\$ -	\$ -	\$ -	
Suffolk Racing Development Oversight Live 0131	\$ -		\$ -	\$ -	\$ -	\$ -	

Suffolk TVG Commission Live 0131	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Suffolk TVG Commission Simulcast 0131	\$ 420,000.00	\$ -	\$ -	\$ -	\$ -	\$ 420,000.00	\$ 58,168.39	
Suffolk Twin Spires Commission Live 0131	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Suffolk Twin Spires Commission Simulcast 0131	\$ 200,000.00	\$ -	\$ -	\$ -	\$ -	\$ 200,000.00	\$ 23,247.76	
Suffolk Xpress Bet Commission Live 0131	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Suffolk Xpress Bet Commission Simulcast 0131	\$ 50,000.00	\$ -	\$ -	\$ -	\$ -	\$ 50,000.00	\$ 9,929.78	
Suffolk NYRA Bet Commission Live 0131	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Suffolk NYRA Bet Commission Simulcast 0131	\$ 100,000.00	\$ -	\$ -	\$ -	\$ -	\$ 100,000.00	\$ 10,852.85	
Transfer to General Fund 10500140 0000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Wonderland Assessment 4800	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 75.64	
Wonderland Daily License Fee 3003	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,200.00	
Wonderland Racing Development Oversight Simulcast 0131	\$ 2,000.00	\$ -	\$ -	\$ -	\$ -	\$ 2,000.00	\$ 1.63	
Plainridge fine 2700	\$ 25,000.00	\$ -	\$ -	\$ -	\$ -	\$ 25,000.00	\$ 6,800.00	
Suffolk Fine 2700	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Plainridge Unclaimed wagers 5009	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Suffolk Unclaimed wagers 5009	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Raynham Unclaimed wagers 5009	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Wonderland Unclaimed wagers 5009	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Return of Unclaimed wagers	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Misc/Bank Interest 0131	\$ 750.00	\$ -	\$ -	\$ -	\$ -	\$ 750.00	\$ -	
<b>Grand Total</b>	<b>\$ 2,097,550.00</b>	<b>\$ 296,074.28</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 2,393,624.28</b>	<b>\$ 652,038.45</b>	

Budget Projections									
Row Labels	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed	
<b>10500004</b>									
AA REGULAR EMPLOYEE COMPENSATION	\$ 213,962.43	\$ -	\$ -	\$ -	\$ 213,962.43	\$ 46,844.42	22%	25%	
BB REGULAR EMPLOYEE RELATED EXPEN	\$ 5,000.00	\$ -	\$ -	\$ -	\$ 5,000.00	\$ 232.00	5%	25%	
DD PENSION & INSURANCE RELATED EX	\$ 93,552.53	\$ -	\$ -	\$ -	\$ 93,552.53	\$ -	0%	25%	
EE ADMINISTRATIVE EXPENSES	\$ 22,877.37	\$ -	\$ -	\$ -	\$ 22,877.37	\$ -	0%	25%	
GG ENERGY COSTS AND SPACE RENTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!	25%	
PP STATE AID/GRANTS	\$ 10,000,000.00	\$ -	\$ -	\$ -	\$ 10,000,000.00	\$ 365,870.94	4%	25%	
UU IT Non-Payroll Expenses	\$ 50,000.00	\$ -	\$ -	\$ -	\$ 50,000.00	\$ -	0%	25%	
<b>Grand Total</b>	<b>\$ 10,385,392.33</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 10,385,392.33</b>	<b>\$ 412,947.36</b>	<b>4%</b>	<b>25%</b>	

Revenue Projections									
Revenues	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total			
Balance forward prior year	\$ -	\$ 52,882,261.57	\$ -	\$ -	\$ -	\$ 52,882,261.57	25%		
<b>Grand Total</b>	<b>\$ -</b>	<b>\$ 52,882,261.57</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 52,882,261.57</b>			

Budget Projections									
Row Labels	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed	
<b>10500005</b>									
TT LOANS AND SPECIAL PAYMENTS (Race Horse Dev Fund)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,204,463.84	#DIV/0!	25%	

Revenue Projections									
Revenues	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total			
Balance forward prior year 3003		\$ 22,851,539.76			\$ 22,851,539.76	\$ 22,851,539.76			
Race Horse Development Fund assessment 3003	\$ 25,000,000.00				\$ 25,000,000.00				
<b>Grand Total</b>	<b>\$ 25,000,000.00</b>	<b>\$ 22,851,539.76</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 47,851,539.76</b>	<b>\$ 22,851,539.76</b>			

Budget Projections									
Row Labels	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed	
<b>10500008</b>									
Casino forfeited money MGC Trust MGL 267A S4	\$ -	\$ 7,229.00			\$ 7,229.00	\$ 7,229.00	100%	25%	
<b>Grand Total</b>	<b>\$ -</b>	<b>\$ 7,229.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 7,229.00</b>				

Budget Projections									
Row Labels	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed	
<b>10500012/ P promo</b>									
TT LOANS AND SPECIAL PAYMENTS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!	25%	

Revenue Projections									
Revenues	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total			
Plainridge Import Harness Horse Simulcast 0131	\$ 15,000.00		\$ -	\$ -	\$ 15,000.00	\$ 2,993.60			
Plainridge Racing Harness Horse Live 0131	\$ 10,000.00		\$ -	\$ -	\$ 10,000.00	\$ 2,663.38			
Raynham Import Plainridge Simulcast 0131	\$ 5,000.00		\$ -	\$ -	\$ 5,000.00	\$ 675.86			
Suffolk Import Plainridge Simulcast 0131	\$ 2,000.00		\$ -	\$ -	\$ 2,000.00	\$ 285.11			
Plainridge Racecourse Promo Fund Beginning Balance 7205	\$ 200,000.00	\$ 266,862.30	\$ -	\$ -	\$ 200,000.00	\$ 266,862.30			

TVG Live 0131	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TVG Simulcast 0131	\$ 15,000.00	\$ -	\$ -	\$ -	\$ -	\$ 15,000.00	\$ 3,756.45
Twin Spires Live 0131	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Twin Spires Simulcast 0131	\$ 7,500.00	\$ -	\$ -	\$ -	\$ -	\$ 7,500.00	\$ 1,006.12
Xpress Bets Live 0131	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Xpress Bets Simulcast 0131	\$ 3,000.00	\$ -	\$ -	\$ -	\$ -	\$ 3,000.00	\$ 544.07
NYRA Live 0131	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
NYRA Simulcast 0131	\$ 3,000.00	\$ -	\$ -	\$ -	\$ -	\$ 3,000.00	\$ 558.38
<b>Grand Total</b>	<b>\$ 260,500.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 260,500.00</b>	<b>\$ 279,345.27</b>

Budget Projections							
Row Labels	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	% Spent / % BFY Passed
<b>10500013/ P Cap</b>							
TT LOANS AND SPECIAL PAYMENTS	\$ -	\$ -	\$ -	\$ -	\$ -		#DIV/0! 25%
Revenue Projections							
Revenues	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total	
Plainridge Import Harness Horse Simulcast 0131	\$ 20,000.00		\$ -	\$ -	\$ 20,000.00	\$ 6,210.23	
Plainridge Racing Harness Horse Live 0131	\$ 15,000.00		\$ -	\$ -	\$ 15,000.00	\$ 5,099.49	
Raynham Import Plainridge Simulcast 0131	\$ 2,000.00		\$ -	\$ -	\$ 2,000.00	\$ 1,106.16	
Suffolk Import Plainridge Simulcast 0131	\$ 5,000.00		\$ -	\$ -	\$ 5,000.00	\$ 584.24	
Plainridge Capital Improvement Fund Beginning Balance 7205	\$ 500,000.00	\$ 908,949.10	\$ -	\$ -	\$ 500,000.00	\$ 908,949.10	
TVG Live 0131	\$ -		\$ -	\$ -	\$ -	\$ -	
TVG Simulcast 0131	\$ 40,000.00		\$ -	\$ -	\$ 40,000.00	\$ 10,798.27	
Twin Spires Live 0131	\$ -		\$ -	\$ -	\$ -	\$ -	
Twin Spires Simulcast 0131	\$ 20,000.00		\$ -	\$ -	\$ 20,000.00	\$ 3,383.16	
Xpress Bets Live 0131	\$ -		\$ -	\$ -	\$ -	\$ -	
Xpress Bets Simulcast 0131	\$ 10,000.00		\$ -	\$ -	\$ 10,000.00	\$ 1,157.65	
NYRA Live 0131	\$ -		\$ -	\$ -	\$ -	\$ -	
NYRA Simulcast 0131	\$ 5,000.00		\$ -	\$ -	\$ 5,000.00	\$ 1,323.39	
<b>Grand Total</b>	<b>\$617,000.00</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$617,000.00</b>	<b>\$938,611.69</b>	

Budget Projections							
Row Labels	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	% Spent / % BFY Passed
<b>10500021/ S promo</b>							
TT LOANS AND SPECIAL PAYMENTS	\$ -	\$ -	\$ -	\$ -	\$ -		#DIV/0! 25%
Revenue Projections							
Revenues	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total	
Plainridge Import Suffolk Simulcast 0131	\$ 15,000.00		\$ -	\$ -	\$ 15,000.00	\$ 5,879.50	
Raynham Import Suffolk Simulcast 0131	\$ 10,000.00		\$ -	\$ -	\$ 10,000.00	\$ 2,124.12	
Suffolk Import Running Horse Simulcast 0131	\$ 30,000.00		\$ -	\$ -	\$ 30,000.00	\$ 3,832.55	
Suffolk Racing Running Horse Live 0131	\$ -		\$ -	\$ -	\$ -	\$ -	
Suffolk Promotional Fund Beginning Balance 7205	\$ 450,000.00	\$ 1,025,040.52	\$ -	\$ -	\$ 450,000.00	\$ 1,025,040.52	
TVG Live 0131	\$ -		\$ -	\$ -	\$ -	\$ -	
TVG Simulcast 0131	\$ 75,000.00		\$ -	\$ -	\$ 75,000.00	\$ 17,655.53	
Twin Spires Live 0131	\$ -		\$ -	\$ -	\$ -	\$ -	
Twin Spires Simulcast 0131	\$ 50,000.00		\$ -	\$ -	\$ 50,000.00	\$ 6,925.39	
Xpress Bets Live 0131	\$ -		\$ -	\$ -	\$ -	\$ -	
Xpress Bets Simulcast 0131	\$ -		\$ -	\$ -	\$ -	\$ -	
NYRA Live 0131	\$ -		\$ -	\$ -	\$ -	\$ -	
NYRA Simulcast 0131	\$ 20,000.00		\$ -	\$ -	\$ 20,000.00	\$ 3,404.33	
<b>Grand Total</b>	<b>\$650,000.00</b>	<b>\$1,025,040.52</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$650,000.00</b>	<b>\$1,064,861.94</b>	

Budget Projections							
Row Labels	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	% Spent / % BFY Passed
<b>10500022/ S Cap</b>							
TT LOANS AND SPECIAL PAYMENTS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0! 25%
Revenue Projections							
Revenues	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total	
Plainridge Import Suffolk Simulcast 0131	\$ 75,000.00		\$ -	\$ -	\$ 75,000.00	\$ 18,561.08	
Raynham Import Suffolk Simulcast 0131	\$ 50,000.00		\$ -	\$ -	\$ 50,000.00	\$ 7,587.41	
Suffolk Import Running Horse Simulcast 0131	\$ 100,000.00		\$ -	\$ -	\$ 100,000.00	\$ 16,021.00	
Suffolk Racing Running Horse Live 0131	\$ -		\$ -	\$ -	\$ -	\$ -	
Suffolk Capital Improvement Fund Beginning Balance 7205	\$ 4,500,000.00	\$ 6,054,481.90	\$ -	\$ -	\$ 4,500,000.00	\$ 6,054,481.90	
TVG Live 0131	\$ -		\$ -	\$ -	\$ -	\$ -	
TVG Simulcast 0131	\$ 200,000.00		\$ -	\$ -	\$ 200,000.00	\$ 56,082.44	
Twin Spires Live 0131	\$ -		\$ -	\$ -	\$ -	\$ -	
Twin Spires Simulcast 0131	\$ 100,000.00		\$ -	\$ -	\$ 100,000.00	\$ 25,519.69	
Xpress Bets Live 0131	\$ -		\$ -	\$ -	\$ -	\$ -	

Xpress Bets Simulcast 0131	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
NYRA Live 0131	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
NYRA Simulcast 0131	\$ 75,000.00	\$ -	\$ -	\$ -	\$ 75,000.00	\$ 12,055.75
<b>Grand Total</b>	<b>\$5,100,000.00</b>	<b>\$6,054,481.90</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$5,100,000.00</b>	<b>\$6,190,309.27</b>

Budget Projections									
Row Labels	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed	
<b>10500140</b>									
TT LOANS AND SPECIAL PAYMENTS	\$ 1,112,591.00	\$ -	\$ -	\$ -	\$ 1,112,591.00	\$ -	0%	25%	

Budget Projections									
Row Labels	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed	
<b>10501384</b>									
AA REGULAR EMPLOYEE COMPENSATION	\$ 3,567,552.78	\$ -	\$ -	\$ 299,349.91	\$ 3,567,552.78	\$ 158,902.72	4%	25%	
BB REGULAR EMPLOYEE RELATED EXPEN	\$ 7,000.00	\$ -	\$ -	\$ -	\$ 7,000.00	\$ -	0%	25%	
CC SPECIAL EMPLOYEES	\$ 147,600.00	\$ -	\$ -	\$ -	\$ 147,600.00	\$ -	0%	25%	
DD PENSION & INSURANCE RELATED EX	\$ 1,546,946.34	\$ -	\$ -	\$ 137,132.19	\$ 1,546,946.34	\$ -	0%	25%	
EE ADMINISTRATIVE EXPENSES	\$ 34,500.00	\$ -	\$ -	\$ -	\$ 34,500.00	\$ 5,730.41	17%	25%	
FF PROGRAMMATIC FACILITY OPERATONAL SUPPLIES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!	25%	
GG ENERGY COSTS AND SPACE RENTAL	\$ 393,114.12	\$ -	\$ -	\$ -	\$ 393,114.12	\$ -	0%	25%	
HH CONSULTANT SVCS (TO DEPTS)	\$ 950,000.00	\$ -	\$ -	\$ 120,000.00	\$ 950,000.00	\$ 120,016.60	13%	25%	
JJ OPERATIONAL SERVICES	\$ 541,519.27	\$ -	\$ -	\$ -	\$ 541,519.27	\$ -	0%	25%	
KK EQUIPMENT PURCHASES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!	25%	
LL EQUIPMENT LEASE-MAINTAIN/REPAR	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!	25%	
NN INFRASTRUCTURE:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!	25%	
OO ALL SPENDING CATEGORIES	\$ 750,000.00	\$ -	\$ -	\$ (431,061.33)	\$ 750,000.00	\$ -	0%	25%	
TT LOANS AND SPECIAL PAYMENTS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!	25%	
UU IT Non-Payroll Expenses	\$ 737,026.94	\$ -	\$ -	\$ -	\$ 737,026.94	\$ 32,103.00	4%	25%	
EE --Indirect Costs	\$ 440,545.25	\$ -	\$ -	\$ -	\$ 440,545.25	\$ -	0%	25%	
<b>Grand Total</b>	<b>\$ 9,115,804.70</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 125,420.77</b>	<b>\$ 9,115,804.70</b>	<b>\$ 316,752.73</b>	<b>3%</b>	<b>25%</b>	

Revenue Projections						
Revenues	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total
BALANCE FORWARD PRIOR YEAR	\$ -	\$ -	\$ -	\$ 2,386,176.06	\$ -	\$ -
CATERGORY 1	\$ -	\$ -	\$ -	\$ 83,898.52	\$ -	\$ -
CATERGORY 2	\$ -	\$ -	\$ -	\$ 27,404.73	\$ -	\$ -
CATEROGRY 3 (TETHERED)	\$ -	\$ -	\$ -	\$ 95,571.12	\$ -	\$ -
CATERGORY 3 (UNTETHERED)	\$ -	\$ -	\$ -	\$ 89,935.07	\$ -	\$ -
SW GAMING CONTROL FUND BALANCE 0500	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
EMPLOYEE LICENSING FEES 3000	\$ 300,000.00	\$ -	\$ -	\$ -	\$ 300,000.00	\$ 30,000.00
VENDOR SW FEES 3000	\$ 400,000.00	\$ -	\$ -	\$ -	\$ 400,000.00	\$ 20,010.00
FANTASY FEES 3000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
ASSESSMENT 0500	\$ 8,160,804.70	\$ -	\$ -	\$ (2,386,176.06)	\$ 8,160,804.70	\$ 1,900,014.13
FINES & PENALTIES 2700	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
MISC 0500	\$ 50,000.00	\$ -	\$ -	\$ -	\$ 50,000.00	\$ -
IEB BACKGROUND/INVESTIGATIVE FEES 3000	\$ 200,000.00	\$ -	\$ -	\$ -	\$ 200,000.00	\$ -
BANK INTEREST SW	\$ 5,000.00	\$ -	\$ -	\$ -	\$ 5,000.00	\$ 207.97
<b>Grand Total</b>	<b>\$9,115,804.70</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$296,809.44</b>	<b>\$9,115,804.70</b>	<b>\$1,950,232.10</b>



*Division of Racing*

TO: Cathy Judd-Stein, Chair  
Eileen O'Brien, Commissioner  
Bradford Hill, Commissioner  
Nakisha Skinner, Commissioner  
Jordan Maynard, Commissioner

FROM: Alexandra Lightbown, Director of Racing

CC: Todd Grossman, Interim Executive Director and  
General Counsel

DATE: November 2, 2023

RE: Race Horse Development Fund Benefits for Jockeys and Drivers, Continued

On September 9, 2023, the Massachusetts Gaming Commission met to discuss Race Horse Development Fund Benefits for Jockeys and Drivers per Chapter 23K, § 60(c)(iii). Bob McHugh, President of the Harness Horseman's Association of New England (HHANE); Paul Umbrello, Executive Director of the New England Horsemen's Benevolent and Protective Association (NEHBPA); Mindy Coleman, Counsel, Jockeys' Guild; Abad Cabassa, Jockey; and Edwin Molinari, Jockey all spoke at this meeting. The MGC had posted a request for public comment on August 3, 2023. All public comments received were included in the Meeting Materials for the September 9<sup>th</sup> meeting. After the September 9<sup>th</sup> meeting, the MGC asked the NEHBPA and Jockeys' Guild to provide some additional information. Their responses follow this memo.

After assessing all of the information, the Commission should determine: (1) how much shall be paid this year and last year by the Thoroughbred horsemen's organization to the thoroughbred jockeys organization, and (2) how much shall be paid this year and last year by the Standardbred horsemen's organization to the Standardbred drivers organization at the horse racing facility for health insurance, life insurance or other benefits to active and disabled thoroughbred jockeys or standardbred drivers under the rules and eligibility requirements of that organization.

The information provided on September 9 and November 2, 2023, is extensive and covers several statutes. Here are some points which may be helpful:



Massachusetts Gaming Commission

- It is an unfortunate fact that money given to one group means less money for another group, and that the need for funds is larger than the funds available.
- The Harness Horseman’s Association of New England, Inc. (HHANE) provides a Retirement Savings Plan (RSP), vision benefits, third party liability insurance, etc. to all members, which includes drivers.
- There is no separate standardbred drivers’ organization for the commission to “determine how much shall be paid annually by the horsemen's organization to the thoroughbred jockeys or standardbred drivers organization at the horse racing facility for health insurance...”.
- The New England Horsemen’s Benevolent and Protective Association, Inc. (NEHBPA) is an organization of Thoroughbred trainers and owners that provides benefits such as old age assistance, life insurance, benevolence, and eyeglasses to its members. Jockeys are not members of this Association.
- Jockeys benefit from G.L. c. 128A §5(h)(4). The MGC has approved \$65,000 annually to be dispersed to them. There isn’t a similar fund for standardbred drivers.
- In 2021, in accordance with Chapter 23K, § 60(c)(iii), the Commission directed the NEBHPA pay \$1,000 for each disabled jockey to the Jockeys’ Guild that year for a total of \$4,000 and directed the HHANE to pay \$0 that year for such purposes for drivers. The NEHBPA did pay the money to the Jockeys’ Guild, and they dispersed the money to the four disabled jockeys.



Massachusetts Gaming Commission



	<b>Amount</b>	<b>Help</b>
<b>RDHF Income thru Aug 2023</b>	<b>\$ 274,866.00</b>	MGC Site Avg is \$34,358 per month however the funding is not consistent week to week
<b>Health and Welfare Expense thru August</b>		
Old Age Assistance	\$ 299,050.00	85 Trainers - Avg \$37,380 per month paid out See Supporting Doc
Benevolence	\$ 38,688.00	33 People so far Avg of \$4,800 per month paid out
Eyeglasses	\$ 1,200.00	6 People - Most likely will cut
Life Ins Coverage since 1991	\$ 14,400.00	99 Trainers plus spouses - 153 total Avg of \$1,800 per month in premiums
		For Life Insurance we are already alternating paying the premium thru the Admin account
<b>Total</b>	<b>\$ 353,338.00</b>	These programs have been around a long time and the board doesn't want to have to take these away or make cuts from Trainers that depend on them but we might have no choice Without live racing or simulcast facilities paying us our premiums we are technically due hurts the program
<b>Loss for 2023 so far</b>	<b>\$ (78,472.00)</b>	
<b>Avg Loss per month</b>	<b>(\$9,809)</b>	Why we might have to make cuts/adjustments in 2024

October 19, 2023



Dr. Alexandra Lightbown  
Massachusetts Gaming Commission  
101 Federal Street 12<sup>th</sup> Floor  
Boston, MA 02110

*Email: [Alexandra.lightbown@state.ma.us](mailto:Alexandra.lightbown@state.ma.us)*

RE: Request for Additional Information regarding funds under MLGA 128A §5(h)(4) and G.L. c.23K §60(c)(iii)

Dear Dr. Lightbown,

Per the request of the Massachusetts Gaming Commission, on behalf of the Jockeys' Guild ("the Guild"), and our members who regularly rode in Massachusetts, please see the following information:

1. The facts relating to the Guild's receipt and distribution of funds from M.G.L. c. 128A(5)(h)(4).

The Massachusetts Expanded Gaming Act provides at M.G.L. c. 128A(5)(h)(4) that \$65,000 annually [shall be paid] to an organization, as determined by the commission, that represent the majority of jockeys who are licensed by the commission and regularly ride in the commonwealth for the purpose of providing health and other welfare benefits to active, disabled or retired jockeys.

The Guild has been, and continues to be, recognized as the organization representing the majority of the Massachusetts jockeys for decades, with the exception of the years of reorganization, which began in October of 2007. In 2012, we regained the majority of the membership in Massachusetts and were once again recognized by the Commission as the representative of the jockeys. Although there is currently no live Thoroughbred racing in Massachusetts the Commission has continued to recognize the Guild in that capacity.

The Expanded Gaming Act authorized the Guild to receive \$65,000 per year from the Expanded Gaming Act monies, beginning in 2013. At that time, the Guild, with the input and approval from the Commission, established the criteria for eligibility based on the number of mounts ridden in Massachusetts prior to 2008 for the active and retired jockeys, as well as the jockey were permanently disabled as a result of an on-track accident in Massachusetts. Each year, the Guild has reviewed the criteria for eligibility and if changes were necessary, the revised criteria was submitted to the Commission for its review and consideration.

Initially, in order to receive the benefit, the jockey had to be a member of the Guild. However, in 2021, there were changes made to the criteria, permitting non-members, who would have otherwise been eligible for the funds. For your review and consideration, I have attached the

“MASSACHUSETTS JOCKEYS HEALTH AND WELFARE DISTRIBUTION ELIGIBILITY QUALIFICATIONS Effective April 1, 2021”. *Please see Exhibit A*

Since the Guild has been recognized the organization representing thoroughbred jockeys in Massachusetts, it has made the following distributions from the Expanded Gaming Act funds received to active, retired and disabled jockeys on the dates indicated:

Date	Amount
November 15, 2013	\$2,096.77
August 25, 2014	\$2,031.25
November 16, 2015	\$2,407.41
April 6, 2017	\$2,826.09
April 6, 2017	\$2,708.33
June 4, 2018	\$2,826.09
July 24, 2019	\$2,407.41
July 22, 2020	\$2,407.41
August 2, 2021	\$4,333.33
August 22, 2022	\$4,333.33
August 31, 2023	\$4,333.33

Due to privacy reasons, we have not included the names of the jockeys, but can provide if requested. Please note, the Guild has distributed the full \$65,000 annually on a pro-rata basis to the qualifying jockeys and has not retained any of the funds for administrative costs.

With all of the uncertainty regarding Thoroughbred racing in Massachusetts, and in general, the one thing that has remained constant is the injuries, some of which are temporary and some of which are career ending. The costs to those injuries are on-going and the funds are limited. Regardless, the Guild continues to provide benefits. For the past few years, on average, approximately 20% of our members suffered injuries that prevented them from riding and earning a living for weeks at a time. We also assist 51 permanently disabled jockeys, who have been injured on-track, with the cost of prescriptions, co-pays and necessities like breathing tubes, oxygen, replacement parts for their wheelchairs and the like. Of the number of our permanently disabled members, approximately 70% of them are either paralyzed or have significant head injuries. Since 2007, the Guild has paid out over \$14.5 million in benefits to our members

With regards to the specific questions regarding permanent disability, I have also attached the Jockeys' Guild's Permanently Disabled Qualifications with regards to the all members of the Guild. *Please see Exhibit B*. In order to be eligible for the Massachusetts benefits, a jockey first must be deemed permanently disabled by the Guild qualifications AND then he or she must meet the additional qualifications as established for Massachusetts. It should be noted that the Jockeys' Guild is a complete and totally separate organization from the Permanently Disabled Jockeys Fund (“PDJF”).

Additionally, as required, the Guild has filed the reports regarding the expenditure of funds received from the Massachusetts Gaming Commission pursuant to M.G.L. c. 128A (5)(h)(4) with the Joint Ways and Means Committee. Attached are the most recent reports are for the calendar years of 2021 and 2022. *Please see Exhibit C.* (If necessary, I can provide the previous filings as well.)

2. The facts relating to the Guild's receipt and distribution of funds from G.L. c.23K §60(c)(iii)-Race Horse Development Fund.

The Race Horse Development Fund ("RHDF") provides at M.G.L. c. 23K, Section 60(c)(iii) that 4 percent [of funds approved by the commission] shall be used to fund health and pension benefits for the members of the horsemen's organizations representing the owners and trainers at a horse racing facility for the benefit of the organization's members .... and provided further, that of this amount, the commission shall determine how much shall be paid annually by the horsemen's organization to the Thoroughbred jockeys or Standardbred drivers organization at the horse racing facility for health insurance, life insurance or other benefits to active and disabled Thoroughbred jockeys or Standardbred drivers under the rules and eligibility requirements of that organization.

While the Guild has only received the funds reference in M.G.L. c. 23K, Section 60(c)(iii) one time in 2021, it is important for the existing Commission to be apprised of the previous history. In 2015, after the RHDF was established, the Guild submitted a letter requesting that additional funds be made available to active, retired and disabled jockeys. In light of the fact there was a "sunset clause" on MLGA 128A §5(h)(4), which was set to expire in 2016, the Guild was attempting to secure additional funding. However, MLGA 128A §5(h)(4) has since continued through adoption of legislation.

Also, during the time in question, the New England HBPA was funding an excess coverage policy that provided benefits for jockeys in the event of an on-track accident, which was in addition to the on-track accident policy provided for by Suffolk Downs. This policy was established in the late 1990s with the input of the jockeys at the time and was regularly discussed with the colony of jockeys over the years as changes occurred. Additionally, several jockeys have received benefits under this policy, including temporary disability, excess medical coverage, and lump sum payments for permanent disability. It should also be noted and recognized that the New England HBPA was the only horsemen's organization to provide for such additional coverage and benefits for the jockeys.

In light of the fact that the Guild was still receiving the \$65,000 annually for the qualifying jockeys under MLGA 128A §5(h)(4) and these additional benefits were being provided by New England HBPA through the excess coverage to active and disabled jockeys, as well as the uncertainty of the future of racing in Massachusetts, it was the opinion of the Guild the excess policy was a reasonable exchange for the amount the Commission may have deemed that the Guild was to receive from NE HBPA under the RHDF on behalf of the active and disabled jockeys. The excess policy was provided by the New England HBPA until 2020 and only ceased due to the fact there is no longer live thoroughbred racing.

Once live thoroughbred racing had ceased in Massachusetts, the Guild was uncertain on how the Commission would proceed with the distributions under RHDF to the horsemen's organizations. On April 28, 2021, the Commission issued "A Request for Public Comment: Health and Pension Distribution from the Race Horse Development Fund." Accordingly, on May 18, 2021, the Guild


send a letter to the Commission requesting that the Commission exercise its discretion to enable disabled Massachusetts jockeys to receive benefits under the RDHF. The Guild submitted the request based on the needs of our qualifying disabled jockeys and under the premise of the possibility for additional benefits for those individuals. However, because there was no live Thoroughbred racing, the Guild also recognized that there has been a substantial decrease in the funds going to the New England HBPA, with the majority being distributed to the Standardbred organizations.

According to the G.L. c.23K §60(c)(iii), distribution of funds is applicable to the active and permanently disabled jockeys for “health insurance, life insurance, and other benefits.” Unfortunately, due to the fact no live racing has been conducted since 2019, nor any scheduled to be conducted, there is currently not a qualification standard for active jockeys. Additionally, unlike MLGA 128A §5(h)(4), the language of §60(c)(iii), does not include retired jockeys. Therefore, the potential benefits provided from the RHDF would only be available to disabled jockeys.

In 2021, the Commission suggested that the Guild and the New England HBPA directly negotiate over benefits or funds from provided from the RDHF monies. After extensive discussions between the organizations, as well as conversations with yourself, during the August meeting, the Commission directed the New England HBPA to pay \$1,000 per each qualifying jockey. Based on the qualifications attached herein and previously presented to Commission for qualifying members who are disabled as a result of an on-track accident in Massachusetts after 2008, there were four (4) individuals who qualified for distribution of funds. Please note, the funds received by the Guild under the RHDF were provided to qualifying individuals to be used in addition to the funds that have been distributed under MLGA 128A §5(h)(4). In the event that the Commission determines that the New England HBPA should provide funds from the RHDF in 2023, the funds would be distributed in the same manner.

In the event you have a question or concerns regarding the information that has been provided, please feel free to contact me in the office at (859) 523-5625 or via email at [mcoleman@jockeysguild.com](mailto:mcoleman@jockeysguild.com).

Sincerely,



Mindy L. Coleman  
Counsel

CC: Terence Meyocks, Jockeys' Guild, President & CEO

# EXHIBIT

A

**MASSACHUSETTS JOCKEYS HEALTH AND WELFARE DISTRIBUTION  
ELIGIBILITY QUALIFICATIONS  
Effective April 1, 2021**

***RETIRED MEMBER QUALIFICATIONS***

The JOCKEY is eligible if the following qualifications are met:

1. Must have been a member of the Jockeys' Guild, AND
2. Retired from racing on or after January 1, 2008, AND
3. Must have ridden in the State of Massachusetts since January 1, 2008, AND
4. Must have ridden at least two thousand five hundred (2,500) career mounts in legal pari-mutuel races conducted by the State of Massachusetts OR ten (10) years as a licensed Massachusetts jockey.
5. For the purposes of this section, an individual, who meets the aforementioned qualifications, shall be considered to be retired from racing if the individual has ridden in fewer than fifty (50) races, in the previous calendar year, at any track in the United States licensed to conduct pari-mutuel wagering.

***PERMANENTLY DISABLED QUALIFICATIONS***

A QUALIFYING JOCKEY is eligible if the following qualifications are met:

1. Must have been a member of the Jockeys' Guild at the time of the injury, AND
2. Must not hold a license as a jockey in any racing jurisdiction, AND
3. Must have suffered a career-ending injury at a Massachusetts racetrack recognized by the Massachusetts Gaming Commission OR must achieve the retired member qualifications if injured at a track outside of Massachusetts, AND
4. Must be permanently disabled under the Social Security Act and must qualify for Medicare benefits under Part A, B, and D.

***It is the intention of the Guild that these monies be used to reimburse jockeys for their medical expenses. This can include any out of pocket expenses for health care premiums, deductibles, medical expenses and/or prescription expenses, dental expenses and/or temporary disability insurance policy premiums.***

***The above qualifications are effective as of 2021 and will remain effect until further notice when live racing returns to Massachusetts. Jockeys' Guild reserves the right to make modifications to the qualifications once live racing resumes in Massachusetts.***

***Funding for this benefit is only available upon receipt of the monies from the Massachusetts Gaming Commission.***

# EXHIBIT

B





## JOCKEYS' GUILD, INC.

### PERMANENTLY DISABLED JOCKEY POLICY December 5, 2010

The requirements to become a Jockeys' Guild Permanently Disabled member are:

1. Has been paid 104 weeks of Temporary Disability due to a track accident
2. Has provided the Jockeys' Guild with copy of First Report of Accident (at recognized pari-mutuel track or training center where track accident policy covers)
3. In good standing with all Jockeys' Guild accounts at time of injury
4. Received award letter from Social Security declaring Permanent Disability due to on-track accident. Must provide complete award letter that details injury, date of injury that disabled status is being awarded and list of all medical references used to make this determination.
5. Has provided Jockeys' Guild with proof of Social Security income (must be provided annually)
6. Has provided Jockeys' Guild with proof of Medicare A, B & D, or 3<sup>rd</sup> party prescription (must be provided annually)
7. If requirements 1 through 5 above are provided prior to proof of Medicare A, B & D is provided, waiver of Life Insurance premium and annual dues will be the only benefit up to 24 months. After 24 months of Social Security awarding Permanently Disabled status, jockey will be re-evaluated if Medicare A, B & D are not secured.

After meeting the requirements, the Permanently Disabled member will be entitled to:

1. 50% reimbursement of Rx co-pays w/original receipt (**monthly submittals preferred**). No reimbursement can be made if date of prescription is older than 90 days from date of submittal.
2. 50% reimbursement of medical co-pays with Medicare Explanation of Benefit.
3. 100% reimbursement of balance approved by but not paid by Medicare on durable medical equipment with Medicare Explanation of Benefit.
4. \$1,500 annual cap reimbursement on Medical and Durable Medical Benefits.
5. Term life insurance policy in the amount of \$15,000.00
6. Waiver of annual Jockeys' Guild dues
7. Waiver of Jockeys' Guild life insurance annual fee

The Guild's continued ability to provide benefits to its members is subject to the Guild's financial status. While the Guild intends to provide benefits to its members that are classified as permanently disabled, please be aware that the Guild's extension of benefits to its permanently disabled members it is at the sole discretion of the Jockeys' Guild. The Guild reserves the right to improve, reduce, or terminate these benefits at any time. If the Guild makes any changes to the current permanently disabled policy at anytime in the future, members will receive a written notice describing the improvement, reduction, or termination of the benefit.



**TALKING POINTS REGARDING THE  
DIFFERENCE BETWEEN THE JOCKEYS' GUILD and the PDJF**

1. The Jockeys' Guild is a 501 (c)(5) membership organization providing benefits to all of its active, retired and qualifying permanently disabled members.
2. The Permanently Disabled Jockeys Fund (PDJF) is a 501(c)(3) public charity and industry based fund, independent of the Guild, which provides financial assistance to jockeys, both Guild members and non-Guild members, who have suffered catastrophic on-track injuries. However, the members of the Guild are very active in fundraising and supportive of the efforts of the PDJF.
3. The eligibility process and review of the permanently disabled for each of the two programs are separate and independent of each other.
4. The PDJF provides a monthly stipend and reimbursements for Medicare B & D, whereas the Guild provides its qualifying permanently disabled members with the following: a \$15,000 life insurance policy (which was increased from \$10,000 as of July, 2011); 50% reimbursement of prescription co-pays; 50% reimbursement of medical co-pays with Medicare Explanation of Benefit; 100% reimbursement of balance approved by but not paid by Medicare on durable medical equipment (there is a \$1,500 annual cap reimbursement on Medical and Durable Medical Benefits); and a waiver of annual Jockeys' Guild dues.
5. The Guild provides its temporarily disabled, as well as those that are eventually deemed permanently disabled, members with a stipend of up to \$250 a week for the first eight (8) weeks and then up to \$200 a week, for the remaining time that the qualifying jockey is out on temporary disability, up to two years from the date of the on-track injury. On-track accident policies provide \$200 per week, up to 104 weeks.

# EXHIBIT

C

September 22, 2023

Sen. Michael J. Rodrigues  
24 Beacon St.  
Room 212  
Boston, MA 02133  
*Sent via email*  
Michael.Rodrigues@masenate.gov

Rep. Aaron Michelwitz  
24 Beacon St.  
Room 243  
Boston, MA 02133  
*Sent via email*  
Aaron.M.Michlewitz@mahouse.gov



RE: Report of Expenditure of Funds under MLG c.128A §5(h)(4) for Fiscal Year 2022

Dear Sen. Rodrigues and Rep. Michelwitz,

On behalf of the Jockeys' Guild ("the Guild"), per MLG c.128A §5(h)(4), please accept this letter and attached qualifications as a report detailing its expenditures of the \$65,000 received from the Massachusetts Gaming Commission ("the Commission") for fiscal year 2022.

MLG c.128A §5(h)(4) authorizes for \$65,000 to be paid annually to the "organization, as determined by the Commission that represents the majority of the jockeys who are licensed by the Commission and regularly ride in the Commonwealth for the purpose of providing health and welfare benefits to active, disabled, and retired jockeys."

Fund received from the Commission were distributed on a pro rata basis, to qualifying jockeys based on the attached qualifications, for the purpose of reimbursement of health care expenses. This can include any out of pocket expenses for health care insurance premiums, deductibles, medical expenses, prescription expenses, dental expenses, and/or temporary disability insurance premiums. Qualifying jockeys are advised that in order to have these funds treated as a benefit, and not as income, they you must submit the documentation of the out of pocket expenses in the amount received no later than December 31<sup>st</sup> of the calendar year in which the distribution is made. If such documentation is not received by the Guild, or it is not in the amount of at least the amount distributed, it will be treated as income and the Guild will issue the individual an IRS Tax Form 1099 for the respective calendar year. It should be noted that the entire \$65,000 is distributed to the qualifying jockeys, with no funds being retained by the Jockeys' Guild for administrative costs.

Based on the attached qualifications, there were 15 individuals, including 11 retired and 4 permanently disabled jockeys, who were eligible to receive a pro rata amount of \$4,333.33. Unfortunately, due to the fact there has not been live thoroughbred racing conducted in Massachusetts since 2019, the Guild was unable to determine qualifications for active jockeys. Checks were issued and sent to qualifying individuals on or around August 31, 2023.

In the event there are any questions or concerns or if additional information is necessary, please feel free to contact me in the office at (859) 523-5625 or via email at [mcoleman@jockeysguild.com](mailto:mcoleman@jockeysguild.com).

Sincerely,

A handwritten signature in black ink that reads "Mindy L. Coleman". The signature is written in a cursive, flowing style.

Mindy L. Coleman  
Counsel

**MASSACHUSETTS JOCKEYS HEALTH AND WELFARE DISTRIBUTION  
ELIGIBILITY QUALIFICATIONS  
Effective April 1, 2021**

***RETIRED MEMBER QUALIFICATIONS***

The JOCKEY is eligible if the following qualifications are met:

1. Must have been a member of the Jockeys' Guild, AND
2. Retired from racing on or after January 1, 2008, AND
3. Must have ridden in the State of Massachusetts since January 1, 2008, AND
4. Must have ridden at least two thousand five hundred (2,500) career mounts in legal pari-mutuel races conducted by the State of Massachusetts OR ten (10) years as a licensed Massachusetts jockey.
5. For the purposes of this section, an individual, who meets the aforementioned qualifications, shall be considered to be retired from racing if the individual has ridden in fewer than fifty (50) races, in the previous calendar year, at any track in the United States licensed to conduct pari-mutuel wagering.

***PERMANENTLY DISABLED QUALIFICATIONS***

A QUALIFYING JOCKEY is eligible if the following qualifications are met:

1. Must have been a member of the Jockeys' Guild at the time of the injury, AND
2. Must not hold a license as a jockey in any racing jurisdiction, AND
3. Must have suffered a career-ending injury at a Massachusetts racetrack recognized by the Massachusetts Gaming Commission OR must achieve the retired member qualifications if injured at a track outside of Massachusetts, AND
4. Must be permanently disabled under the Social Security Act and must qualify for Medicare benefits under Part A, B, and D.

***It is the intention of the Guild that these monies be used to reimburse jockeys for their medical expenses. This can include any out of pocket expenses for health care premiums, deductibles, medical expenses and/or prescription expenses, dental expenses and/or temporary disability insurance policy premiums.***

***The above qualifications are effective as of 2021 and will remain effect until further notice when live racing returns to Massachusetts. Jockeys' Guild reserves the right to make modifications to the qualifications once live racing resumes in Massachusetts.***

***Funding for this benefit is only available upon receipt of the monies from the Massachusetts Gaming Commission.***

September 22, 2023



Sen. Michael J. Rodrigues  
24 Beacon St.  
Room 212  
Boston, MA 02133  
*Sent via email*  
Michael.Rodrigues@masenate.gov

Rep. Aaron Michelwitz  
24 Beacon St.  
Room 243  
Boston, MA 02133  
*Sent via email*  
Aaron.M.Michlewitz@mahouse.gov

RE: Report of Expenditure of Funds under MLG c.128A §5(h)(4) for Fiscal Year 2021

Dear Sen. Rodrigues and Rep. Michelwitz,

On behalf of the Jockeys' Guild ("the Guild"), per MLG c.128A §5(h)(4), please accept this letter and attached qualifications as a report detailing its expenditures of the \$65,000 received from the Massachusetts Gaming Commission ("the Commission") for fiscal year 2021.

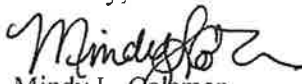
MLG c.128A §5(h)(4) authorizes for \$65,000 to be paid annually to the "organization, as determined by the Commission that represents the majority of the jockeys who are licensed by the Commission and regularly ride in the Commonwealth for the purpose of providing health and welfare benefits to active, disabled, and retired jockeys."

Fund received from the Commission were distributed on a pro rata basis, to qualifying jockeys based on the attached qualifications, for the purpose of reimbursement of health care expenses. This can include any out of pocket expenses for health care insurance premiums, deductibles, medical expenses, prescription expenses, dental expenses, and/or temporary disability insurance premiums. Qualifying jockeys are advised that in order to have these funds treated as a benefit, and not as income, they you must submit the documentation of the out of pocket expenses in the amount received no later than December 31<sup>st</sup> of the calendar year in which the distribution is made. If such documentation is not received by the Guild, or it is not in the amount of at least the amount distributed, it will be treated as income and the Guild will issue the individual an IRS Tax Form 1099 for the respective calendar year. It should be noted that the entire \$65,000 is distributed to the qualifying jockeys, with no funds being retained by the Jockeys' Guild for administrative costs.

Based on the attached qualifications, there were 15 individuals, including 11 retired and 4 permanently disabled jockeys, who were eligible to receive a pro rata amount of \$4,333.33. Unfortunately, due to the fact there has not been live thoroughbred racing conducted in Massachusetts since 2019, the Guild was unable to determine qualifications for active jockeys. Checks were issued and sent to qualifying individuals on or around August 22, 2022.

In the event there are any questions or concerns or if additional information is necessary, please feel free to contact me in the office at (859) 523-5625 or via email at [mcoleman@jockeysguild.com](mailto:mcoleman@jockeysguild.com).

Sincerely,

  
Mindy L. Coleman  
Counsel

**MASSACHUSETTS JOCKEYS HEALTH AND WELFARE DISTRIBUTION  
ELIGIBILITY QUALIFICATIONS  
Effective April 1, 2021**

***RETIRED MEMBER QUALIFICATIONS***

The JOCKEY is eligible if the following qualifications are met:

1. Must have been a member of the Jockeys' Guild, AND
2. Retired from racing on or after January 1, 2008, AND
3. Must have ridden in the State of Massachusetts since January 1, 2008, AND
4. Must have ridden at least two thousand five hundred (2,500) career mounts in legal pari-mutuel races conducted by the State of Massachusetts OR ten (10) years as a licensed Massachusetts jockey.
5. For the purposes of this section, an individual, who meets the aforementioned qualifications, shall be considered to be retired from racing if the individual has ridden in fewer than fifty (50) races, in the previous calendar year, at any track in the United States licensed to conduct pari-mutuel wagering.

***PERMANENTLY DISABLED QUALIFICATIONS***

A QUALIFYING JOCKEY is eligible if the following qualifications are met:

1. Must have been a member of the Jockeys' Guild at the time of the injury, AND
2. Must not hold a license as a jockey in any racing jurisdiction, AND
3. Must have suffered a career-ending injury at a Massachusetts racetrack recognized by the Massachusetts Gaming Commission OR must achieve the retired member qualifications if injured at a track outside of Massachusetts, AND
4. Must be permanently disabled under the Social Security Act and must qualify for Medicare benefits under Part A, B, and D.

***It is the intention of the Guild that these monies be used to reimburse jockeys for their medical expenses. This can include any out of pocket expenses for health care premiums, deductibles, medical expenses and/or prescription expenses, dental expenses and/or temporary disability insurance policy premiums.***

***The above qualifications are effective as of 2021 and will remain effect until further notice when live racing returns to Massachusetts. Jockeys' Guild reserves the right to make modifications to the qualifications once live racing resumes in Massachusetts.***

***Funding for this benefit is only available upon receipt of the monies from the Massachusetts Gaming Commission.***

# **New England Horsemen's Benevolence and Protective Association**

**2023**

## **Health and Welfare Manual**

**For Trainer's and their eligible dependents and-beneficiaries**

**Rev March 2021 -Elimination of Health Ins**

**Rev Jan 2023 – Increase Benevolence, Elimination of MedEx Program**

**Rev Jun 2023 – Burial amount reduced to \$1500 and 6 month term request**

**HBPA**  
**NEW ENGLAND**





The NEHBPA Board of Directors are pleased to provide this Handbook of Benefit Programs offered to our member trainers and their eligible dependents and beneficiaries.

## **Table of Contents**

<b><u>Introduction</u></b>	<b><u>Page</u></b>
<b>Trust Creation</b>	2
<b>Definitions</b>	2
<b><u>Benefit Plans</u></b>	<b><u>Page</u></b>
<b>Eyeglass Supplement</b>	
Description of Benefits	3
Eligibility	3
Trainer's Obligations	3
<b>Life Insurance</b>	
Description of Benefits	4
Eligibility	4
Burial Expenses (Financial Hardship)	4
Trainer's Obligations	4
<b>Benevolence</b>	
Description of Benefits	5
Eligibility	5
Trainer's Obligations	5

## **INTRODUCTION**

### **Trust Creation**

In 1992, the New England Horsemen's Benevolent and Protective Association recognized the need to establish a Trust and funding source to offer benefit programs to eligible member trainers and their dependents and beneficiaries similar to plans offered employees in other industries.

Funding has been continuously provided to operate a trust fund held for the exclusive benefit of the Benefit Plan participants and their eligible dependents and beneficiaries.

Trustees were appointed to hold, invest, reinvest and otherwise to administer the funds and Benefit Plans pursuant to the terms and conditions of the Trust Agreement.

Since the inception of funds from the RHDF program this Health and Welfare Benefit Program is now managed solely by the NEHBPA board of Directors

### **Definitions**

The following terms, as used herein, unless a different meaning is implied by the context, shall be defined as follows; provided, however, that with respect to any matter pertaining to benefits payable under any policy acquired by the Trustees to provide benefits under the Plan, the definitions of such terms contained in such Policy shall be controlling over the following definitions of such terms:

#### *Beneficiary*

Any person with an interest derived in the membership from a Participant or the Dependent of a Participant, to the extent so designated in accordance with the provisions of the Plan.

#### *Dependent*

A Participant's spouse and any unmarried children (who have not reached the age of nineteen (19)) of a Participant or his/her spouse residing with such Participant or his/her spouse.

#### *Participant shall be defined as a thoroughbred trainer who:*

- a) Is a member of the Association in good standing; and
- b) Is/was licensed by the Massachusetts Racing Commission in good standing; and
- c) Has submitted a written application requesting that the applicant and the applicant's spouse and dependents be covered by the specific plan; and
- d) Meets all eligibility requirements for the specific plan for which he/she seeks enrollment.

## **Benefit Plans**

### **Eyeglass Plan**

The Eyeglass Plan provides a reimbursement of up to \$200 maximum for one pair of eyeglasses per year to each eligible participant who presents a copy of an eyeglass/contacts for the current-year. The participant's spouse and dependents are not eligible for benefits under the Eyeglass Plan.

### **Eyeglass Plan (eligibility)**

A trainer is declared eligible to participate in the Eyeglass Plan by meeting the following eligibility requirements: Special Note – Eligibility is based on 2014 and prior racing years

- A.) The trainer must be a member of the New England Horsemen's Benevolent and Protective Association (NEHBPA) in good standing and shall have no outstanding balances from prior debts owed to the NEHBPA.
- B.) The trainer must achieve a minimum of eight (8) starts for the racemeet. All such starts shall have been made at Suffolk Downs.
  - 1.) The eight (8) starts must be completed in the year prior to the year that eligibility begins.
  - 2.) Eligibility must be renewed annually by achieving the eight (8) starts each year that the trainer participates in the Plan.
- C.) The trainer must have a minimum of one complete year of eligibility prior to applying for the Eyeglass Plan.
- D.) In addition to qualifying under item B (1), the trainer must have achieved 50% of the minimum starts required as per item B (1) in the year that the trainer is applying for participation in the Eyeglass Plan, in order to receive benefits provided by said Plan.
- E.) Failure to achieve annual starts, as per item B, by the end of the racemeet, will result in loss of the trainer's eligibility on the last day of the month in which the last race day occurs. Loss of eligibility shall result in immediate cessation of all Plan benefits and all payments by the NEHBPA involving the ineligible participant's Eyeglass Plan benefits.

### **Eyeglass Plan (trainer's obligations)**

The trainer must submit a completed Eyeglass Plan application form along with proof that he/she meets the eligibility criteria (above) and a copy of the receipt.

## **Life Insurance Plan**

The life Insurance Plan provides term life insurance coverage for an eligible participant and the participant's spouse. The life insurance coverage is structured by age ranges and age limitations. A participating trainer under the age of 70 is insured for a life insurance amount of \$20,000 and upon attaining age 70, the life insurance amount is reduced to \$10,000. An eligible spouse under the age of 70 is insured for a life insurance amount of \$5,000 and upon attaining age 70, the life insurance amount is reduced to \$2,500.

Upon a participating trainer entering inactive (not training) retirement prior to attaining age 70, the life insurance amount is reduced to \$2,000. Upon a participating inactive retired trainer attaining the age of 70, the life insurance amount is reduced to \$1,000.

### **Life Insurance Plan (eligibility)**

A trainer under the age of 70 (and spouse under the age of 75) is declared eligible to participate in the Life Insurance Plan by meeting the following eligibility requirements:

- A.) The trainer must be a member of the New England Horsemen's Benevolent and Protective Association (NEHBPA) in good standing and shall have no outstanding balances from prior debts owed to the NEHBPA.
- B.) The trainer must achieve a minimum of eight (8) starts for the racemeet. All such starts shall have been made at Suffolk Downs.
  - 1.) The eight (8) starts must be completed in the year prior to the year that eligibility begins.
  - 2.) Eligibility must be renewed annually by achieving the eight (8) starts each year that the trainer participates in the Plan.
- C.) The trainer must have a minimum of one complete year of eligibility prior to applying for the Life Insurance Plan.
- D.) In addition to qualifying under item B (1), the trainer must have achieved 50% of the minimum starts required as per item B (1) in the year that the trainer is applying for participation in the Life Insurance Plan, in order to receive benefits provided by said Plan.
- E.) Failure to achieve annual starts, as per item B, by the end of the racemeet, will result in loss of the trainer's eligibility on the last day of the month in which the last race day occurs. Loss of eligibility shall result in immediate cessation of all Plan benefits and all payments by the NHBPA involving the ineligible participant's Life Insurance coverage for the trainer and his/her spouse.

### **Life Insurance - Limited Burial Expenses (Financial Hardship)**

The NEHBPA Board of Directors, established under the Boston Mutual Life Insurance Program a self-insured benefit, based on special situations having verified financial hardship, authorizing payment of burial expenses, up to a maximum of \$1,500, on behalf of eligible members and/or their legal spouses, who do not receive benefits from the Life Insurance Program. This request must be submitted within 6 months of the individuals death.

### **Life Insurance Plan (trainer's obligations)**

The trainer must submit a completed Life Insurance Plan application form along with proof that he/she meets the eligibility criteria (above). Special Note – Eligibility is based on 2014 and prior racing years

## **Benevolence**

Benevolence program is designed for those Trainers who are facing financial hardship are eligible to apply.

The organization reserves the right to grant or refuse any benevolence request regardless of the situation or part thereof.

The organization may investigate the financial status of any individual applying for assistance. The organization may determine the amount if any to be paid by actually taking into consideration the actual need of the member.

Regarding assistance, a maximum amount up to \$1500 per request shall granted within a twelve (12) month period.

Trainer must fill out a benevolence for with submission of financial hardship in the form of; for example, Medical Bills, Financial Hardship of Bills, etc.

## **THE TOM COREY OLD AGE ASSISTANCE FUND**

The Tom Corey Old Age Fund was created by a Resolve approved by the Board of Directors of the Thoroughbred Assistance Fund of Massachusetts (Directors) on June 14, 2005.

Operating now under the direction and control of the NEHBPA Board of Directors, the Tom Corey Old Age Fund's purpose is to provide supplemental assistance to retired Thoroughbred trainers who have provided active training services at New England racetracks.

The Directors have established the following guidelines, which may be changed by majority vote of Directors.

### **Tom Corey Old Age Fund Guidelines:**

- 1.) All applicants must have reached the age of sixty-five (65) this is a main requirement regardless. See Disability Bridge plan if less than 65 years of age
- 2.) Eligibility will be based on Age in conjunction with Years of Service and Number of starts or any combination of the three
- 3.) *All applications must be made in writing. The burden of providing documentation is solely upon the applicant. No action shall be taken on any application without complete documentation.*
- 4.) The applicant must have held a trainer's license in the New England States (Massachusetts, New Hampshire and/or Rhode Island) for a period of Ten - Twenty-Five plus years and/or a minimum of 250 starts whichever is greater which could be the case. The applicant must provide and be held responsible for the accuracy of documentation regarding verification of the applicant's years as an active licensed trainer in said New England States.
- 5.) The applicant should be retired from training race horses to receive benefits. However, it will be left to the discretion of the Directors that the retiree may be able to own/train multiple horses upon retirement.
- 6.) All decisions concerning the Tom Corey Old Age Fund shall be made by the Directors. All applications are subject to approval of the Directors and shall be individually approved or denied by the Directors.
- 7.) *The benefit level for a participant shall be determined by the Directors. However, the Directors may amend, increase, eliminate, or dissolve the plan in total, or in the amount received by each individual participant at any time. All benefits provided shall be at the discretion of the Directors, who may discontinue or amend benefits to any individual participant at any time.*
- 8.) The established benefit provided to each plan participant shall be tiered as follows
  - a. 10-14 years and min 250 starts \$125
  - b. 15-19 years and min 500 starts \$250
  - c. 20-24 years and min 750 starts \$375
  - d. 25 years or more and 1000 starts or more \$500

If you have any combination of years and starts, we will include the greater of 2

All benefits will be reviewed annually and a renewal form provided by the NEHBPA required by the Trainer for submission.

- 9.) *All decisions of the Directors shall be final and no member benefits will become retroactive at any time*

### **TOM COREY DISABILITY BRIDGE PLAN**

The Tom Corey Disability Bridge Plan is designed to provide eligible disabled Thoroughbred trainers, who are under the age of 65 and have a financial hardship, with temporary financial assistance until they reach the age of 65. Upon reaching the age of 65 a participant in the Tom Corey Disability Bridge Plan shall immediately transition into the Tom Corey Old Age Fund and shall be subject to the same terms and conditions as required of any other participant in the Tom Corey Old Age Fund.

#### **Application:**

The applicant shall submit a completed application form and required documentation to the New England HBPA Office. The burden of providing all required documentation is the exclusive responsibility of the applicant. Applications will not be considered without all required documentation.

#### **Eligibility:**

- a) The applicant must be under the age of 65.
- b) The applicant must be disabled, as certified by the United States Social Security Administration or certified by a licensed physician chosen by the Assistance Fund Board.
- c) The applicant must have a financial hardship, as certified by a federal or state government agency.
- d) The applicant must have been engaged in training Thoroughbred race horses as his/her full-time occupation.
- e) The applicant must have held an active Thoroughbred trainer's license in the state of Massachusetts for a minimum of 7 years and must have been in good standing, actively racing and principally stabled in said states.
- f) The applicant must have had a minimum average of 25 starts per year in the state of Massachusetts for any one of the following consecutive periods of years immediately preceding the date that the completed application is submitted:
  - 7 years or more \$400 (Minimum of 150 starts) or;

**Exception:** Due to the unusual reduction in number of race days conducted during the period from January 1, 2015 to December 31, 2024, the applicant shall be grandfathered in 2014 and prior years. The applicant must be retired from training race horses, as per the Terms and Conditions listed below, to receive benefits under this plan.

#### **Required Documentation:**

All required documentation shall be submitted with the completed application form. Applications shall not be accepted nor considered in the absence of any required documentation. The following certifications, documents and verifications are required to be provided with the application:

- 1) A government issued photo identification (ID) of the applicant must be presented and a photo-copy of the ID shall be attached to the application form, as proof of age.
- 2) Original certification of applicant's disability issued by the United States Social Security Administration.
- 3) Original certification of applicant's financial hardship status, as issued by a federal or state agency showing the applicant's participation in a financial subsidy program or a copy of the applicant's most recently filed Federal Tax Return (Form 1040 or equivalent).
- 4) Documentation that the applicant was licensed as a Thoroughbred racehorse trainer in the state of Massachusetts for a minimum of 10 years and in good standing, actively racing and principally stabled in Massachusetts.
- 5) Documentation that the applicant has met the eligibility requirements, as per the item " f " in the above Eligibility section, for starts in the state of Massachusetts in the years immediately preceding the date that the application is submitted.

Terms and Conditions:

All decisions concerning the administration, structure, terms, conditions, and benefits of Tom Corey Disability Bridge Plan are solely determined by the Board of Directors.

*All applications for benefits from the Tom Corey Disability Bridge Plan shall be individually approved or rejected, at the sole discretion of the Thoroughbred Assistance Fund of Massachusetts Board of Directors. All such decisions shall be final.*

*The benefit(s) awarded, if any, to an applicant and/or participant shall be determined by the Board of Directors. The Board, at its sole discretion, may amend, increase, decrease or eliminate benefits or dissolve the Tom Corey Disability Bridge Plan in total or in the amount received by each individual participant, at any time. All benefit amounts shall be reviewed annually.*

Upon the discretion of the Thoroughbred Assistance Fund of Massachusetts Board of Directors., a participant in this Plan may train and race multiple horses that are wholly and exclusively owned by said participant and again at the discretion of the board.

All benefits will be reviewed annually and a renewal form provided by the NEHBPA required by the Trainer for submission.

**Revision History**

2016 Board vote to increase the benefit from \$175 to \$200 Board also added the Disability Bridge Plan.

2017 Board voted to allow Trainers on Old Age to Train up to 2 horses

2018 Revised under the disability plan the number of starts and years for eligibility in the positive

2019 Board voted in May to increase Old Age from \$250 to \$400 and allow changed the language from 2 horses in training to multiple

2019 Board voted in September to increase the eligibility to include starts and years of service Section 8 to allow for more members to be eligible and grandfathered in members back to 2014

- a. 15-20 years and 750 or more starts \$200
- b. 21-25 years and 1000 or more starts \$300
- c. 25 years or more and 1250 or more starts \$400



2021 Board voted to change eligibility requirements to make the funds available to more eligible trainers

- a. 10-14 years and 250 or more starts \$100
- b. 15-19 years and 750 or more starts \$200 any less starts \$100
- c. 20-24 years and 1000 or more starts \$300 any less starts \$200
- d. 25 years or more and 1250 or more starts \$400 any less starts \$300

2022 Updated language around Thoroughbred Assistance Fund and replaced with NEHBPA Board of Directors to correct proper title TAF members was the same as the NEHBPA Board members.

2023 Board voted unanimously to change eligibility requirements to make increases in funding and eligibility for the positive and in reviewing procedures added that no benefits can be made retroactive this could cause a financial impact and benefits may have to be reduced or even eliminated

- a. 10-14 years and min 250 starts \$125
- b. 15-19 years and min 500 starts \$250
- c. 20-24 years and min 750 starts \$375
- d. 25 years or more and 1000 starts or more \$500 (Reduced from 1250 starts to 1000)

If you have any combination of years and starts, we will include the greater of 2

**New England Horsemen's Thoroughbred Assistance Fund of MA**

Financial Statements  
and  
Independent Accountant's Review Report

For the years ended December 31, 2022 and 2021

**R.A. HALL & CO., LLC  
CERTIFIED PUBLIC ACCOUNTANTS**



**R.A. HALL & CO., LLC**  
**CERTIFIED PUBLIC ACCOUNTANTS**

183 State Street, Boston, MA 02109 (617) 723.3333  
33 Bradford Street, Concord, MA 01742 (978) 263.3333  
8 Stiles Road, Salem, NH 03079 (603) 890.6633

**INDEPENDENT ACCOUNTANT'S REVIEW REPORT**

To the Board of Trustees of  
New England Horsemen's Thoroughbred Assistance Fund of MA:

We have reviewed the accompanying financial statements of New England Horsemen's Thoroughbred Assistance Fund of MA (a nonprofit organization), which comprise the statement of financial position as of December 31, 2022 and 2021, and the related statements of activities and cash flows for the years then ended, and the related notes to the financial statements. A review includes primarily applying analytical procedures to management's financial data and making inquiries of management. A review is substantially less in scope than an audit, the objective of which is the expression of an opinion regarding the financial statements as a whole. Accordingly, we do not express such an opinion.

**Management's Responsibility for the Financial Statements**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement whether due to fraud or error.

**Accountant's Responsibility**

Our responsibility is to conduct the review engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. Those standards require us to perform procedures to obtain limited assurance as a basis for reporting whether we are aware of any material modifications that should be made to the financial statements for them to be in accordance with accounting principles generally accepted in the United States of America. We believe that the results of our procedures provide a reasonable basis for our conclusion.

**Accountant's Conclusion**

Based on our review, we are not aware of any material modifications that should be made to the accompanying financial statements in order for them to be in accordance with accounting principles generally accepted in the United States of America.

R. A. Hall & Co., LLC  
Boston, MA

May 18, 2023

**New England Horsemen's Thoroughbred Assistance Fund of MA**

Financial Statements and  
Independent Accountant's Review Report  
For the years ended December 31, 2022 and 2021

**Table of Contents**

	Page
Independent Accountant's Review Report.....	2
Financial Statements	
Statement of Financial Position.....	3
Statement of Activities.....	4
Statement of Cash Flows.....	5
Notes to the Financial Statements.....	6-9

**New England Horsemen's Thoroughbred Assistance Fund of MA**

STATEMENTS OF ACTIVITIES

December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
	<u>Total</u>	<u>Total</u>
<i>REVENUES AND SUPPORT:</i>		
MGC Health and Welfare	\$ 300,000	\$ 300,000
<b>Total Revenue</b>	<b>300,000</b>	<b>300,000</b>
<i>EXPENSES AND LOSSES</i>		
Bank Charges	0	531
Donations	2,000	200
Miscellaneous	0	0
Monthly Retiree Assistance	281,900	277,200
Office	0	0
Scholarship Payments	0	0
Trainers Benevolence	11,050	3,450
<b>TOTAL EXPENSES</b>	<b>294,950</b>	<b>281,381</b>
<b>CHANGE IN UNRESTRICTED NET ASSETS</b>	<b>5,050</b>	<b>18,619</b>
<b>NET ASSETS , BEGINNING OF YEAR</b>	<b>46,018</b>	<b>27,399</b>
<b>NET ASSETS, END OF YEAR</b>	<b>\$ 51,067</b>	<b>\$ 46,018</b>

See accountants' report and accompanying notes to financial statements.

**New England Horsemen's Thoroughbred Assistance Fund of MA**

December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
<b>CASH FLOWS FROM OPERATING ACTIVITIES:</b>		
Change in net assets	\$ 5,050	\$ 18,619
Changes in operating assets and liabilities		
(Increase) decrease in assets:		
Accounts receivable	(4,200)	(800)
Increase (decrease) in liabilities:		
Other current liabilities	(1,000)	1,000
Net cash provided (used) by operating activities	(150)	18,819
<b>CASH FLOWS FROM INVESTING ACTIVITIES:</b>		
Purchase of investments	0	0
Net cash provided by (used for) investing activities	0	0
<b>NET INCREASE (DECREASE) IN CASH AND EQUIVALENTS</b>	<b>(150)</b>	<b>18,819</b>
<b>CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR</b>	<b>46,218</b>	<b>27,399</b>
<b>CASH AND CASH EQUIVALENTS, END OF YEAR</b>	<b>\$ 46,067</b>	<b>\$ 46,218</b>

See accountants' report and accompanying notes to financial statements.

New England Horsemen's Thoroughbred Assistance Fund of MA

Notes to Financial Statements

December 31, 2022 and 2021

Note A – Nature of Activities and Significant Accounting Policies

Nature of Activities

The Thoroughbred Assistance Plan of Massachusetts, Inc. (the Organization) is a nonprofit organization that provides Old Age Assistance and Benevolence to qualifying individuals based on need as determined by the Board. The Organization is located in Greater Boston.

Financial Statement Presentation

The net assets of the Organization have been broken down into three different classifications as follows:

Net assets without donor restrictions – consist of unrestricted amounts that are available for use in carrying out the mission of the Organization.

Net assets with temporary restrictions – consist of those amounts that are donor restricted for a specific purpose. When a donor restriction expires, either by the passage of a stipulated time restriction or by the accomplishment of a specific purpose restriction, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions. The Organization has elected, however, to show those restricted contributions whose restrictions are met in the same reporting period as they are received as unrestricted support. At year-end, December 31, 2022 and 2021, the Organization had no temporarily restricted net assets.

Net assets with permanently restrictions – result from contributions from donors who place restriction on the use of donated funds mandating that the original principal remain invested in perpetuity. At year-end, December 31, 2022 and 2021, the Organization had no permanently restricted net assets.

Cash

For the purpose of the statement of cash flows, the Organization considers all unrestricted highly liquid investments with an initial maturity of three months or less to be cash.

Revenue and Support

The Organization receives substantially all of its revenue from the Massachusetts Gaming Commission. The Organization also receives a percentage of the amount that is statutorily paid to the New England Horsemen's Benevolent and Protective Association, Inc. for the purposes of health and welfare.

**New England Horsemen's Thoroughbred Assistance Fund of MA**

Financial Statements  
and  
Independent Accountant's Review Report  
For the years ended December 31, 2021 and 2020

**R.A. HALL & CO., LLC  
CERTIFIED PUBLIC ACCOUNTANTS**



**New England Horsemen's Thoroughbred Assistance Fund of MA**

Financial Statements and  
Independent Accountant's Review Report  
For the years ended December 31, 2021 and 2020

**Table of Contents**

	Page
Independent Accountant's Review Report.....	2
Financial Statements	
Statement of Financial Position.....	3
Statement of Activities.....	4
Statement of Cash Flows.....	5
Notes to the Financial Statements.....	6-9



**R.A. HALL & CO., LLC**

**CERTIFIED PUBLIC ACCOUNTANTS**

183 State Street, Boston, MA 02109 (617) 723.3333  
33 Bradford Street, Concord, MA 01742 (978) 263.3333  
8 Stiles Road, Salem, NH 03079 (603) 890.6633

## INDEPENDENT ACCOUNTANT'S REVIEW REPORT

To the Board of Trustees of  
New England Horsemen's Thoroughbred Assistance Fund of MA:

We have reviewed the accompanying financial statements of New England Horsemen's Thoroughbred Assistance Fund of MA (a nonprofit organization), which comprise the statement of financial position as of December 31, 2021 and 2020, and the related statements of activities and cash flows for the years then ended, and the related notes to the financial statements. A review includes primarily applying analytical procedures to management's financial data and making inquiries of management. A review is substantially less in scope than an audit, the objective of which is the expression of an opinion regarding the financial statements as a whole. Accordingly, we do not express such an opinion.

### **Management's Responsibility for the Financial Statements**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement whether due to fraud or error.

### **Accountant's Responsibility**

Our responsibility is to conduct the review engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. Those standards require us to perform procedures to obtain limited assurance as a basis for reporting whether we are aware of any material modifications that should be made to the financial statements for them to be in accordance with accounting principles generally accepted in the United States of America. We believe that the results of our procedures provide a reasonable basis for our conclusion.

### **Accountant's Conclusion**

Based on our review, we are not aware of any material modifications that should be made to the accompanying financial statements in order for them to be in accordance with accounting principles generally accepted in the United States of America.

R. A. Hall & Co., LLC  
Boston, MA

August 31, 2022

**New England Horsemen's Thoroughbred Assistance Fund of**  
**MA**

STATEMENTS OF ACTIVITIES

December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
	<u>Total</u>	<u>Total</u>
<i>REVENUES AND SUPPORT:</i>		
MGC Health and Welfare	\$ 300,000	255,000
<b>Total Revenue</b>	<b>300,000</b>	<b>255,000</b>
<i>EXPENSES AND LOSSES</i>		
Bank Charges	530	472
Donations	200	1,000
Miscellaneous	0	400
Monthly Retiree Assistance	277,200	267,550
Office	0	0
Scholarship Payments	0	7,500
Trainers Benevolence	3,450	8,100
<b>TOTAL EXPENSES</b>	<b>281,380</b>	<b>285,022</b>
CHANGE IN UNRESTRICTED NET ASSETS	18,620	(30,022)
NET ASSETS , BEGINNING OF YEAR	27,399	57,421
<b>NET ASSETS, END OF YEAR</b>	<b>\$ 46,018</b>	<b>\$ 27,399</b>

See accountants' report and accompanying notes to financial statements.

**New England Horsemen's Thoroughbred Assistance Fund of MA**

STATEMENTS OF CASH FLOWS

December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
CASH FLOWS FROM OPERATING ACTIVITIES:		
Change in net assets	\$ 18,620	(30,022)
Adjustments to reconcile change in net assets:		
Cash		-
Net cash used by operating activities		
Changes in operating assets and liabilities		
(Increase) decrease in assets:		-
Accounts receivable	(800)	-
Increase (decrease) in liabilities:		
Other current liabilities	1,000	-
Net cash provided (used) by operating activities	18,820	(30,022)
CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchase of investments	-	-
Net cash provided by (used for) investing activities	-	-
NET INCREASE (DECREASE) IN CASH AND EQUIVALENTS	18,820	(30,022)
CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	27,399	57,421
CASH AND CASH EQUIVALENTS, END OF YEAR	\$ 46,218	\$ 27,399

See accountants' report and accompanying notes to financial statements.

New England Horsemen's Thoroughbred Assistance Fund of MA

Notes to Financial Statements

December 31, 2021 and 2020

Note A – Nature of Activities and Significant Accounting Policies

Nature of Activities

The Thoroughbred Assistance Plan of Massachusetts, Inc. (the Organization) is a nonprofit organization that provides Old Age Assistance and Benevolence to qualifying individuals based on need as determined by the Board. The Organization is located in Greater Boston.

Financial Statement Presentation

The net assets of the Organization have been broken down into three different classifications as follows:

Net assets without donor restrictions – consist of unrestricted amounts that are available for use in carrying out the mission of the Organization.

Net assets with temporary restrictions – consist of those amounts that are donor restricted for a specific purpose. When a donor restriction expires, either by the passage of a stipulated time restriction or by the accomplishment of a specific purpose restriction, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions. The Organization has elected, however, to show those restricted contributions whose restrictions are met in the same reporting period as they are received as unrestricted support. At year-end, December 31, 2021 and 2022, the Organization had no temporarily restricted net assets.

Net assets with permanently restrictions – result from contributions from donors who place restriction on the use of donated funds mandating that the original principal remain invested in perpetuity. At year-end, December 31, 2021 and 2022, the Organization had no permanently restricted net assets.

Cash

For the purpose of the statement of cash flows, the Organization considers all unrestricted highly liquid investments with an initial maturity of three months or less to be cash.

Revenue and Support

The Organization receives substantially all of its revenue from the Massachusetts Gaming Commission. The Organization also receives a percentage of the amount that is statutorily paid to the New England Horsemen's Benevolent and Protective Association, Inc. for the purposes of health and welfare.



TO: Chair Judd-Stein, Commissioners Hill, O'Brien, Skinner, Maynard

FROM: Mark Vander Linden, Director of Research and Responsible Gaming, Bonnie Andrews, Research Manager

CC: Todd Grossman, Interim Executive Director

DATE: November 2, 2023

RE: Recommendations from FY23 Research Agenda

---

## Background

The Expanded Gaming Act enshrines the role of research in understanding the social and economic effects and mitigating the negative consequences of casino gambling in Massachusetts. To this end, with the advice of the Gaming Policy Advisory Committee, the Commission is charged with carrying out an annual research agenda to comprehensively assess the impacts of casino gambling in Massachusetts.

Specifically, M.G.L. Chapter 23K §71 directs the research agenda to examine the social and economic effects of expanded gambling and to obtain scientific information relative to the neuroscience, psychology, sociology, epidemiology, and etiology of gambling. M.G.L. Chapter 23N, §23 extends the scope of the research agenda to include an understanding of the effects of sports wagering in the commonwealth.

As part of enacting the annual research agenda, M.G.L. Chapter 23K §71 directs that:

*The commission and the committee shall annually make scientifically-based recommendations which reflect the results of this research to the house and senate committees on ways and means, the joint committee on economic development and emerging technologies, the joint committee on mental health and substance abuse and the joint committee on public health. The commission shall consider any such recommendations, research and findings in all decisions related to enhancing responsible gambling and mitigating problem gambling.*

M.G.L. Chapter 23N §23 further states:

*Annually, the commission shall make scientifically-based recommendations that reflect the results of the research under clause (a) to the clerks of the senate and house of representatives, the senate and house committees on ways and means, the joint committee on economic development and emerging technologies, the joint committee on mental health, substance use and recovery and the joint committee on public health. The commission shall consider any such recommendations, research and findings in all decisions related to enhancing responsible gambling and mitigating problem sports wagering. The recommendations shall be posted on the commission's website.*



The MGC worked in collaboration with Greo, an independent knowledge translation and exchange organization, to synthesize key findings and recommendations from the FY23 research agenda.

### Approach

MGC’s legislatively mandated research agenda is guided by a strategic plan that outlines seven key focus areas for research: economic impact; social impact; community-engaged research; public safety; responsible gaming program evaluations; Massachusetts gambling impact cohort; and data sharing. These focus areas were used as the organizing framework in this brief.

The six studies published as part of the FY23 research agenda were grouped into three distinct categories based on this framework, including: 1) Community engaged research, 2) Social and economic impact, and 3) Casino impact on public safety/surrounding areas.

Based on study findings, researchers provided a wide variety of recommendations. The Division of Research and Responsible Gaming reviewed recommendations arising from study findings and selected recommendations of focus for consideration by the Commission. Recommendations of focus were selected based on the following criteria: 1) recommendations that pertained to the Commission, 2) the degree to which recommendations were common across studies, and 3) recommendations that could be initiated within the next fiscal year. Below are key findings from studies in each area, as well as recommendations of focus for consideration for adoption by the Commission for the upcoming fiscal year.

REPORT	AUTHOR	CATEGORY
1 <a href="#">Views and Perspectives of Springfield Hispanic Residents Towards the MGM Casino, their Homes, Community and Neighborhoods</a>	Neighbor to Neighbor Community Research Team	Community Engaged Research
2 <a href="#">Community Perspectives on Encore Boston Harbor Casino</a>	NORC Institute for Community Health Community Advisory Board Members	Community Engaged Research
3 <a href="#">Legalized Sports Betting in the United States and Potential Impacts in Massachusetts</a>	SEIGMA Research Team: Dr. Rachel A. Volberg, Dr. Robert	Social and Economic Impact



REPORT	AUTHOR	CATEGORY
4 <a href="#">New Employee Survey at Encore Boston Harbor</a>	UMass Donahue Institute’s Economic & Public Policy Research Group: Kazmiera Breest, Research Analyst; Ellen Aron, Research Associate; Andrew Hall, Senior Research Analyst; Rebecca Loveland, Senior Research Manager	Social and Economic Impact
5 <a href="#">Patron and License Plate Survey Report: Encore Boston Harbor 2022</a>	SEIGMA Research Team: Laurie Salame, Robert J. Williams, Martha Zorn, Thomas Peake, Valerie Evans, Rachel A. Volberg	Social and Economic Impact
6 <a href="#">Assessing the Influence of Gambling on Public Safety in Massachusetts Cities and Towns During the COVID-19 Pandemic: Analysis of the Influence of Encore Boston Harbor on its Surrounding Community</a>	Justice Research Associates, LLC	Public Safety

1. Community Engaged Research:

REPORT	AUTHOR(S)
1 <a href="#">Views and Perspectives of Springfield Hispanic Residents Towards the MGM Casino, their Homes, Community and Neighborhoods</a>	Neighbor to Neighbor Community Research Team
2 <a href="#">Community Perspectives on Encore Boston Harbor Casino</a>	NORC Institute for Community Health Community Advisory Board Members

Both of these studies focused on understanding the perceptions and perspectives of the local community around two of the three casinos operating in Massachusetts (Encore Boston Harbor and MGM Springfield). Populations of particular focus in these studies were Hispanic/Latino communities, who represent a large racial and ethnic group living in Massachusetts.

The following summarizes and synthesizes key findings and themes across both studies, which broadly explored the impacts of casinos on various aspects of community life, including housing, crime, social





circumstances, day-to-day quality of life, and problem gambling. Consolidating findings and themes provides a holistic understanding of the multifaceted effects of casinos on local communities. The findings highlight both positive and negative perceptions, emphasizing the importance of context-specific actions and community engagement in policymaking and resource allocation.

#### Key Findings:

- Mixed Perspectives on Legalized Gambling/Casinos: Both studies highlighted varied opinions on the introduction of casino gambling (1, 2), with some participants holding negative views and concerns noting that the introduction of casinos could normalize gambling (2) and promote problem gambling behaviors (1, 2), while others supporting it as form of entertainment (1, 2).
- Impact on Local Economy: Participants expressed mixed views on Encore Boston Harbor and MGM Casino's impact on the local economy, including employment (1, 2), housing (1, 2), police presence (1), and small businesses (2).
- Effects on Social and Environmental Factors: Participants had mixed views on the effects of the casinos on various social and environmental factors, such as infrastructure improvements (1, 2), traffic concerns (2), and beautification (2).
- Crime and safety: Crime and safety around the casinos was brought up in both studies, with mixed views, including police presence and shift in criminal activity (1, 2).
- Concerns About Problem Gambling: Both studies identified concerns about problem gambling and its impact on community health, mental health, alcohol use, and financial loss (1, 2).
- Housing Affordability Concerns: Participants from both studies shared concerns about increasing rent and home prices (1, 2), leading to housing affordability challenges, gentrification fears (1), and potential displacement of residents (1, 2).
- Diverse Views on Casino Presence: Respondents held distinct and often opposing views about the presence of the casinos in their communities, with some associating it with increased crime (1, 2), while others appreciated job opportunities (1, 2) and improved physical environments (1, 2).
- Stress and Trauma in Community Context: Stress and trauma were pervasive in respondents' lives, affecting family, neighborhood, employment, and housing, with gambling sometimes intertwined with family lore and recreational activities (2).
- COVID-19 Impact: The studies acknowledged the impact of the COVID-19 pandemic on respondents' lives, including job losses and financial insecurity (2).

#### Recommendations:



- Listen to community voices: Policymakers should engage in extensive community outreach and consultations to understand diverse perspectives on legalized gambling and incorporate community input into decision-making (1, 2).
- Increase funding for resources that build community, such as education, leisure, and public safety, and particularly in locations where community members view conditions to have deteriorated since the casino's opening, (1).
- Invest in Community Development: Allocate funds for affordable housing programs (1, 2), small business support (2), education and recreation facilities to enhance the well-being of the surrounding communities,(1).
- Prioritize Infrastructure Improvements: Enhance public infrastructure and traffic management to address transportation challenges resulting from casino developments. Including, improving local infrastructure beyond the immediate casino grounds (2).
- Provide educational materials and resources for people who experience or are at risk of gambling-related harms. This could involve sharing pamphlets, posting visible signage, and providing resources for loved ones of people who experience problem gambling (2).
- Address Problem Gambling: Implement targeted, culturally and linguistically appropriate support services for individuals and families affected by problem gambling, including mental health counseling and education (2).



2. Social and Economic Impact:

REPORT	AUTHOR(S)
3 <a href="#">Legalized Sports Betting in the United States and Potential Impacts in Massachusetts</a>	SEIGMA Research Team: Dr. Rachel A. Volberg; Dr. Robert J. Williams; Valerie Evans; & Martha Zorn
4 <a href="#">New Employee Survey at Encore Boston Harbor</a>	UMass Donahue Institute’s Economic & Public Policy Research Group: Kazmiera Breest, Research Analyst; Ellen Aron, Research Associate; Andrew Hall, Senior Research Analyst; Rebecca Loveland, Senior Research Manager
5 <a href="#">Patron and License Plate Survey Report: Encore Boston Harbor 2022</a>	SEIGMA Research Team: Laurie Salame, Robert J. Williams, Martha Zorn, Thomas Peake, Valerie Evans, Rachel A. Volberg

Three studies in FY23 focused on the social and economic impact of casinos in Massachusetts. The first report, “Legalized Sports Betting in the United States and Potential Impacts in Massachusetts” examined the status of legalized sports betting in the United States, analyzing legislative models, revenues generated, and social outcomes observed in states and international jurisdictions where sports betting is legal. It aimed to provide policy recommendations for Massachusetts to optimize economic and social benefits while minimizing harm from sports betting.

The second study, “New Employee Survey at Encore Boston Harbor,” focused on assessing new employees’ experiences and satisfaction working at the casino. By gathering unique workforce-related data, the report helps policymakers and workforce development providers better understand the casino industry’s labor dynamics. The last study, “Patron and License Plate Survey Report: Encore Boston Harbor 2022” compared patron surveys from Plainridge Park Casino, MGM Springfield, and Encore Boston Harbor to gain insights into the demographics and characteristics of casino visitors.



Massachusetts Gaming Commission

## Key Findings:

### → Sports betting:

- Different states exhibit variation in sports betting legislation and regulatory structures, including licensing fees and constraints for operators (3).
- Online operators play a significant role in revenue maximization, aligning with the global trend favoring digital sports betting (3).
- Estimates suggest a potential economic impact, but caution is advised in projecting revenues compared to other established forms of gambling (3).
- Sports betting is associated with varying degrees of problem gambling, warranting resource allocation for interventions and considerations of advertising restrictions (3).

### → Casino employment:

- Encouraging findings indicate stable and flexible work opportunities at Encore Boston Harbor, with a majority of new employees securing full-time positions (4).
- Employees experience improved remuneration and benefits relative to their previous employments, indicating positive career prospects and training opportunities in the casino sector (4).
- Diversity hiring goals show promising outcomes, fostering equitable access to full-time employment across diverse demographic segments (4).

### → Patron behavior and demographic profiles:

- Patrons at Encore Boston Harbor were somewhat younger, more likely to be employed, and had higher levels of education compared to patrons at MGM Springfield and Plainridge Park Casino (5).
- 78.3% of patrons were from Massachusetts, with 41.8% from the host and surrounding communities (5).
- Asian patrons from Massachusetts were higher compared to their prevalence in the adult population of Massachusetts (5).

### → Gambling and non-gambling behavior:

- Nearly two-thirds of surveyed patrons were regular visitors, with almost half visiting once a week or more (5).
- A third of patrons at Encore Boston Harbor had not visited another casino in the past year, possibly influenced by the COVID-19 pandemic (5).
- Slot machines were the most popular game (62.7%), with 37.7% playing table games (5).



Massachusetts Gaming Commission

- Majority bought food and beverage on-site (68.1%), with 33.6% attending events, shows, or exhibits off-site (5).

→ Expenditures:

- Median gambling expenditure at Encore Boston Harbor was \$131 per patron, with a mean of \$309 (5).
- Income groups below the median household income in Massachusetts accounted for 29% of gambling revenue at Encore Boston Harbor (5).

→ Recapturing and capturing spending:

- Recaptured in-state patrons accounted for 45.2% of gambling spending and 64.4% of estimated non-gambling spending at Encore Boston Harbor (5).
- Patrons with lower incomes did not contribute disproportionately more to gambling revenues; higher income groups accounted for 54% of gambling spending (5).

→ Strategies for safer gambling:

- Most frequently reported strategy was avoiding on-site ATMs (43.1%), followed by viewing gambling as fun, not a money-making activity (31.0%) (5).
- 64.8% of patrons reported a strong or modest impact from their safer gambling strategies (5).

→ License plate survey estimates closely matched patron survey estimates for patron residency and expenditure (5).

Recommendations:

→ Recommendations specific to sports betting:

- Prioritize integrity: To ensure fairness and integrity, allocate resources to regular auditing of commercial offerings, (3).
- Fund harm mitigation: Support ongoing harm mitigation and continuous improvement efforts including prevention, treatment, and research specifically related to sports betting (3).
- Data sharing and analysis: To inform evidence-based policies, operators should share player data with the MGC and researchers to assess impacts and identify emerging issues (3).
- Implement safer gambling initiatives: Encouraging safer gambling can be achieved through mandating features such as deposit, loss, time, and betting limits, opt-out self-banning, and alerts for potential problem gambling patterns (3).



Massachusetts Gaming Commission

- Safer gambling promotion: Policymakers may consider restricting advertising and athlete/celebrity endorsements to mitigate potential excessive gambling, especially among young people (3).
- Workforce development: Fostering partnerships between casinos and local communities can expand stable and flexible job opportunities, focusing on providing full-time positions and comprehensive benefits to enhance career prospects (4).
- Inclusive hiring practices: The casino industry should promote diversity hiring goals and practices to ensure equitable access to full-time employment opportunities across different demographic segments (4).
- Targeted safer gambling education: Tailored safer gambling education programs can address distinct demographic profiles of patrons, emphasizing risk management and responsible spending (5).
- Continuous monitoring: Continuously monitoring gambling revenue sources can help assess in-state spending recapture and ensure the sustainability of casino revenue contributions to the local economy (5).
- Data collection: Maintaining robust data collection on patron behavior, spending patterns, and safer gambling strategies can inform evidence-based policies and interventions effectively (5).
- Collaboration for safer gambling: Collaboration among casinos, public health authorities, and community organizations can facilitate comprehensive strategies for safer gambling practices and consumer protection (5).

### 3. Public Safety

REPORT	AUTHOR(S)
6 <a href="#">Assessing the Influence of Gambling on Public Safety in Massachusetts Cities and Towns During the COVID-19 Pandemic: Analysis of the Influence of Encore Boston Harbor on its Surrounding Community</a>	Justice Research Associates, LLC

This study, conducted by Justice Research Associates, LLC, was a comprehensive analysis that delved into the impact of the Encore Boston Harbor Casino on crime rates and public safety in its vicinity and surrounding regions during and after the COVID-19 closures. Through an examination of crime patterns and comparisons with other areas, the study sheds light on the factors influencing crime trends and provides valuable insights into the complex relationship between the casino’s presence and crime in the region.



Massachusetts Gaming Commission

#### Key Findings:

- The study found a significant increase in crime before the Encore Boston Harbor Casino reopened after the COVID-19 closure, suggesting that the casino is not the primary cause of crime but other social, economic, or psychological factors may be at play (6).
- Vehicle crime, including stolen autos, theft from vehicles, and theft of auto parts, increased significantly when the casino initially opened and remained generally high during the reopening period (6).
- Crime patterns were impacted differently during the COVID-19 closures, with theft from persons, shoplifting, robberies, and burglaries declining, while auto thefts and domestic violence increased (6).
- Overall crime in the region has been declining over the past 10 years, but some cities like Lynn, Malden, and Melrose experienced upward trends (6).
- The top ten crime types were consistent across all cities in the region, including vandalism, simple assault, other theft, theft from vehicle, burglary, and aggravated assault (6).
- Violent crime clusters more heavily in Lynn and to a lesser degree in Chelsea, while burglaries were more evenly distributed across the region (6).
- Further micro-analysis is needed to understand crime and place, and the Risk Terrain Model will be employed in future reports to study risk and assist in crime prevention efforts (6).

#### Recommendations:

- Micro-Analysis for Precision: Conduct further micro-analysis using tools like the Risk Terrain Model to study risk and to assist agencies in developing crime prevention and Problem-Oriented Policing (POP) projects to improve their effectiveness of practice (6).
- Collaborate Among Agencies: Public safety agencies in the region could pool resources, collaborate on innovative problem-oriented policing solutions, and look to create regional taskforces to target the most prevalent crime and individuals committing prolific amounts of crime. Regional agencies should consider tapping into mitigation funds that the Massachusetts Gaming Commission offers specifically to address crime related to the casino, directly impacting the area at and around Encore. A regional crime analysis consortium should be considered that meets regularly to share intelligence, review patterns and trends, and collectively conducts problem-oriented policing (POP) projects (6).
- Continued Monitoring and Assessment: Future research should attempt to ascertain the causal factors and correlates related to crime in proximity to the casino. An additional focus should include patterns of crime in the state, the region, and within comparable hotspots to monitor crime going forward. As sports betting opens across Massachusetts, additional attention should focus on various types of establishments given licenses to operate. Cash-based establishments demonstrate unique



Massachusetts Gaming Commission

risks and crime opportunities and attract distinct clientele and individuals specializing in distinct types of crime (6).



Massachusetts Gaming Commission

101 Federal Street, 12<sup>th</sup> Floor, Boston, Massachusetts 02110 | TEL 617.979.8400 | FAX 617.725.0258 | [www.massgaming.com](http://www.massgaming.com)





# Summary and Recommendations from FY23 Research

Mark Vander Linden, Director of Research and Responsible Gaming

Dr. Bonnie Andrews, Research Manager

November 2, 2023



# RESEARCH AGENDA

---

- [Over 60 research reports](#) released to date on everything from epidemiology of problem gambling and health, social, and economic impacts across the state to reducing harm through safer gambling strategies, practices, and policies.



# Background

M.G.L. Chapter 23K §71 calls for the development of an **annual research agenda**:

*The commission, with the advice of the gaming policy advisory committee, shall develop an annual research agenda in order to understand the **social and economic effects** of expanding gaming in the commonwealth and to obtain scientific information relative to the **neuroscience, psychology, sociology, epidemiology** and **etiology** of gambling.*

M.G.L. Chapter 23N §23 calls for the development of an **annual sports wagering research agenda**:

*The commission shall develop an annual research agenda in order to understand the social and economic effects of sports wagering in the commonwealth and to obtain scientific information relative to the **neuroscience, psychology, sociology, epidemiology** and etiology of **sports wagering**...the objectives of the sports wagering research agenda shall, to the extent practicable, be substantially similar to the objectives of the research agenda established under section 71 of said chapter 23K. The sports wagering research agenda shall also include, but not be limited to: (i) an assessment of whether problem sports wagering is comorbid with problem gambling; (ii) an assessment as to whether the individuals participating in sports wagering are different than those who participate in other forms of gaming or gambling; (iii) an assessment of the impact of sports wagering on youth under the age of 25; (iv) an assessment of the impacts of sports wagering on college athletics and professional sports; and (v) the costs of implementing this chapter.*

# Background

As part of enacting the annual research agenda, M.G.L. Chapter 23K §71 directs that:

*The commission and the committee shall annually make scientifically-based recommendations which reflect the results of this research to the house and senate committees on ways and means, the joint committee on economic development and emerging technologies, the joint committee on mental health and substance abuse and the joint committee on public health. The commission shall consider any such recommendations, research and findings in all decisions related to enhancing responsible gambling and mitigating problem gambling.*

M.G.L. Chapter 23N §23 calls for annual recommendations reflecting the results of the sports wagering research and further states the recommendations should be posted on the MGC website.


# Approach

- MGC worked in collaboration with Greo, an independent knowledge translation and exchange organization, to synthesize key findings and recommendations from the FY23 research agenda
- The six studies published in FY23 were grouped into three distinct categories: 1) Community engaged research, 2) Social and economic impact, and 3) Casino impact on public safety/surrounding areas.
- Based on study findings, researchers provided a wide variety of recommendations. The Division of Research and Responsible Gaming reviewed recommendations arising from study findings and selected recommendations of focus for consideration by the Commission based on the following criteria:
  - 1) recommendations that pertained to the Commission and key stakeholders,
  - 2) the degree to which recommendations were common across studies, and
  - 3) recommendations that could be initiated within the next fiscal year.



# Community-Engaged Research

REPORT	AUTHOR(S)
1 <a href="#"><u>Views and Perspectives of Springfield Hispanic Residents Towards the MGM Casino, their Homes, Community and Neighborhoods</u></a>	Neighbor to Neighbor Community Research Team
2 <a href="#"><u>Community Perspectives on Encore Boston Harbor Casino</u></a>	NORC Institute for Community Health Community Advisory Board Members



# Overview

- Both studies broadly explored the impacts of casinos on various aspects of community life, including housing, crime, social circumstances, day-to-day quality of life, and problem gambling.
- Consolidating findings and themes provides a holistic understanding of the multifaceted effects of casinos on local communities. The findings highlight both positive and negative perceptions, emphasizing the importance of context-specific actions and community engagement in policymaking and resource allocation.

# Recommendations

- **Listen to community voices:** Policymakers should engage in extensive community outreach and consultations to understand diverse perspectives on legalized gambling and incorporate community input into decision-making (1, 2).
- **Increase funding for resources that build community,** such as education, leisure, and public safety, and particularly in locations where community members view conditions to have deteriorated since the casino's opening, (1).
- **Invest in Community Development:** Allocate funds for affordable housing programs (1, 2), small business support (2), education and recreation facilities to enhance the well-being of the surrounding communities,(1).
- **Prioritize Infrastructure Improvements:** Enhance public infrastructure and traffic management to address transportation challenges resulting from casino developments. Including, improving local infrastructure beyond the immediate casino grounds (2).
- **Provide educational materials and resources for people who experience or are at risk of gambling-related harms.** This could involve sharing pamphlets, posting visible signage, and providing resources for loved ones of people who experience problem gambling (2).
- **Address Problem Gambling:** Implement targeted, culturally and linguistically appropriate support services for individuals and families affected by problem gambling, including mental health counseling and education (2).



# Social and Economic Impact

REPORT	AUTHOR(S)
3 <a href="#"><u>Legalized Sports Betting in the United States and Potential Impacts in Massachusetts</u></a>	SEIGMA Research Team: Dr. Rachel A. Volberg; Dr. Robert J. Williams; Valerie Evans; & Martha Zorn
4 <a href="#"><u>New Employee Survey at Encore Boston Harbor</u></a>	UMass Donahue Institute's Economic & Public Policy Research Group: Kazmiera Breest, Research Analyst; Ellen Aron, Research Associate; Andrew Hall, Senior Research Analyst; Rebecca Loveland, Senior Research Manager
5 <a href="#"><u>Patron and License Plate Survey Report: Encore Boston Harbor 2022</u></a>	SEIGMA Research Team: Laurie Salame, Robert J. Williams, Martha Zorn, Thomas Peake, Valerie Evans, Rachel A. Volberg

# Overview

- **Legalized Sports Betting in the United States and Potential Impacts in Massachusetts** examined the status of legalized sports betting in the United States, analyzing legislative models, revenues generated, and social outcomes observed in states and international jurisdictions where sports betting is legal. It aimed to provide policy recommendations for Massachusetts to optimize economic and social benefits while minimizing harm from sports betting.
- **New Employee Survey at Encore Boston Harbor** focused on assessing new employees' experiences and satisfaction working at the casino. By gathering unique workforce-related data, the report helps policymakers and workforce development providers better understand the casino industry's labor dynamics.
- **Patron and License Plate Survey Report: Encore Boston Harbor 2022** compared patron surveys from Plainridge Park Casino, MGM Springfield, and Encore Boston Harbor to gain insights into the demographics and characteristics of casino visitors.

# Recommendations

## Recommendations specific to **sports wagering**:

- **Prioritize integrity:** To ensure fairness and integrity, allocate resources to regular auditing of commercial offerings (3).
- **Fund harm mitigation:** Support ongoing harm mitigation and continuous improvement efforts including prevention, treatment, and research specifically related to sports betting (3).
- **Data sharing and analysis:** To inform evidence-based policies, operators should share player data with the MGC and researchers to assess impacts and identify emerging issues (3).
- **Implement safer gambling initiatives:** Encouraging safer gambling can be achieved through mandating features such as deposit, loss, time, and betting limits, opt-out self<sub>[1]</sub>banning, and alerts for potential problem gambling patterns (3).
- **Safer gambling promotion:** Policymakers may consider restricting advertising and athlete/celebrity endorsements to mitigate potential excessive gambling, especially among young people (3).

# Recommendations

- Workforce development:** Fostering partnerships between casinos and local communities can expand stable and flexible job opportunities, focusing on providing full-time positions and comprehensive benefits to enhance career prospects (4).
- Inclusive hiring practices:** The casino industry should promote diversity hiring goals and practices to ensure equitable access to full-time employment opportunities across different demographic segments (4).
- Targeted safer gambling education:** Tailored safer gambling education programs can address distinct demographic profiles of patrons, emphasizing risk management and responsible spending (5).
- Continuous monitoring:** Continuously monitoring gambling revenue sources can help assess in-state spending recapture and ensure the sustainability of casino revenue contributions to the local economy (5).
- Data collection:** Maintaining robust data collection on patron behavior, spending patterns, and safer gambling strategies can inform evidence-based policies and interventions effectively (5).
- Collaboration for safer gambling:** Collaboration among casinos, public health authorities, and community organizations can facilitate comprehensive strategies for safer gambling practices and consumer protection (5)

# Public Safety

REPORT	AUTHOR(S)
6 <a href="#"><u>Assessing the Influence of Gambling on Public Safety in Massachusetts Cities and Towns During the COVID-19 Pandemic: Analysis of the Influence of Encore Boston Harbor on its Surrounding Community</u></a>	Justice Research Associates, LLC

# Overview

- This study was a comprehensive analysis that delved into the impact of the Encore Boston Harbor Casino on crime rates and public safety in its vicinity and surrounding regions during and after the COVID-19 closures.
- Through an examination of crime patterns and comparisons with other areas, the study sheds light on the factors influencing crime trends and provides valuable insights into the complex relationship between the casino's presence and crime in the region.

# Recommendations

- **Micro-Analysis for Precision:** Conduct further micro-analysis using tools like the Risk Terrain Model to study risk and to assist agencies in developing crime prevention and Problem-Oriented Policing (POP) projects to improve their effectiveness of practice (6).
- **Collaborate Among Agencies:** Public safety agencies in the region could pool resources, collaborate on innovative problem-oriented policing solutions, and look to create regional taskforces to target the most prevalent crime and individuals committing prolific amounts of crime. Regional agencies should consider tapping into mitigation funds that the Massachusetts Gaming Commission offers specifically to address crime related to the casino, directly impacting the area at and around Encore. A regional crime analysis consortium should be considered that meets regularly to share intelligence, review patterns and trends, and collectively conducts problem-oriented policing (POP) projects (6).
- **Continued Monitoring and Assessment:** Future research should attempt to ascertain the causal factors and correlates related to crime in proximity to the casino. An additional focus should include patterns of crime in the state, the region, and within comparable hotspots to monitor crime going forward. As sports betting opens across Massachusetts, additional attention should focus on various types of establishments given licenses to operate. Cash-based establishments demonstrate unique risks and crime opportunities and attract distinct clientele and individuals specializing in distinct types of crime (6).



# Q2 and Q3 2023 Report Massachusetts Gaming Commission

---

November 2, 2023



# Revenue, Taxes, Lottery & Spend Update

---

MGM Springfield Q2 & Q3 2023

# Q2 2023 Gaming Revenue & Taxes

---

Month	Gaming Revenue	MA Taxes
April	\$23,735,696	\$5,933,924
May	\$23,346,544	\$5,836,636
June	\$22,211,803	\$5,552,951
<b>Total</b>	<b>\$69,294,043</b>	<b>\$17,323,511</b>

# Q3 2023 Gaming Revenue & Taxes

---

Month	Gaming Revenue	MA Taxes
July	\$23,514,535	\$5,878,634
August	\$23,525,299	\$5,881,325
September*	\$17,443,074	\$4,360,768
<b>Total</b>	<b>\$64,482,908</b>	<b>\$16,120,727</b>

*\*September Revenue is based estimates from CMS reporting of slots and only reflect table games through 9/6. Adjustments will be made in October reports.*

# 2023 YOY Gaming Revenue & Taxes

Year	Quarter	Table Games Revenue	Slots Gaming Revenue	Total Gaming Revenue	MA Taxes
2022	Q1	\$13,877,719	\$48,936,406	\$62,814,125	\$15,703,531
	Q2	\$12,384,117	\$52,454,169	\$64,838,286	\$16,209,571
	Q3	\$12,930,756	\$51,151,446	\$64,082,202	\$16,020,550
	Q4	\$14,454,146	\$52,948,701	\$67,402,847	\$16,850,712
	<b>Total</b>	\$53,646,738	\$205,490,721	\$259,137,459	\$64,784,365
2023	Q1	\$14,087,437	\$56,103,441	\$70,190,878	\$17,547,719
	Q2	\$14,999,105	\$54,294,938	\$69,294,043	\$17,323,511
	Q3	\$10,812,302	\$53,670,606	\$64,482,908	\$16,120,727
	Q4	-	-	-	-
	<b>Total</b>	\$39,898,8743	\$164,068,986	\$203,967,829	\$50,991,957

# Q2 2023 Sports Wagering Revenue



Month	Taxable Revenue	Taxes
April	(\$232,493)	\$0
May	(\$28,380)	\$0
June	\$35,192	\$5,279
<b>Total</b>	<b>(\$225,681)</b>	<b>\$5,279</b>

Month	Taxable Revenue	Taxes
April	\$4,610,953	\$922,191
May	\$5,391,257	\$1,078,251
June	\$3,539,724	\$707,945
<b>Total</b>	<b>\$13,541,934</b>	<b>\$2,708,387</b>

# Q3 2023 Sports Wagering Revenue



Month	Taxable Revenue	Taxes
July	\$72,795	\$10,919
August	\$64,934	\$9,740
September	\$285,366	\$42,805
<b>Total</b>	<b>\$423,095</b>	<b>\$63,464</b>

Month	Taxable Revenue	Taxes
July	\$2,477,399	\$495,480
August	\$2,403,054	\$480,611
September	\$3,614,984	\$722,997
<b>Total</b>	<b>\$8,495,437</b>	<b>\$1,699,088</b>

# Q2 2023 Lottery

---

Month	Lottery Sales	% Change from Previous Year
April	\$168,146	16%
May	\$101,547	(2%)
June	\$124,538	5%
<b>Total</b>	<b>\$394,232</b>	<b>7%</b>

# Q3 2023 Lottery

---

Month	Lottery Sales	% Change from Previous Year
July	\$110,686	(27%)
August	\$124,123	26%
September	\$138,011	42%
<b>Total</b>	<b>\$372,821</b>	<b>7%</b>



# 2023 YOY Lottery Sales

Year	Quarter	Lottery Sales	% Change from Previous Year
2022	Q1	\$311,307	-
	Q2	\$367,556	-
	Q3	\$347,245	-
	Q4	\$387,297	-
	<b>Total</b>	<b>\$1,413,404</b>	<b>-</b>
2023	Q1	\$356,136	14%
	Q2	\$394,232	7%
	Q3	\$372,821	7%
	Q4	-	-
	<b>Total</b>	<b>\$1,123,188</b>	<b>9%</b>

# Q2 2023 Diversity Spend

---

Diversity Category	Annual Goal	Q2%	Q2 Spend
MBE Vendor Spend	10%	8%	\$506,504
VBE Vendor Spend	2%	4%	\$264,248
WBE Vendor Spend	15%	8%	\$501,831
<b>Total</b>	<b>27%</b>	<b>19%</b>	<b>\$1,272,582</b>

**Note:** Diversity spend in Q2 2022 was 10.7%.

# Q3 2023 Diversity Spend

---

Diversity Category	Annual Goal	Q3%	Q3 Spend
MBE Vendor Spend	10%	8%	\$373,745
VBE Vendor Spend	2%	5%	\$236,135
WBE Vendor Spend	15%	10%	\$460,124
<b>Total</b>	<b>27%</b>	<b>23%</b>	<b>\$1,070,004</b>

**Note:** Diversity spend in Q3 2022 was 11.2%.

# 2023 Diversity Procurement Efforts

## 2023 Diversity Procurement Events:

- 3/22/2023 – WBENC National Conference
- 4/6/2023 – CWE Meeting
- 5/10/2023 GNEMSDC Corporate Roundtable
- 5/23/2023 – EDC Supplier Diversity Networking Event
  - Followed by 3 information sessions
- 6/01/2023 – NEPM Trade Show
- 6/5/2023 – CWE Meeting
- 6/8/2023 – GNEMSDC Industry Group Meeting
- 6/27/2023 – GNEMSDC Golf Sponsor
- 9/7/2023 – GNEMSDC Industry Group Meeting
- 10/5/2023 – GNEMSDC Annual Business Opportunity Conference
- 10/18/2023 – EDC Conference



# 2023 Local Spend

Diversity Category	Q1%	Q1 \$	Q2%	Q2 Spend	Q3%	Q3 Spend
Local* Vendor Spend	40%	\$2,405,270	47%	\$3,045,368	46%	\$2,161,104
MA Vendor Spend	49%	\$2,918,329	57%	\$3,737,964	51%	\$2,351,599

**Note:** Total Biddable Spend excludes gaming vendors, utilities, insurance, banking fees/services, and other expenses outlined within the American Gaming Association Diversity Spending Exclusion List (MGM Springfield Diversity and Affirmative Marketing Program - Appendix D).

\*Local Vendor Spend includes Springfield, Surrounding Communities and Western Massachusetts.

# Compliance

---

MGM Springfield Q2 & Q3 2023

# Q2 2023 Compliance

Month	Minors Intercepted in Gaming Area and prevented from Gaming	Compared to 2019	% Change	Minors intercepted Gaming	Compared to 2019	% Change	Minors Intercepted consuming alcohol	Compared to 2019	% Change
Apr	29	113	-74%	4	10	-60%	0	1	-100%
May	43	158	-72%	2	11	-81%	0	2	-200%
Jun	42	179	-75%	4	14	-71%	1	3	-66.7%

**\*2 out of the underage found gaming, did so while remaining on the non-gaming walkway and leaning across parents or guardians to hit a single button.**

- Longest time in Gaming Area – 2 hour 10 minutes
- Shortest time in Gaming area – 4 seconds
- 34 underage were under 18 years old, the remaining 80 across the quarter, were between the ages of 18 – 21.

# Q3 2023 Compliance

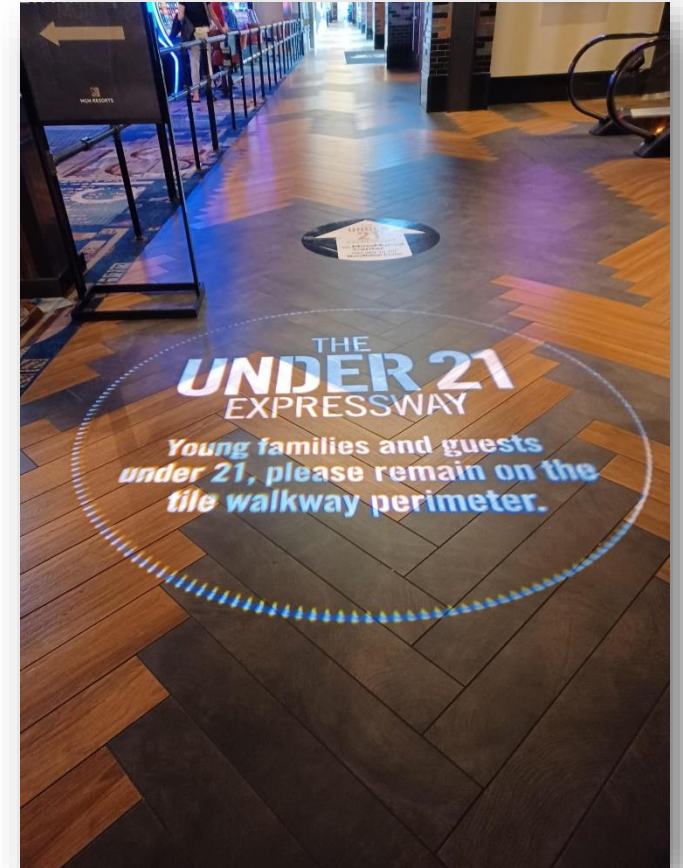
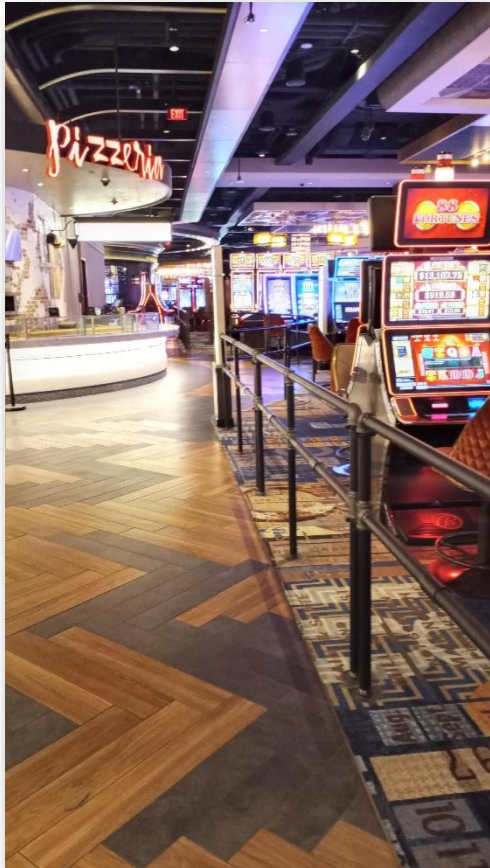
Month	Minors Intercepted in Gaming Area and prevented from Gaming	Compared to 2019	% Change	Minors intercepted Gaming	Compared to 2019	% Change	Minors Intercepted consuming alcohol	Compared to 2019	% Change
Jul	43	230	-81%	1	13	-92%	0	0	(0)
Aug	49	213	-77%	0	21	-2,100%	0	3	-300%
Sep	13	174	-92%	1	9	-88%	0	2	-200%

**\*1 out of the underage found gaming, did so while remaining on the non-gaming walkway and leaning across parents or guardians to hit a single button.**

- Longest time in Gaming Area – 2 hours
- Shortest time in Gaming area – 11 seconds
- 19 underage were under 18 years old, the remaining 86 across the quarter, were between the ages of 18 – 21.



# Q2 & Q3 2023 Compliance



- Since June with a permit request submitted to the Springfield building inspector, we've now installed handrail around the perimeter of the gaming area.
- New GoBo projectors shine a 6' message, to keep underage on the tile.

# Q2 & Q3 2023 Compliance



- Security Officer Michael Paul was awarded a “Star of the SHOW,” for his diligence in detecting underage within the gaming area and removing them quickly.

# Employment

---

MGM Springfield Q2 & Q3 2023

# 2023 Employment Numbers

2023	Goals	Q1 2023 %	Q1 2023 Total # of Employees	Q2 2023 %	Q2 2023 Total # of Employees	Q3 2023 %	Q3 2023 Total # of Employees	Q4 2023 %	Q4 2023 Total # of Employees
Minority	50%	51%	759	51%	757	50%	747		
Veteran	2%	5%	70	5%	67	4%	64		
Women	50%	41%	605	41%	605	41%	614		
Springfield Residents	35%	39%	582	37%	553	38%	564		
Western MA Residents	-	76%	1,125	76%	1,128	76%	1,132		
MA Residents	-	77%	1,147	77%	1,143	78%	1,160		
Total # Of Gaming Establishment Employees*	-		1,488		1,484		1,490		
Full Time	-		959		961		960		
Part Time	-		324		308		310		
On Call	-		205		215		220		

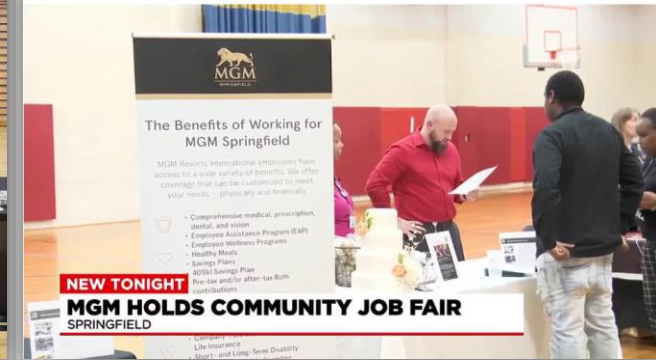
- MGM Springfield Employment **increased by 11% year over year** (from Q3 2022 to Q3 2023.)
- MGM Springfield Sportsbook currently employs 11 team members.

# Q2 & Q3 2023 Employee Hiring Initiatives

- Property Tours & Career Presentations:
  - Holyoke Community College 4/11, 6/5, 6/7
  - Manchester Community College 4/6
  - University of Massachusetts 4/7, 4/12, 4/26
  - Western Mass Employment Collaborative (supports individuals with disabilities) 5/23
  
- 6/16 - Veteran's Resource Fair
- 6/24 - Hot Dogs for Hot Jobs (MassHire Holyoke)
- 7/20 - Elias Brooking Apartments job fair
- 9/19 - Rebecca Johnson School job fair, in partnership with Rep. Bud Williams
- 9/24 – Article on Jose Figueroa
- 9/27 - Get Hired Job Fair at the Holyoke Mall
- Expanded partnerships with Educational Institutions



**MGM Springfield hosts community job fair, looks to hire 200 people**



# Focusing on Women in the Workforce

- Targeted recruitment advertising
- New Benefit – care.com
- Business West announces Arlen Carballo as a 40 Under 40 winner!
- Highlighting employees' growth at MGM Springfield in local publications
- Enhanced partnership with Dress for Success
  - Leaders mentoring participants.
  - Guided property tours and exposure to female leadership.
  - Clothing Drives
- Expanded workforce development partnerships with:
  - Women's Fund
  - Viability MOMS Program
  - Parent Villages
  - MA Girls in Trades
  - Springfield Works



**care.**

**Increased Coverage  
with Care.com**

MGM team members have unlimited access to the world's largest caregiver platform, Care.com.



**Cupresha Witherspoon-Veneziano - Security Manager**

*"We are here to keep our guests safe and serve our Springfield community with respect and honor."*

Cupresha Witherspoon-Veneziano is a Springfield native, High School of Commerce graduate, and a proud day one employee of MGM Springfield. A rising star in our Security Department, Cupresha was recently promoted to Security Manager after serving as Assistant Manager in 2022. However, her career path did not begin in Security. In fact, Cupresha worked at a local catering company for over 20 years, followed by five years as an Assistant Banquet Manager at the MassMutual Centre. For her, making the move was a natural transition. "I enjoy helping people and working in Security touches almost every facet of the workforce. I am also incredibly proud to mentor our next generation." Today, she manages a large team on the overnight Security shift. "We start every pre-shift with laughter, while addressing concerns within the group. The grave shift crew is tight knit and inter-departmental collaboration is key. Our team comradery combined with my goal to always be approachable makes each evening a success." Cupresha appreciates her team and knows it's all about respect. "My team has always had faith in me. With their support I will continue to rely on them as they rely on me. We are here to keep our guests safe and serve our Springfield community with respect and honor."

*To learn more about opportunities at MGM Springfield, check out the careers page: [www.MGMSpringfield.com/careers](https://www.MGMSpringfield.com/careers)*

# Community Outreach, Special Events and Development

---

MGM Springfield Q2 & Q3 2023

# Q2 2023 Community Outreach & Special Events





# Q2 2023 Community Outreach & Special Events



• Surprise Squad • Military Appreciation Event • Local Business Networking Event

# Q3 2023 Community Outreach & Special Events



Color Rapping · Best Venue Award · Puerto Rican Parade and After Party · North End Citizen Council Dinner

# Q3 2023 Community Outreach & Special Events



Adopt-A-School · City Celebrates MGM Springfield · Basketball HOF Enshrinement · Light Up Pink

# Entertainment

---

MGM Springfield Q2 & Q3 2023

# Q2 Entertainment at Mass Mutual Center

---

**Tina Fey &  
Amy Poehler**  
*Restless Leg Tour*



**THURSDAY, JUNE 8**  
**MASSMUTUAL CENTER**  
TICKETS AT [MASSMUTUALCENTER.COM](https://www.massmutualcenter.com)



**KEVIN HART**  
TOUR 2023



**APRIL 20**  
**MASSMUTUAL CENTER**

TICKETS AVAILABLE AT [MASSMUTUALCENTER.COM](https://www.massmutualcenter.com)

Q2 Entertainment at Mass Mutual Center

*Bruno Mars*

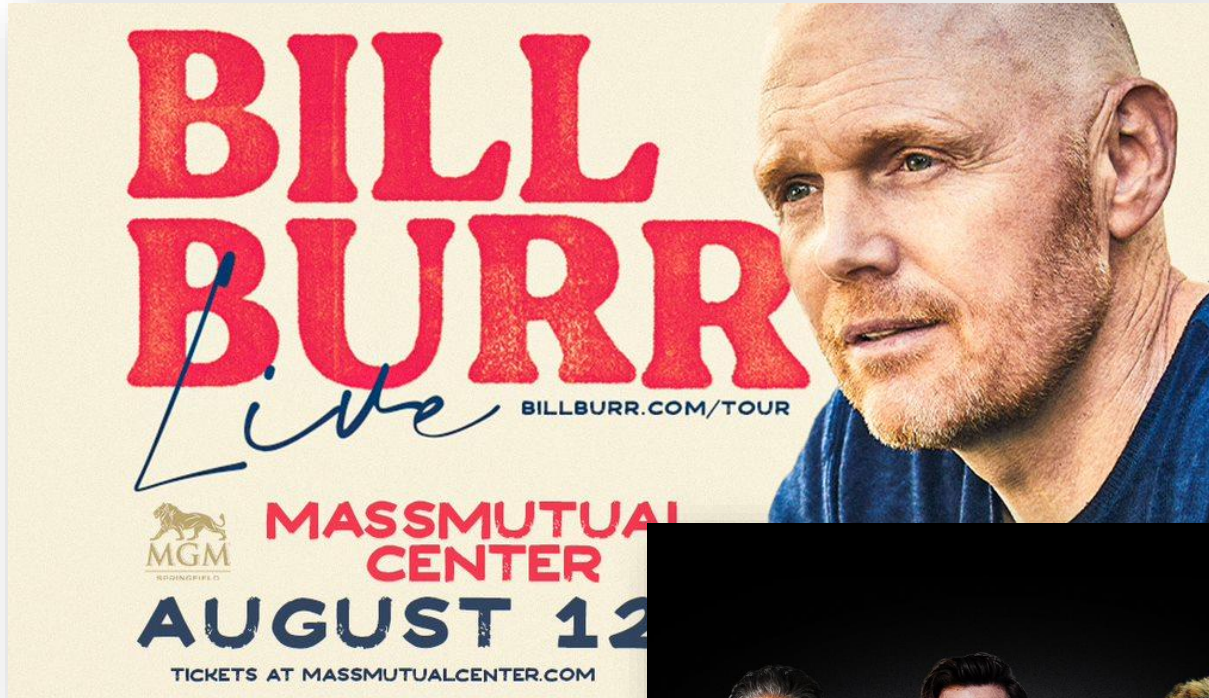
LIVE IN SPRINGFIELD, MA

JUNE 10-11

MASSMUTUAL CENTER



# Q3 Entertainment at Mass Mutual Center



**BILL BURR**  
*Live* BILLBURR.COM/TOUR  
MGM SPRINGFIELD  
**MASSMUTUAL CENTER**  
**AUGUST 12**  
TICKETS AT MASSMUTUALCENTER.COM



**SANTANA**  
1001  
OWS  
PRESENTS  
SUNDAY, AUGUST 6  
MUTUALCENTER.COM



**JON JOHN & PETE**  
**STEWART MULANEY DAVIDSON**  
MGM SPRINGFIELD PRESENTS  
**SEPTEMBER 8**  
MASSMUTUAL CENTER  
SPRINGFIELD, MA  
**SOLD OUT**  
TICKETS AT JONJOHNPETE.COM AND MASSMUTUALCENTER.COM

# Q2 & Q3 Entertainment – ARIA Ballroom



**THE**  
**Tape Face**  
**SHOW**

**MGM**  
SPRINGFIELD

ARIA BALLROOM

APRIL 21

**ticketmaster**  
ON SALE FEBRUARY 3 @ 10AM



**MGM**  
SPRINGFIELD

ARIA BALLROOM

**KILLER QUEEN**  
SEPTEMBER 24



**KILLER QUEEN**  
A TRIBUTE TO QUEEN

Featuring Patrick Myers  
as Freddie Mercury



GRAMMY® AWARD WINNING

**COMMODORES**  
**LIVE!**

MAY 5

ARIA BALLROOM

**MGM**  
SPRINGFIELD

**ticketmaster**  
ON SALE JANUARY 13 @ 10AM



**MGM**  
SPRINGFIELD

ARIA BALLROOM

**LEGENDS IN CONCERT**  
MAY 20

**ticketmaster**

**Legends**  
*in Concert*

**DIRECT FROM LONDON**

TRIBUTES TO  
FREDDIE MERCURY · ADELE · ROD STEWART · ELTON JOHN

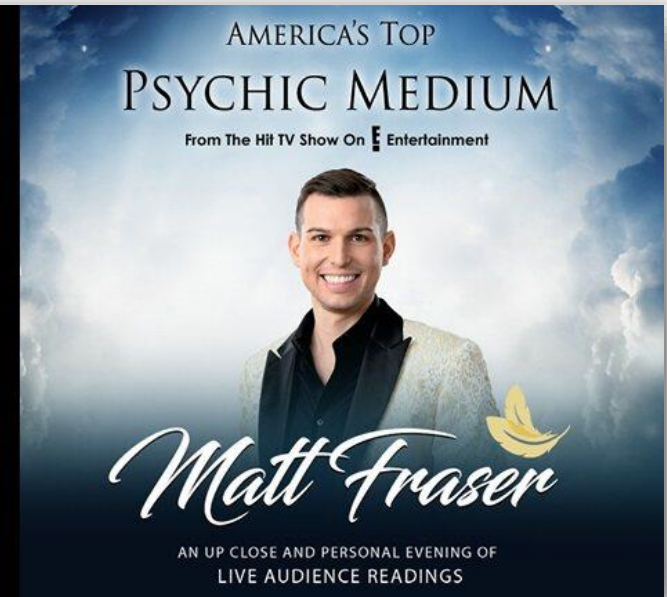


**MGM**  
SPRINGFIELD

ARIA BALLROOM

**MATT FRASER**  
JUNE 9 & 10

**ticketmaster**  
ON SALE MARCH 17 @ 10AM



AMERICA'S TOP  
**PSYCHIC MEDIUM**

From The Hit TV Show On **E** Entertainment

**Matt Fraser**

AN UP CLOSE AND PERSONAL EVENING OF  
LIVE AUDIENCE READINGS



# Q2 & Q3 Entertainment – Symphony Hall



**S**  
SYMPHONY HALL  
SPRINGFIELD

**THE TEMPTATIONS  
& THE FOUR TOPS**  
May 21

The poster features two photographs of the performing acts. The top photo shows five men in black jackets, and the bottom photo shows four men in blue sequined suits.



FRIDAY  
**JUNE 30**  
**Chicago**  
SYMPHONY HALL  
TICKETS ON SALE 4/14 AT 10AM | [ticketmaster](https://www.ticketmaster.com)  
CHICAGOTHEBAND.COM

**S**  
SYMPHONY HALL  
SPRINGFIELD

**MGM**  
SPRINGFIELD

The poster has a vintage, worn metal case aesthetic with the band's name in a large, stylized font.



**S**  
SYMPHONY HALL  
SPRINGFIELD

**BOYZ II MEN**  
JULY 7

**Boyz II Men**  
LIVE IN CONCERT

The poster features a photograph of the three members of Boyz II Men against a bright orange and yellow background.



**S**  
SYMPHONY HALL  
SPRINGFIELD

**GLADYS KNIGHT**  
JULY 15

The poster features a photograph of Gladys Knight smiling, wearing a black leather jacket over a leopard print top.

# Q3 Entertainment – ROAR!

**ROAR!**  
COMEDY CLUB  
APRIL SHOWS  
Visit [MGMSpringfield.com/ROAR](http://MGMSpringfield.com/ROAR) for more info.

 CHRISTINE HURLEY APR 7-8	 MICHAEL YO APR 14-15
 FRANK SANTOS JR. APR 21	 N. CUOMO & D. LAMORTE APR 28-29

  
JOSELITO DAPUPPET APR 22

**ROAR!**  
COMEDY CLUB  
SEPTEMBER SHOWS  
Visit [MGMSpringfield.com/ROAR](http://MGMSpringfield.com/ROAR) for tickets and more info.



 BRITTANY SCHMITT SEPT 9	 IAN LARA SEPT 15-16
 IAN FIDANCE SEPT 22-23	 HELEN HONG SEPT 29-30

**ROAR!**  
COMEDY CLUB  
JUNE SHOWS  
Visit [MGMSpringfield.com/ROAR](http://MGMSpringfield.com/ROAR) for tickets and more info.

 ADRIENNE LAPALUCCI JUNE 3	 BRIAN GLOWACKI JUNE 10
 JIM COLLITON JUNE 17	 POLAR BEAR JUNE 24

**ROAR!**  
COMEDY CLUB  
JULY SHOWS  
Visit [MGMSpringfield.com/ROAR](http://MGMSpringfield.com/ROAR) for tickets and more info.



 GERALD KELLY JULY 8	 JIMMY DUNN JULY 15
 MAGIC OF ERIC EATON JULY 22	 COLUM TYRRELL JULY 29

**ROAR!**  
COMEDY CLUB  
AUGUST SHOWS  
Visit [MGMSpringfield.com/ROAR](http://MGMSpringfield.com/ROAR) for tickets and more info.



 DAVID NIHILL AUGUST 5	 JACOB WILLIAMS AUGUST 19
---	--

NEW ENGLAND'S FUNNIEST  
**COMICS!**  
NEW ENGLAND'S FUNNIEST AUGUST 26

# Q2 & Q3 Entertainment – Plaza



**FREE MUSIC FRIDAYS**  
7:30 to 9:00 p.m.  
Check local weather conditions for The Plaza at MGM Springfield. Schedule subject to change without notice. Visit MGMSpringfield.com for additional information.

**MGM**  
SPRINGFIELD

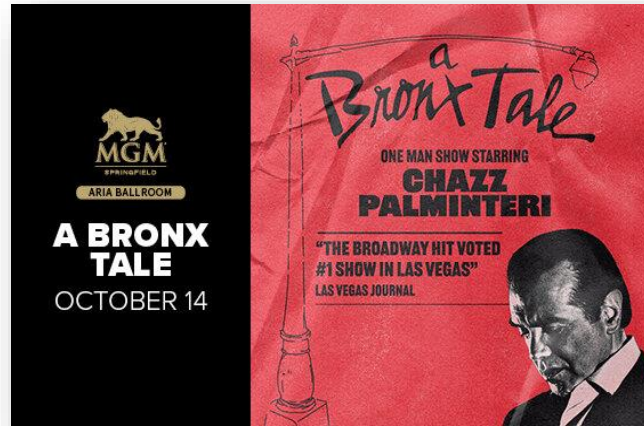
- MAY 26 BRAIN DAMAGE**  
*A Tribute to Pink Floyd*
- JUN 2 CHANGES IN LATITUDES**  
*America's Premiere Jimmy Buffett Tribute Show*
- JUN 9 BRASS ATTACK**  
*MA's Hottest Horn Band*
- JUN 16 TRAILER TRASH**  
*Today's Modern Country Music*
- JUN 23 BRYNN CARTELLI**  
*Hometown Girl & National Singing Competition Winner*
- JUN 30 JESUS PAGAN Y SU ORQUESTA**  
*Salsa de la Mata*
- JUL 7 CATHEDRAL**  
*A Tribute to the Music of Van Halen, featuring Tyler Morris*
- JUL 14 ZAC N' FRIED**  
*The East Coast's Best Zac Brown Tribute Band*
- JUL 21 MALADO!**  
*Springfield's Top Band in R&B, Funk and More*
- JUL 28 AMERICAN HONEY**  
*A Modern Country Rockin' Pop Party*
- AUG 4 NIGHTRAIN**  
*The Guns N' Roses Tribute Experience*
- AUG 11 JOHNNY SIXGUN**  
*Authentic Classic Rock the Way You Remember It*
- AUG 18 ONE TIME WEEKEND**  
*We Groove, You Move!*
- AUG 25 BACK IN BLACK**  
*The True AC/DC Experience*
- SEP 1 AQUANETT**  
*Tribute to 80's Rock N' Metal*
- SEP 8 LFO**  
*#1 Smash Hit "Summer Girls"*

SPECIAL THANKS TO OUR 2023 PRESENTING SPONSORS

**THE BIG E** | Fathers & Sons Volkswagen | **MANSFIELD PAPER COMPANY, INC.**




# Entertainment - Upcoming



MGM  
SPRINGFIELD  
ARIA BALLROOM

**A BRONX TALE**  
OCTOBER 14

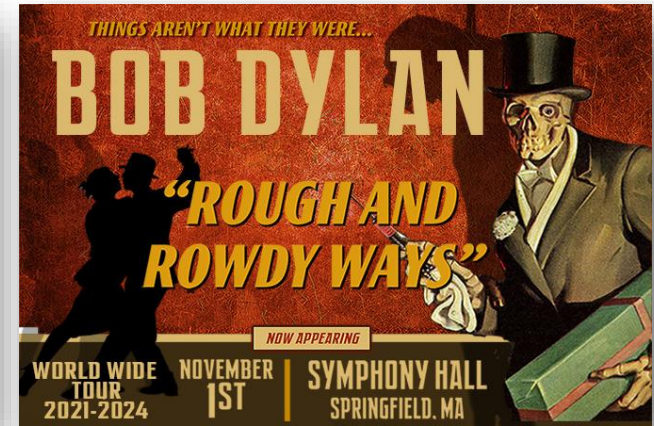
*a Bronx Tale*  
ONE MAN SHOW STARRING  
**CHAZZ PALMINTERI**  
"THE BROADWAY HIT VOTED  
#1 SHOW IN LAS VEGAS"  
LAS VEGAS JOURNAL



50TH ANNIVERSARY TOUR  
A.J. CROCE PRESENTS  
**CROCE**  
PLAYS  
**CROCE**

MGM  
SPRINGFIELD  
ARIA BALLROOM

OCTOBER 27  
**ticketmaster**  
ON SALE MARCH 31 @ 12PM



THINGS AREN'T WHAT THEY WERE...  
**BOB DYLAN**  
"ROUGH AND ROWDY WAYS"

WORLD WIDE TOUR 2021-2024  
NOW APPEARING  
NOVEMBER 1ST  
SYMPHONY HALL  
SPRINGFIELD, MA



SYMPHONY HALL  
SPRINGFIELD

**BRIT FLOYD**  
OCT 29

**5 YEARS OF DARK SIDE**  
CELEBRATING 50 YEARS OF THE DARK SIDE OF THE MOON

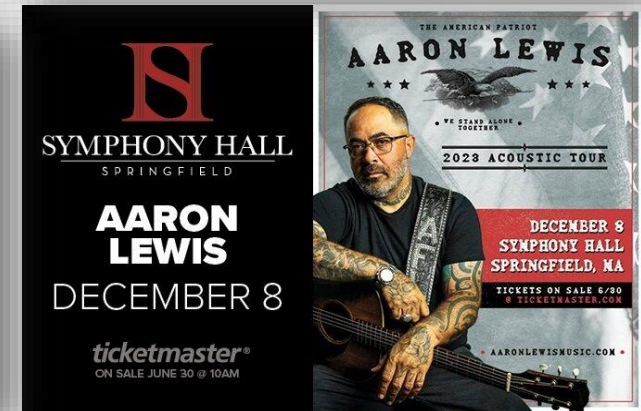
**ticketmaster**  
ON SALE JUNE 30 @ 10AM



SYMPHONY HALL  
SPRINGFIELD

**JERRY SEINFELD**  
DEC 2

**ticketmaster**  
ON SALE SEPTEMBER 15 @ 10AM

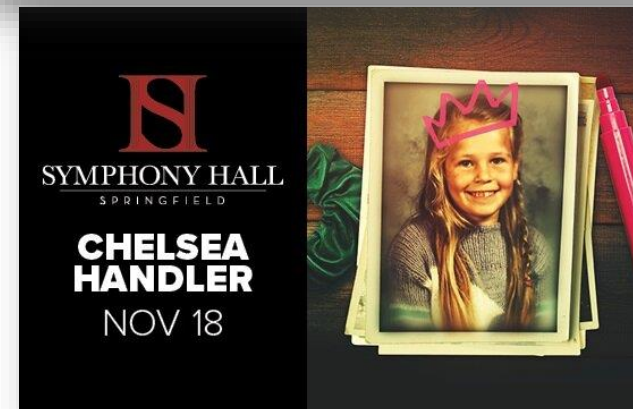


SYMPHONY HALL  
SPRINGFIELD

**AARON LEWIS**  
DECEMBER 8

2023 ACOUSTIC TOUR  
DECEMBER 8  
SYMPHONY HALL  
SPRINGFIELD, MA  
TICKETS ON SALE 6/30 @ TICKETMASTER.COM  
AARONLEWISMUSIC.COM

**ticketmaster**  
ON SALE JUNE 30 @ 10AM



SYMPHONY HALL  
SPRINGFIELD

**CHELSEA HANDLER**  
NOV 18



Thank you

---



MGM SPRINGFIELD  
ONE MGM WAY  
SPRINGFIELD, MA 01103

413.273.5000  
MGMSPRINGFIELD.COM

October 26, 2023

***Via email: joseph.e.delaney@massgaming.gov***

Massachusetts Gaming Commission  
101 Federal St, 12<sup>th</sup> Floor  
Boston, MA 02110

**Re: 2023 Q2 and Q3 quarterly reporting under 205 CMR 139.06 and 205 CMR 239.05**

Dear Commissioners:

Please accept this report as fulfillment of the regulatory requirement for Blue Tarp reDevelopment, LLC dba MGM Springfield ("MGMS").

For ease of reference, the body of this report follows the established template for quarterly reports to the Commission. At the end of this document, you will find the respective attestations of the Vice President of Finance and the President as to the general financial health of the property and the content of this report.





MGM SPRINGFIELD  
 ONE MGM WAY  
 SPRINGFIELD, MA 01103

413.273.5000  
 MGMSPRINGFIELD.COM

**1. GGR/Tax Revenue**

Q2 Revenue					
Year	Month	GGR Table Games	GGR Slots	GGR Total	Taxes
2022	April	4,135,430	18,404,599	22,540,029	5,635,007
	May	4,039,068	17,113,182	21,152,249	5,288,062
	June	4,209,619	16,936,388	21,146,008	5,286,502
	Total	12,384,117	52,454,169	64,838,286	16,209,571
2023	April	5,270,488	18,465,209	23,735,696	5,933,924
	May	5,224,772	18,121,772	23,346,544	5,836,636
	June	4,503,846	17,707,957	22,211,803	5,552,951
	Total	14,999,105	54,294,938	69,294,043	17,323,511

Q3 Revenue					
Year	Month	GGR Table Games	GGR Slots	GGR Total	Taxes
2022	July	4,242,404	17,275,319	21,517,722	5,379,431
	August	4,474,746	17,518,085	21,992,831	5,498,208
	September	4,213,606	16,358,042	20,571,648	5,142,912
	Total	12,930,756	51,151,446	64,082,202	16,020,550
2023	July	4,673,181	18,841,354	23,514,535	5,878,634
	August	5,054,828	18,470,471	23,525,299	5,881,325
	September	1,084,293	16,358,781	17,443,074	4,360,768
	Total	10,812,302	53,670,606	64,482,908	16,120,727

\*September Revenue is based estimates from CMS reporting of slots and only reflect table games through 9/6. Adjustments will be made in October reports.



MGM SPRINGFIELD  
 ONE MGM WAY  
 SPRINGFIELD, MA 01103

413.273.5000  
 MGMSPRINGFIELD.COM

Annual Revenue					
Year	Quarter	GGR Table Games	GGR Slots	GGR Total	Taxes
2022	Q1	13,877,719	48,936,406	62,814,125	15,703,531
	Q2	12,384,117	52,454,169	64,838,286	16,209,571
	Q3	12,930,756	51,151,446	64,082,202	16,020,550
	Q4	14,454,146	52,948,701	67,402,847	16,850,712
	Total	53,646,738	205,490,721	259,137,459	64,784,365
2023	Q1	14,087,437	56,103,441	70,190,878	17,547,719
	Q2	14,999,105	54,294,938	69,294,043	17,323,511
	Q3	10,812,302	53,670,606	64,482,908	16,120,727
	Q4	-	-	-	-
	Total	39,898,843	164,068,986	203,967,829	50,991,957

Sports Wagering Revenue					
Year	Month	Ticket Write	Win (Accrual Basis)	Taxable AGSWR	Taxes
2023	April	1,591,609	(228,367)	(232,493)	-
	May	1,956,466	(23,538)	(28,380)	-
	June	831,652	37,429	35,192	5,279
	Q2 Total	4,379,727	(214,476)	(225,681)	5,279
	July	634,642	74,312	72,795	10,919
	August	1,014,038	67,216	64,934	9,740
	September	1,604,048	289,320	285,366	42,805
	Q3 Total	3,252,728	430,848	423,095	63,464





MGM SPRINGFIELD  
 ONE MGM WAY  
 SPRINGFIELD, MA 01103

413.273.5000  
 MGMSPRINGFIELD.COM

## 2. Lottery Sales

Lottery Sales – Q2			
Year	Month	Lottery Sales	% Change from 2022
2022	April	144,545	-
	May	103,973	-
	June	119,038	-
	<b>Total</b>	<b>367,556</b>	<b>-</b>
2023	April	168,146	16%
	May	101,547	(2%)
	June	124,538	5%
	<b>Total</b>	<b>394,232</b>	<b>7%</b>

Lottery Sales – Q3			
Year	Month	Lottery Sales	% Change from 2022
2022	July	151,390	-
	August	98,780	-
	September	97,075	-
	<b>Total</b>	<b>347,245</b>	<b>-</b>
2023	July	110,686	(27%)
	August	124,123	26%
	September	138,011	42%
	<b>Total</b>	<b>372,821</b>	<b>7%</b>

Annual Lottery Sales			
Year	Quarter	Lottery Sales	% Change from 2022
2022	Q1	311,307	-
	Q2	367,556	-
	Q3	347,245	-
	Q4	387,297	-
	<b>Total</b>	<b>1,413,404</b>	<b>-</b>
2023	Q1	356,136	14%
	Q2	394,232	7%
	Q3	372,821	7%
	Q4	-	-
	<b>Total</b>	<b>1,123,188</b>	<b>9%</b>



MGM SPRINGFIELD  
 ONE MGM WAY  
 SPRINGFIELD, MA 01103

413.273.5000  
 MGMSPRINGFIELD.COM

### 3. Workforce

2023	Goals	Q1 2023 %	Q1 2023 Total # of Employees	Q2 2023 %	Q2 2023 Total # of Employees	Q3 2023 %	Q3 2023 Total # of Employees	Q4 2023 %	Q4 2023 Total # of Employees
Minority	50%	51%	759	51%	757	50%	747		
Veteran	2%	5%	70	5%	67	4%	64		
Women	50%	41%	605	41%	605	41%	614		
Springfield Residents	35%	39%	582	37%	553	38%	564		
Western MA Residents	-	76%	1,125	76%	1,128	76%	1,132		
MA Residents	-	77%	1,147	77%	1,143	78%	1,160		
Total # Of Gaming Establishment Employees*			1,488		1,484		1,490		
Full Time			959		961		960		
Part Time			324		308		310		
On Call			205		215		220		

\*Includes MGM Springfield team members employed at the MassMutual Center.

\*MGM Springfield Sportsbook currently employs 15 team members.

2023/Q2	Minority	Women	Veterans	Total Headcount
<b>ALL EMPLOYEES</b>				
Number of Employees	757	605	67	1,484
% Actual	51%	41%	5%	
<b>MANAGER AND ABOVE</b>				
Number of Employees	51	57	4	148
% Actual	35%	39%	3%	
<b>SUPERVISORS AND ABOVE</b>				
Number of Employees	95	87	9	233
% Actual	41%	37%	4%	

Additional information regarding employees of tenants/retail/vendors within the gaming establishment

Total # of Indirect Employees (of vendors/retail)	117
---	-----



MGM SPRINGFIELD  
 ONE MGM WAY  
 SPRINGFIELD, MA 01103  
 413.273.5000  
 MGMSPRINGFIELD.COM

**4. Goods and Services**

2023/Q2	Goals	Q1 %	Q1 \$	Q2 %	Q2 \$	Q3 %	Q3 \$	Q4 %	Q4 \$
MBE VENDOR SPEND	10%	8%	475,899	8%	506,504	8%	373,745	%	
VBE VENDOR SPEND	2%	4%	232,013	4%	264,248	5%	236,135	%	
WBE VENDOR SPEND	15%	7%	396,845	8%	501,831	10%	460,124	%	
<b>TOTAL DIVERSE SPEND</b>	<b>27%</b>	<b>19%</b>	<b>1,104,758</b>	<b>19%</b>	<b>1,272,582</b>	<b>23%</b>	<b>1,070,004</b>	<b>%</b>	
<b>LOCAL * VENDOR SPEND</b>									
LOCAL * VENDOR SPEND	\$50M	40%	2,405,270	47%	3,045,368	46%	2,161,104	%	
MA VENDOR SPEND	-	49%	2,918,329	57%	3,737,964	51%	2,351,599	%	
ADDITIONAL SPEND COMMITMENTS**	-	0%	-	0%	-	0%	-	0%	-
<b>TOTAL SPEND</b>									
TOTAL SPEND	-	100%	5,964,532	100%	6,534,184	100%	4,650,171	%	

\*Local Vendor Spend includes Springfield, Surrounding Communities and Western Massachusetts.

**5. Local Spend**

Total Local* Spend Year over Year		
Quarter	2022	2023
1	1,974,624	2,405,270
2	2,489,824	3,045,368
3	2,540,746	2,161,104
4	2,791,088	-
Total \$	9,796,282	7,611,743

Total MA Spend Year over Year		
Quarter	2022	2023
1	2,408,717	2,918,329
2	2,738,163	3,737,964
3	2,865,302	2,351,599
4	3,149,171	-
Total \$	11,161,353	9,007,892

Total Diverse Vendor Spend Year over Year		
Quarter	2022	2023
1	697,686	1,104,758
2	537,214	1,272,582
3	717,235	1,070,004
4	907,395	-
Total \$	2,859,529	3,447,344

\*Local Vendor Spend includes Springfield, Surrounding Communities and Western Massachusetts.

**6. Capital Expenditures**

Project Name	Total Project Expense in Millions*
Slot Units Purchases	\$0.5
Misc. Improvements	\$0.5
Battery Replacement	\$0.2
Kringle Repairs	\$0.2
<b>Total</b>	<b>\$1.4</b>

\*September, YTD 2023



MGM SPRINGFIELD  
 ONE MGM WAY  
 SPRINGFIELD, MA 01103

413.273.5000  
 MGMSPRINGFIELD.COM

### 7. Gaming Floor Compliance

Month	Minors intercepted in Gaming Area and prevented from Gaming	Compared to 2019	% Change	Minors intercepted gaming	Compared to 2019	% Change	Minors intercepted consuming alcohol	Compared to 2019	% Change
Apr	29	113	-74%	4	10	-60%	0	1	-100%
May	43	158	-72%	2	11	-81%	0	2	-200%
Jun	42	179	-75%	4	14	-71%	1	3	-66.7%
Jul	39	230	-83%	1	13	-92%	0	0	(0)
Aug	49	213	-77%	0	21	-2,100%	0	3	-300%
Sep	13	174	-92%	1	9	-88%	0	2	-200%

- Longest time in Gaming Area – 2 hours 10 minutes
- Shortest time in Gaming area – 4 seconds
- 53 underage were under 18 years old, the remaining 166 across the quarter, were between the ages of 18 – 21.
- The one underage able to consume alcohol, was a 20yr old serviceman using his military ID.
- Three of the underage found gaming during the period did so while remaining on the non-gaming walkway and leaning across parents or guardians to hit a single button.



MGM SPRINGFIELD  
ONE MGM WAY  
SPRINGFIELD, MA 01103

413.273.5000  
MGMSPRINGFIELD.COM

### 8. Site Specific Reporting

The Armory continues as the venue of our ROAR! comedy club and with new acts each week, it's a fixture we're happy to keep offering.

**ROAR!**  
COMEDY CLUB  
APRIL SHOWS  
Visit [MGMSpringfield.com/ROAR](http://MGMSpringfield.com/ROAR) for more info.

 CHRISTINE HURLEY APR 7-8	 MICHAEL YO APR 14-15
 FRANK SANTOS JR. APR 21	 JOSELITO DAPUPPET APR 22
 N. CUOMO & D. LAMORTE APR 28-29	

**ROAR!**  
COMEDY CLUB  
JUNE SHOWS  
Visit [MGMSpringfield.com/ROAR](http://MGMSpringfield.com/ROAR) for tickets and more info.

 ADRIENNE LAPALUCCI JUNE 3	 BRIAN GLOWACKI JUNE 10
 JIM COLLITON JUNE 17	 POLAR BEAR JUNE 24

**ROAR!**  
COMEDY CLUB  
SEPTEMBER SHOWS  
Visit [MGMSpringfield.com/ROAR](http://MGMSpringfield.com/ROAR) for tickets and more info.

 BRITTANY SCHMITT SEPT 9	 IAN LARA SEPT 15-16
 IAN FIDANCE SEPT 22-23	 HELEN HONG SEPT 29-30

**ROAR!**  
COMEDY CLUB  
AUGUST SHOWS  
Visit [MGMSpringfield.com/ROAR](http://MGMSpringfield.com/ROAR) for tickets and more info.

 DAVID NIHILL AUGUST 5	 JACOB WILLIAMS AUGUST 19
---------------------------	------------------------------

NEW ENGLAND'S FUNNIEST COMICS!  
NEW ENGLAND'S FUNNIEST AUGUST 26

**ROAR!**  
COMEDY CLUB  
JULY SHOWS  
Visit [MGMSpringfield.com/ROAR](http://MGMSpringfield.com/ROAR) for tickets and more info.

 GERALD KELLY JULY 8	 JIMMY DUNN JULY 15
 MAGIC OF ERIC EATON JULY 22	 COLUM TYRRELL JULY 29



MGM SPRINGFIELD  
ONE MGM WAY  
SPRINGFIELD, MA 01103

413.273.5000  
MGMSPRINGFIELD.COM

During Q2 and Q3 further construction continued at the 31 Elm St site, as well as the posting of signs to review and sign up for potential apartment leases, through their website, [www.Live31Elm.com](http://www.Live31Elm.com)



**9. Promotions/Marketing**

Promotions and Marketing have continued in Q's 2 and 3 2023, pretty much the same as they have in previous quarters. The only exception to this, were some cancelled promotions during the month of Sep due to technological challenges.



**MGM SPRINGFIELD**  
ONE MGM WAY  
SPRINGFIELD, MA 01103

413.273.5000  
MGMSPRINGFIELD.COM

### 10. Special Events

- MGM Springfield played host and then participated in several special events throughout this quarter:

Hosted a very successful local vendor diversity networking event with representatives of over 80 local small businesses in attendance.



Surprised Three Local Charities with on the spot checks for up to \$50,000.





MGM SPRINGFIELD  
ONE MGM WAY  
SPRINGFIELD, MA 01103

413.273.5000  
MGMSPRINGFIELD.COM

Hosted an inaugural Dinner and Award Ceremony, for Life Safety. Our Security team saved the life of one of their own, when during a routine training exercise, a security officer collapsed and went into cardiac arrest.



#### **11. Certifications under 205 CMR 139.06**

- a. In Q2 of 2023, MGMS maintained a gaming bankroll or equivalent provisions adequate to pay winning wagers to gaming patrons when due.
- b. In Q2 MGMS paid and had the ability to pay when due all local, state and federal taxes, including the tax on gross gaming revenues imposed by M.G.L. c. 23K, § 55 and any fees imposed under M.G.L. c. 23K or 205 CMR.
- c. MGMS has the ability to make annual capital expenditures to its gaming establishment in a minimum aggregate amount equal to 3.5% of the net gaming revenues derived from the establishment or in accordance with a multi-year capital expenditure plan approved by the commission pursuant to M.G.L. c. 23K, § 21(a)(4) and 205 CMR 139.09.
- d. MGMS's to ability to pay, exchange, refinance or extend debts, including long-term and short-term principal and interest and capital lease obligations, which will mature or otherwise come due and payable during the license term, or to otherwise manage such debts and any default with respect to such debts, is handled at a corporate level, through MGMS's parent company, MGM Resorts International. This information is available publicly, through MGM Resorts International's quarterly SEC filings.

#### **12. Certifications under 205 CMR 239.05**

- a. In Q2 of 2023, MGMS maintained a gaming bankroll or equivalent provisions adequate to pay winning wagers to gaming patrons when due.





MGM SPRINGFIELD  
ONE MGM WAY  
SPRINGFIELD, MA 01103

413.273.5000  
MGMSPRINGFIELD.COM

- b. In Q2 MGMS paid and had the ability to pay when due all local, state and federal taxes, including the tax on gross gaming revenues imposed by M.G.L. c. 23K, § 55 and any fees imposed under M.G.L. c. 23K or 205 CMR.
- c. MGM's has the ability to pay, exchange, refinance or extend debts, including long-term and short-term principal and interest and capital lease obligations, which will mature or otherwise come due and payable during the license term, or to otherwise manage such debts and any default with respect to such debts is handled at a corporate level, through MGMS's parent company, MGM Resorts International. This information is available publicly, through MGM Resorts International's quarterly SEC filings.

I attest that, to the best of my knowledge and belief, all information in the above referenced and hereto attached is accurate and complete.

*Arlen Carballo*

---

Name: Arlen Carballo  
Title: Vice President of Finance  
Date: 10/26/2023

---

Name: Christopher Kelley  
Title: President and COO  
Date: 10/26/2023



TO: Chair Cathy Judd-Stein and Commissioners Eileen O'Brien, Bradford Hill, Nakisha Skinner and Jordan Maynard

FROM: Joseph E. Delaney, Mary Thurlow and Lily Wallace

CC: Todd Grossman, Acting Executive Director

DATE: October 27, 2023

RE: Community Mitigation Fund Public Hearing Summary

---

On October 26, 2023, the Massachusetts Gaming Commission held a public meeting and public hearing on the Draft Fiscal Year 2025 Community Mitigation Fund Guidelines and the proposed Fiscal Year 2025 Municipal Block Grant Formula. All Commissioners were in attendance and heard testimony from representatives of several communities and regional agencies.

The Community Affairs Division is seeking guidance from the Commission regarding any proposed changes to the Guidelines or the Formula as a result of the comments. The following is a summary of the requests for changes to the Guidelines or Formula.

- Mayor Breanna Lungo-Koehn from Medford requested that the \$50,000 cap on administrative expenses be lifted. The current proposal is 7.5% of the grant up to \$50,000 could be used for administrative expenses. Lifting the cap would only affect communities that receive grants of more than \$667,000.
- Chief Development Officer Tim Sheehan from Springfield requested that the Commission revisit the distribution formula such that Springfield receives a greater share of the available funds. Any changes to the distribution formula to increase the share of funds for Springfield would result in decreases to the other Region B communities. Any such modifications would need to be opened for additional public comment, potentially delaying the roll-out of the revised grant program.
- Acting Mayor Patrick Keefe requested that Revere receive an additional \$200,000 in funding as a surrounding community. He also requested that the Commission consider the traffic associated with Route 1 as an impact on Revere in calculating the traffic portion of the grant. During the original permitting of Encore, Revere did not apply to become a surrounding community and was not designated as such. If



Massachusetts Gaming Commission

Revere had sought approval as a surrounding community at that time, it is likely that they would have been approved considering that Revere shares a boundary with Everett. The proposed formula only awards additional funds to those communities that were approved by the Commission as Surrounding Communities. Under the traffic factor of the formula, only traffic impacts associated with the local street network were considered. Any traffic that enters a limited access highway is not considered an impact on the community as the traffic impact has been moved to a state highway and is the responsibility of MassDOT from that point forward. Route 1 is a limited access highway through Revere and is under the jurisdiction of MassDOT.

- Senior Planner Emily Granoff from Chelsea requested that the Workforce Grants allow other entities to apply. The Workforce Grants are competitive and other entities may apply, but they must be a consortium.
- Mayor Gina-Louse Sciarra of Northampton requested that the communities have more leeway to decide how the grant money should be spent. The program allows a broad range of projects to be funded as long as they address casino-related impacts.
- Program Manager Bill Deignan requested that Cambridge receive traffic-related funds as part of the distribution formula. The traffic studies available to the Commission do not identify any significant traffic related casino impacts on Cambridge. All of these studies were reviewed and approved by MassDOT through the Environmental Impact Report process and the ongoing traffic monitoring required by MassDOT.



Massachusetts Gaming Commission



TO: Chair Cathy Judd-Stein and Commissioners Eileen O'Brien, Bradford Hill, Nakisha Skinner and Jordan Maynard

FROM: Joseph E. Delaney, Mary Thurlow and Lily Wallace

CC: Todd Grossman, Acting Executive Director

DATE: October 27, 2023

RE: Community Mitigation Fund Region B Grants

---

The Community Mitigation Fund has awarded grants to 11 municipalities and four regional agencies in Region B. Since the beginning of the program, the Commission has awarded grants totaling approximately \$21,111,000 in the region. These projects ranged across many areas including transportation, community planning, public safety, workforce development, and community-based research. Regional awards made up approximately \$6,161,000 of the spending and municipal awards made up \$14,950,000 of the spending. Please find below a breakout by applicant:

#### **Municipal Awards**

• <u>Agawam</u>	2 Awards:	\$933,300
• <u>Chicopee</u>	2 Awards	\$250,000
• <u>East Longmeadow</u>	1 Awards	\$100,000
• <u>Hampden</u>	3 Awards	\$318,400
• <u>Holyoke</u>	4 Awards	\$582,300
• <u>Longmeadow</u>	4 Awards	\$378,300
• <u>Ludlow</u>	2 Awards	\$131,800
• <u>Northampton</u>	5 Awards	\$329,000
• <u>Springfield</u>	25 Awards	\$8,081,000
• <u>West Springfield</u>	11 Awards	\$3,802,600
• <u>Wilbraham</u>	1 Awards	\$42,800

#### **Regional Awards**

• <u>Hampshire County Sheriff's Department</u>	8 Awards	\$3,045,000
• <u>Workforce Development Initiatives</u>	11 Awards	\$2,606,000
• <u>Pioneer Valley Planning Commission</u>	1 Awards	\$485,600
• <u>Pioneer Valley Transit Authority</u>	1 Awards	\$25,000



Massachusetts Gaming Commission

**From:** [healthnurse@cityofattleboro.us](mailto:healthnurse@cityofattleboro.us)  
**To:** [MGCCMF](#)  
**Cc:** [Andrews, Bonnie](#)  
**Subject:** RE: MGC - Community Mitigation Fund and responsible gaming  
**Date:** Tuesday, October 17, 2023 9:09:46 AM

---

Good morning Mary,

I appreciate the links. My comments are that many LICSW in the community do not accept MassHealth due to the reimbursement being much lower than private insurance. The funds could be used to appropriately reimburse LICSW so that there is an incentive to accept MassHealth for persons seeking counseling for gambling.

Best,

**Allison Brum**, BSN, RN

Public Health Nurse | Health Department  
City of Attleboro | City Hall - Government Center  
77 Park Street | Attleboro, MA 02703  
phone: 508-223-2222 ext. 3244 | fax: 774-203-1877  
[healthnurse@cityofattleboro.us](mailto:healthnurse@cityofattleboro.us)



---

**From:** MGCCMF (MGCcommunitymitigationfund@massgaming.gov)  
<MGCcommunitymitigationfund@massgaming.gov>  
**Sent:** Friday, October 13, 2023 1:31 PM  
**To:** [healthnurse@cityofattleboro.us](mailto:healthnurse@cityofattleboro.us)  
**Cc:** Andrews, Bonnie <[bonnie.andrews@massgaming.gov](mailto:bonnie.andrews@massgaming.gov)>  
**Subject:** MGC - Community Mitigation Fund and responsible gaming

Good Afternoon, Allison,

Below are links to our website on the Community Mitigation and Responsible Gaming. I have cc'd Dr. Andrews as she specializes in Gambling Harm Reduction matter and would be happy to discuss with you.

<https://massgaming.com/about/community-mitigation-fund/>

<https://massgaming.com/about/commitment-responsible-gaming/>

We look forward to receiving your comments.

Have a great weekend.

**Mary S. Thurlow, Senior Program Manager**

*Massachusetts Gaming Commission*

*101 Federal Street*

*Boston, MA 02110*

*617 979-8420*

[mary.thurlow@massgaming.gov](mailto:mary.thurlow@massgaming.gov)



CITY OF CHELSEA, MA  
Department of Housing and Community Development

City Hall, 500 Broadway, Room 101 · Chelsea, MA 02150  
Phone: 617.466.4180 · Fax: 617.466.4195

September 21<sup>st</sup>, 2023

Massachusetts Gaming Commission  
101 Federal St., 12th Floor  
Boston, MA 02110  
Attn: Mr. Joe Delaney, Chief of Community Affairs

*Re: FY'2024 Community Mitigation Fund Program Guidelines*

Dear Massachusetts Gaming Commission,

On behalf of the City of Chelsea, I'm writing in regards to the Massachusetts Gaming Commission's ("MGC") request for comment on its proposed transition of the Community Mitigation Fund ("CMF") to a block grant system. The City appreciates the opportunity to provide public comment and applauds MGC's deliberate, collaborative process for shepherding programmatic modifications to the CMF. The City believes the transition to a formula block grant will be a positive change for the CMF with the formula laid out by Gaming Commission staff, and we hope our comments below will be helpful in refining the proposal as we approach the program launch in December.

### ***Fiscal + Capital Planning***

Predictable, reliable, and flexible sources of funding have become increasingly important in a time of growing community needs and stressed municipal budgets. Transforming the CMF into a formula block grant will increase its impact and utility by allowing communities to align CMF-funded activities with local capital plans. In Chelsea and many other communities, capital planning is frequently undertaken across a five year timeframe. Annual competitive grants are by their nature an unreliable funding stream; the City therefore encourages the creation of a program that offers a dependable level of funding year-over-year, with opportunities for alignment of mitigation activities with local capital planning and operational budgeting. We recognize that funding levels will be determined by annual tax revenues, but we are hopeful that the MGC will plan insofar as it is within their control to keep award amounts steady for periods of between 3 and 5 years. This will allow for planning processes that result in the best possible use of CMF funds towards local mitigation projects.

### ***Allowable Activities***

In order to ensure community planning, infrastructure, public safety, public health, and workforce development initiatives are credibly linked to gaming facility impacts, the City encourages MGC to develop a methodology for determining whether a reasonable nexus exists between gaming facilities, asserted impacts, and proposed mitigation activities. This would help communities when creating and submitting annual plans for their block grant funding to ensure that projects are related enough to be eligible for funding. The MGC could also consider a separate track for activities that capitalize on, bolster, or promote community development opportunities aligned with gaming operations. For example, although jobs in a particular industry

sector may not have been adversely impacted by gaming operations, gaming operations could represent a notable opportunity for further industry development. This would allow communities to capitalize on the positive impacts the Casino has had on community and economic development, rather than exclusively mitigation of harmful impacts.

The City was heartened to see MGC's decision to allow block grant funds to go towards grant administration and staff time; this will help to ensure that under-resourced communities have staff capacity to manage projects funded through the program.

### ***Block Grant Formula***

Chelsea is highly invested in the design of a potential block grant program, and we are highly encouraged by the MGC's early draft of the formula. Our outstanding questions mainly relate to methodology; we are hoping that the MGC can clarify the formula used for the distribution of funds for traffic mitigation, and what (if any) plan is contemplated for updating both traffic and other funding categories on a year-over-year basis. Our suggestion for such a system would be to take new traffic counts every 3 to 5 years, and reevaluate allocation of funds at such times. This would support a larger, overall strategy of providing consistent levels of funding for that period of time. For distributing additional funds year-over-year, the MGC could consider applying determine the percentage of the total available funds each community receives in year one of the funding cycle, and carrying those percentages forward in each subsequent year until reallocation.

### ***Workforce + Small Business Development***

Beyond the proposed change in the CMF structure, Chelsea is highly invested in the Workforce Development program financed by the CMF. To date, MassHire Metro North Regional Workforce Board has been a frequent recipient of funds for regional workforce development offerings. Despite these awards, a myriad of gaps exist in communities like Chelsea, highlighting the importance of funding for local workforce development models. Multi-lingual opportunities catering to a diverse array of residents would enormously benefit Chelsea residents and those of surrounding gateway cities, given the employment opportunities prevalent in the hospitality sector. After years of current programming employment opportunities remain inaccessible to many residents of gateway cities, such as Chelsea, due to the absence of predictable funding to cultivate, grow, and sustain local workforce development models.

The addition of sports betting, coupled with the rapid acceleration of digital technologies, typifies the breadth of economic sectors linked to gaming operations. Employment opportunities in these sectors provide living wages, strong benefits, and pathways to upward mobility. The City urges the MGC to use additional workforce development funding to expand the strategic direction of these efforts to aid residents in developing relevant skills, earning credentials, and securing jobs in these key growth sectors both related and ancillary to gaming operations. We in Chelsea have dedicated large portions of our ARPA allocation to workforce development, and would be happy to meet with MGC staff or Commissioners to discuss avenues of collaboration as it relates to program and policy alignment.


### ***State Sponsored Projects***



Recognizing the scarcity of local aid and municipal resources, we encourage the MGC to prohibit the use of Community Mitigation Funds on state sponsored projects. The fund was created to mitigate harmful community-level impacts of the new gaming establishment, and the MGC should adhere to that intent and ensure the funds remain available directly and only to municipalities.

Thank you for your consideration of our input. If you have any questions or would like to discuss further, we would be happy to do so at your convenience.

Best regards,

  
Alexander Train, Director  
Department of Housing and Community Development  
City of Chelsea





## CITY OF REVERE

Patrick M. Keefe Jr.  
Acting Mayor

October 30, 2023

VIA EMAIL

Members of the Massachusetts Gaming Commission:

We appreciate the Mass Gaming Commission's shift to a Block Grant Program. It will provide local governments with more autonomy on how to define and respond to community impacts. We wanted to provide some written feedback to supplement the comments made in last week's Public Hearing on these proposed changes.

**Surrounding Community Designation:** In the current formula, there is a \$200,000 allocation for all designated Surrounding Communities. As you may know, nearly a decade ago the City of Revere lost the opportunity to receive Surrounding Community designation. As a result of actions taken by a previous administration, we were pressured into signing an exclusive agreement with another Casino. Compared to our peers, we have already lost millions of dollars, and will continue to do so, in mitigation payments related to Surrounding Community agreements. This additional \$200k feels like salt in the wound, and we would ask that Revere's residents and businesses are not continuously penalized for decisions made by officials nearly a decade ago. Revere is the only one of the 8 communities that border Everett that is not considered a Surrounding Community. While we can't change the past, and we understand that we have already lost out on millions in mitigation payments, we would ask that the annual bonus of \$200k be designated to all communities that share a border with the Host Community.

**Traffic Formula Concerns:** In addition, the original formula, sent out earlier this fall, had proposed an additional \$168,000 to the city of Revere. We've since learned that calculation was cut because of a change in the traffic formula, which excludes Route 1 from consideration as a roadway that impacts local communities. We take issue with this. For one, the traffic study was done in 2013. A lot has changed in the region in this time. One need not be a traffic engineer to say that traffic has gotten worse in those ten years. Secondly, Route 1's increased congestion most certainly impacts Revere residents. Even if cars aren't driving on local roads—and that's a big if—the noise and pollution impacts are real and are a threat to the health and safety of Revere residents. Route 1 separates our neighborhoods and impedes our ability to connect projects like the North Strand Trail to Revere Beach. In addition, we believe the study discounts the number of people that are diverted off Route 1 due to traffic congestion. Whether it is casino patrons directly—or drivers frustrated by the increased traffic the casino generates—Route 60 is a well-known cut-through when Route 1 gets too congested. From there, traffic moves into our neighborhoods. We would ask for Route 1 to be reconsidered in the Block Grant formula, as the increased traffic caused by the Wynn Casino disproportionately impacts Revere residents.

**Admin Cap:** There is currently a proposed admin cap of 7.5%. We would ask that this admin cap is raised to at least 10%. Administering these grants can take a lot of time and staff capacity. For context, the Community Development Block Grant program allows for a 15% contingency for a similar block grant amount. While we are not asking for that amount, we are asking for additional funding to support the staff time that will be spent managing this program.

**15% recommended minimum:** In the first program year, there is a suggested minimum of 15% for each of the four program areas (Community Planning, Traffic, Public Safety, Gambling Harm Reduction). We would advocate that this continues as a suggested minimum, but not a required one. Communities need to be empowered to exercise their discretion on where to spend this money and may at times need to deviate from those suggested minimums.

**“Sufficient Evidence” that the impact is caused or is associated with a gaming establishment:** We would like to learn more about what is meant by sufficient evidence, as it’s an unclear threshold. We would caution the Commission away from defining a threshold that is overly burdensome for municipalities with limited staff capacity to achieve.

We once again applaud the Commission for this shift in funding strategy, and look forward to hearing how the Commission incorporates our feedback into the final Block Grant formula.

Regards,



Patrick M. Keefe Jr.  
Acting Mayor  
City of Revere



# City of Springfield

## Development Division

70 Tapley Street Springfield, MA 01104 413.787.6020

[www.springfield-ma.gov](http://www.springfield-ma.gov)

October 30, 2023

Cathy Judd-Stein, Chair  
Massachusetts Gaming Commission  
101 Federal St., 12th Floor  
Boston, MA 02110

Sent electronically to: [MGCcomments@massgaming.gov](mailto:MGCcomments@massgaming.gov)

Re: Public Comment - Modifications to CMF

### **MGC Community Mitigation Fund Municipal Black Grant Formula City of Springfield Questions / Clarifications**

The City of Springfield is very supportive of the block grant approach and appreciates the Commission's efforts towards streamlining the process. We have the following questions and clarifications and greatly appreciate the Commission's reconsiderations and continued refinement of the program.

1. Historically, the host communities shoulder the biggest brunt and burden of ongoing impacts from the casinos, which is likely to continue if not expand. At approximately 32%, the recommended formula amounts to the host community are not reflective of these impacts. We request that the baseline percentage be set for the Host communities that more accurately reflect the demonstrated needs and impacts which have recently exceeded 50% of the total allocation.
2. We recommend that the use of older traffic studies and environmental impact reports within the formula are not a reliable indicator of current impacts and should not be part of the formula, or should be updated if the Commission is going to consider this a key input.
3. Can you clarify how the future projected amounts for the Regions were determined? The proposed \$4.3M for Region B is far less than the \$7M from FY 2023.

4. Additionally, from MGC numbers in FY 2023 the total award of \$10.2M from an available \$28M leaves a substantial amount of \$17.8M in excess funds remaining. How can this be included into the baseline formula allocations (perhaps as a percentage allocation over the next few years) given the Commission desire to effectively place and utilize these funds towards demonstrated impacts and needs?
5. The City of Springfield's 2023 request for \$3M toward their Regional Significance project was recharacterized as a Transportation Construction project and awarded up to its maximum cap of \$1.5M or half the request, with the Commission's recommendation for an additional ask/award of the other \$1.5M this year under the same category. Under the current Host Community Region B allocation, there is not enough funding to cover this amount nor any other request for the City which historically has had additional needs (Fire, Safety, DPW, etc.) based on prior years. How should the City handle this carry over from last year and additional needs?
6. The City has some concern with the Commission's suggestion for using a waiver request to fund gaps which requires an application process as opposed to being built in as a starting point to the baseline formula. With current City needs, a waiver request of more than the baseline allocation to the host community might appear excessive though is more likely indicative that the formula warrants adjustment. We appreciate your reconsideration.

Sincerely,

Tim Sheehan  
Chief Development Officer  
City of Springfield  
413-787-6020  
[tsheehan@springfieldcityhall.com](mailto:tsheehan@springfieldcityhall.com)