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COMMONWEALTH OF MASSACHUSETTS
MASSACHUSETTS GAMING COMMISSION
PUBLIC MEETING NO. 229

CHAIRMAN

Stephen P. Crosby

COMMISSIONERS

Lloyd Macdonald

Bruce W. Stebbins

Enrique Zuniga

November 21, 2017 10:00 a.m.

MASSACHUSETTS GAMING COMMISSION
101 Federal Street, 12th Floor
Boston, Massachusetts 02110

Darlene M. Coppola, RPR, RMR, CRR

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P R O C E E D I N G S

CHAIRMAN CROSBY: Okay. We are calling to order Public Meeting No. 229 on November 21, 10:00, at the Gaming Commission Office on Federal Street.

We will start out, as always, with the minutes.

Mr. Macdonald.

COMMISSIONER MACDONALD:

Yes, I move that we approve the minutes of the November 9, 2017 public meeting, subject to corrections for typographical errors and for other nonmaterial matters.

COMMISSIONER ZUNIGA:

Second.

COMMISSIONER STEBBINS:

Second.

CHAIRMAN CROSBY: Any

discussion?

COMMISSIONER ZUNIGA: Yes,

Mr. Chairman, I would like to point out that around the 11:47 -- well, maybe the

1 11:12 mark in the minutes, it's one of
2 those things that I think the minutes
3 really sort of summarize what took place
4 when. And it's one of those things that,
5 in my opinion, the vote doesn't quite
6 capture the conclusion that we arrived at
7 during that time. And that is that MGC
8 had, indeed, the authority to -- the
9 authority to set the race days -- the
10 number of race days, which was different
11 from what Mr. McHugh was arguing, and that
12 we also concluded that the three statutory
13 race dates had -- years had been met, none
14 of which is in the summary or the vote.

15 We effectively -- the vote
16 reflects what the vote -- the minutes
17 reflect what the vote did, in my opinion.
18 But there are these two other conclusions
19 that are not reflected.

20 CHAIRMAN CROSBY: It's in
21 the -- it's sort of in the sentence under
22 the 12:00, where it says -- after
23 Catherine Blue says the legislature
24 understands there may be a need to adjust

1 the number of race days. It's kind of
2 implied, but it's not clear.

3 So it would be easy, maybe,
4 Sharon, to make that a little clearer in
5 the redraft.

6 MS. BLUE: We can beef, you
7 know, up the minutes on that section.

8 COMMISSIONER ZUNIGA: I'm
9 sure two sentences can deal with the
10 point.

11 CHAIRMAN CROSBY: But there
12 was the point that it was -- the thought
13 that carried that there was a compromise
14 between the two proposal, and that's not
15 mentioned there either.

16 COMMISSIONER ZUNIGA: It's
17 ultimately reflected in the vote.

18 CHAIRMAN CROSBY: Yes,
19 yes.

20 COMMISSIONER ZUNIGA: But
21 not in the discussion.

22 CHAIRMAN CROSBY: Right.

23 COMMISSIONER MACDONALD: On
24 that point, that -- I should have picked

1 this up because I think I was the one who
2 pressed Dr. Lightbaum on the point, is
3 that her recommendation was 110 days, so
4 that --

5 CHAIRMAN CROSBY: That was a
6 fairly similar point. That's a good
7 point, yes.

8 MS. BLUE: We can add both
9 of those.

10 CHAIRMAN CROSBY: Okay. Any
11 other thoughts?

12 COMMISSIONER MACDONALD: So
13 amended.

14 CHAIRMAN CROSBY: All in
15 favor of the motion as amended?

16 All opposed?

17 (Vote taken.)

18 CHAIRMAN CROSBY: The ayes
19 have it. Four to zero. Commissioner
20 Cameron is not in attendance.

21 Okay. We are then on to the --
22 Mr. Bedrosian, I believe.

23 MR. BEDROSIAN: Good
24 morning, Commissioners.

1 CHAIRMAN CROSBY: Good
2 morning.

3 MR. BEDROSIAN: So I have
4 two items today.

5 The second item is CFAO Lennon has
6 come out of a sick bed to give the
7 interim --

8 CHAIRMAN CROSBY: Oh,
9 great.

10 MR. BEDROSIAN: -- budget.
11 Yes. We've kept him separated. We're
12 trying to isolate him also from staff.
13 But he -- he's feeling better and he
14 managed to come in today. So we
15 appreciate that.

16 Before we get to Mr. Lennon, I did
17 want to tell you that this was -- today or
18 this week is the last week of racing at
19 Plainridge Park Casino. The last day of
20 the season will be Friday for 125 days.

21 Our HR staff is actually down at
22 PPC today doing exit interviews with the
23 seasonal staff, which we find valuable in
24 preparing for next season. So, thank you

1 to Director Lightbaum, the leadership. We
2 got 125 days in. And we will be looking
3 forward to, as you discussed, about the
4 110 days next season. So congratulations
5 to that.

6 CHAIRMAN CROSBY: Great.

7 MR. BEDROSIAN: So with
8 that, I will turn it over to XX CFAO
9 Lennon for the report of the midyear
10 budget.

11 MR. LENNON: Thank you,
12 Executive Director Bedrosian. And good
13 morning, Mr. Chairman and Commissioners.

14 CHAIRMAN CROSBY: Good
15 morning.

16 MR. LENNON: I would like to
17 endorse DayQuil and NightQuil. They're a
18 great product. I don't know if you need
19 them.

20 But I we're here to present to you
21 the anticipated FY '18 budget increase to
22 support the operational costs of opening
23 the MGM facility in Springfield.

24 Just for a little background,

1 Massachusetts Gaming Commission approved
2 the FY '18 budget for the gaming control
3 fund of 29.15 million. It required an
4 assessment of 24.45 million on the
5 licensees. A balance forward of FY '17
6 revenue of first quarter activity has
7 resulted in the FY '18 budget decreasing
8 by 24,600, and the assessment on licensees
9 decreasing by 872,000, from 24.45 million
10 to 23.58 million.

11 When the Commission approved the
12 FY '18 initial budget, it was with the
13 initial knowledge that MGC operational
14 costs associated with the startup of MGM
15 in Springfield were not included.

16 We explained in the June 2017
17 public meetings the reason for not
18 including this start-up cost was due to
19 the fact that it was still at least 16
20 months from the opening of the facility,
21 and the timetable was approximate, and
22 delays could result in the MGC budgeting
23 and assessing for costs not associated
24 with FY '18.

1 At this point, MGM continues to
2 believe that they will meet its opening
3 date. Therefore, as promised in June,
4 we're presenting to you our additional
5 anticipated needs in FY '18. We are ready
6 to open the MGM facility in September of
7 2018.

8 The same information was presented
9 to our licensees and discussed at a
10 meeting on November 15 in our office.

11 The chart on Page 2 of the
12 memorandum greatly anticipated 570,000 in
13 additional costs XX out by object class
14 and codes. The memo breaks it out further
15 by division.

16 The majority of the costs are for
17 14 FTs; one each in human resources and
18 finance and administration; 11 in the IEB,
19 all gaming agent or supervising gaming
20 agents, and one additional license
21 coordinator.

22 The next biggest area is
23 contracted employees, in which we are
24 asking for four: three civilian

1 contracted investigators to supplement the
2 MSP efforts, and one licensing
3 representative in Springfield, which I
4 have -- in the memo I have listed as
5 starting in March of 2017, which someone
6 pointed out to me is incorrect and should
7 read March of 2018.

8 There are another 64,000 of costs
9 for GameSense, responsible gaming outreach
10 efforts prior to the opening, and then
11 some additional operational costs of
12 circuits and temp help.

13 Page 3 of the memo lays out the
14 regulatory authority the Commission has to
15 increase its budget during the fiscal
16 year, as well as what the increase would
17 look like to licensees if this were
18 ultimately approved in regard to our
19 assessment.

20 We're asking to have this plan
21 posted for public comment and bring this
22 back to you for further discussion or a
23 vote at the first public meeting in
24 December.

1 If you have any questions on any
2 of the information in the memo, we're open
3 to field them now.

4 CHAIRMAN CROSBY: Comments?

5 COMMISSIONER STEBBINS: Yes.

6 Thank you. I'm glad you're feeling a
7 little bit better.

8 A couple of quick questions.

9 You break out contract employees
10 versus temporary help. Why not just push
11 those together, or are there different
12 responsibilities of the two groups that --

13 MR. LENNON: So contract
14 employees function more like a regular
15 employee, but they have a time-specific
16 start and end date. It's a whole separate
17 procurement and posting process. Temp
18 help, we go to a temp help agency, which
19 there are three on the statewide contract,
20 and ask for the specific people. Where
21 with the contracted employee, you actually
22 hire, like it's a person, it just has a
23 start and end time on it. It's not a
24 regular FT that continues until we break

1 service with them.

2 COMMISSIONER STEBBINS:

3 Different responsibilities for both
4 groups?

5 MR. LENNON: There are
6 different responsibilities for both groups
7 on the licensing side.

8 If you recall, during the first
9 opening where we were flooded with
10 Plainville, the temp people came in and
11 literally just sifted through the
12 paperwork and helped out, in a capacity
13 that didn't need a lot of hands-on work,
14 and they're more just clerical-type help.

15 Where with the contracted
16 employee, the person out in Springfield
17 that we're looking at, they would be the
18 face of the MGC. They would be a higher
19 position. They would have to do some of
20 the filtering through paperwork.

21 COMMISSIONER STEBBINS:

22 Okay. When you get down to the schedule
23 for IEB team and hires, and maybe, Bruce,
24 you can help answer this question, too,

1 you're going to have four experienced
2 agents, hopefully, we bring in February
3 2018, and then you talk about seven
4 supervisor gaming agents. So I'm assuming
5 those would be gaming agents that --

6 MR. BAND: Yes, and backfill
7 for people that have moved to other
8 positions.

9 COMMISSIONER STEBBINS:
10 Okay.

11 MR. BAND: But for the four
12 experienced, we're down two people now,
13 one with Ryan leaving our agency and
14 Miss Storrow being promoted, it leaves us
15 two short.

16 Soon we will have to send some
17 people out in MVM to start doing some
18 inspections.

19 So I need to backfill with some
20 people that we don't necessarily have to
21 give extensive training to --

22 COMMISSIONER STEBBINS:
23 Right.

24 MR. BAND: -- but in order

1 to staff it. And we'll be starting
2 training of the new agents about mid-May,
3 and that will take some more of our staff
4 as trainers to do that.

5 COMMISSIONER ZUNIGA: So is
6 that four, backfilled two and add two, or
7 add four?

8 MR. BAND: Well, we're -- we
9 just want to bring it back up to, like,
10 twelve, and to have that staffed and that
11 way we would have a full complement. And
12 we're actually kind of getting beaten up a
13 little bit now, which we're trying to
14 avoid.

15 Our staff is -- we've frozen
16 vacation for July, August and the
17 beginning of September. And so people are
18 trying to take their time now, which, you
19 know, compounds the issue.

20 COMMISSIONER ZUNIGA: But
21 it's an increment of four?

22 MR. LENNON: It's an
23 increment of four.

24 So if you look at it, even with

1 the backfills, that one way we're talking
2 about, those are already budgeted.

3 So we're down right now, which is
4 why Bruce alluded to the fact that we're
5 using some overtime, but these would be
6 four additional positions.

7 COMMISSIONER ZUNIGA: I did
8 have a question on the timing on that.
9 And it sounds, in my view, which is great,
10 there's some work to do up front, and
11 including some of these backfilling that
12 you talked about.

13 There's a January start for the
14 field manager, and then four senior
15 supervisor agents in February.

16 Why do we feel the need to
17 start --

18 MR. BAND: They will
19 start --

20 COMMISSIONER ZUNIGA: -- A
21 few months --

22 MR. BAND: They will
23 actually be out at MGM in mid-January.
24 They'll be working with MGM staff on their

1 submissions starting March 1st.

2 The cameras start going online and
3 the slots going on the floor.

4 The way we're planning to do the
5 slots is that we will accompany MGM. So
6 when they do their inspection, we'll do
7 our inspection to save time, but that's
8 going to make me have somebody there with
9 them through the whole day that they work.

10 COMMISSIONER ZUNIGA: And we
11 also anticipate having some of the other
12 senior supervisors there?

13 MR. BAND: Yes, yes.

14 COMMISSIONER ZUNIGA: So are
15 we really thinking about six or seven
16 people, you know, in Springfield since
17 February?

18 MR. BAND: It will be needed
19 to get them open in a timely fashion and
20 to work with property on any questions.

21 We've already started doing some
22 inspections, like the walls, the cage, the
23 money areas and those kinds of inspections
24 have already started. So...

1 CHAIRMAN CROSBY: Do you
2 want to add to that?

3 MR. LENNON: Yes. That
4 timetable is consistent with, what our CMS
5 team, as well as our IT team is looking at
6 to get out there and start doing some of
7 the turnover of the floor and the
8 inspections.

9 So we've already been trained. I
10 know the IT team has, as well as the CMS
11 team, on OSHA requirements to be out on
12 the property starting in January.

13 So that's -- that's not
14 unreasonable to ask, I think, what Bruce
15 is looking for.

16 COMMISSIONER MACDONALD: So
17 Bruce, the slots are -- actually, the
18 machines are going to be installed as
19 early -- beginning to be installed as
20 early as March?

21 MR. BAND: Beginning new
22 zones in March. There's a lot of wiring
23 that's involved with that. HYou've got to
24 test the machine to make sure it's

1 communicating with everything. So it's a
2 timely process to get the floor all laid
3 out.

4 Once you lay it out, certain
5 machines don't look as good in certain
6 spots. So it means relocating it and just
7 keeping up with all that.

8 COMMISSIONER MACDONALD: And
9 your people, at that time in the process,
10 do what? They actually test the machines?

11 MR. BAND: They will be
12 working in conjunction with the XX NOC to
13 verify that the chips and the new-built
14 test on the machine, you know, that aspect
15 of it.

16 COMMISSIONER STEBBINS: One,
17 just a quick question.

18 I'm glad to see that we're
19 responding to the availability and
20 somebody who wants to register for the
21 voluntary self-exclusion list.

22 You know, the GameSense person
23 coming on in January, are they going to --
24 I mean, they're going to be in our space,

1 but is that space because of ongoing
2 construction going to be readily
3 accessible by a patron or a person who
4 wants to walk up, or are we thinking
5 about --

6 MR. BAND: I don't know
7 how -- in the building itself, they would
8 not be allowed to go in because it's
9 still under construction.

10 COMMISSIONER STEBBINS:
11 Right. I mean, we still have rent on
12 UMass space. I mean, it may make sense --

13 MR. LENNON: We could always
14 use that spot. Yeah, that spot is highly
15 underutilized at this point. So we would
16 work out whatever they...

17 COMMISSIONER ZUNIGA: Some
18 of these -- all of these items, in
19 general, strike me as a little
20 conservative, which is fine for budgeting
21 purposes.

22 But I know that as we post for
23 positions and we have -- some of them are
24 promotions and fit very easy to transfer

1 or transition. Others are new hires, and
2 that could take more than sometimes
3 anticipated in terms of background checks
4 and all that.

5 So I'm generally okay with some of
6 these for budgetary purposes.

7 I do think that we may be, in
8 general, conservative on the start dates.
9 But I know these -- this changes as you
10 need to.

11 MR. BEDROSIAN: I agree with
12 Commissioner. The best laid plans aren't
13 always what actually happens in terms of
14 the hiring process.

15 But, obviously, we need to post
16 this, get comments, and come back to the
17 Commission for final thoughts or approval.
18 But we will be conservative with the
19 thought process.

20 And operationally, what often
21 happens is we say January. That ends up
22 being February or even in March or
23 something like that.

24 COMMISSIONER ZUNIGA: Or you

1 intend bring four and end up bringing
2 three because somebody falls off and a
3 person later --

4 MR. BEDROSIAN: Exactly.

5 COMMISSIONER ZUNIGA: -- AND
6 you have to manage all of that.

7 I do think, maybe because I'm a
8 little bit more familiar with that, but
9 the information technology and finance
10 administration, and human resources, some
11 of these we're already seeing that need.
12 And there's a brand new process in all
13 table game revenue, and we had identified
14 that, I believe, earlier as something that
15 we need to reinforce.

16 MR. LENNON: Okay.

17 COMMISSIONER ZUNIGA: I'm
18 glad that's all...

19 CHAIRMAN CROSBY: Yes, I
20 think Commissioner Zuniga's instinct to
21 want to scrub the numbers and look really
22 hard at them is a really good instinct,
23 and we'll continue -- we need to continue
24 to do that.

1 But also, I think that the notion
2 of at the launch, XX erring on the side of
3 timing is extra time is perfectly
4 appropriate, and I think you've concluded
5 the same thing.

6 You can cover up a lot of
7 problems, but not having people there yet
8 is an issue.

9 So I think it makes sense, for
10 sure, because things never go like they
11 want.

12 So I both agree with the need to
13 really keep a sharp eye out, but also
14 agree it has to be cautious.

15 Any other comments on the budget?

16 So the process now?

17 MR. BEDROSIAN: Would be
18 that we would post it for comment.

19 CHAIRMAN CROSBY: Right.

20 MR. BEDROSIAN: And then
21 come back to the Commission.

22 CHAIRMAN CROSBY: So it will
23 be available for public comment for the
24 next couple of weeks. And we'll bring it

1 up again in two weeks at our next meeting.

2 COMMISSIONER ZUNIGA: I'll
3 make one final comment, which I think is
4 really a great way to go, which
5 Commissioner Stebbins was also asking
6 about our mix of civil, temporary and
7 contract work force to deal with the
8 traffic, with the peak, I guess, with the
9 workload that's going to come for some
10 period of time. I think it's very
11 appropriate. So that's a great...

12 MR. BEDROSIAN: Okay. Thank
13 you, Mr. Lennon. You are excused.

14 MR. LENNON: Thank you.

15 CHAIRMAN CROSBY: Thank you
16 folks. Jump back in bed.

17 MR. BEDROSIAN: Thank you,
18 Commissioners. That is all I have.

19 CHAIRMAN CROSBY: Okay.
20 Next up is Item No. 4.

21 General Counsel Blue.

22 MS. BLUE: So Commissioners,
23 we have for you today a number of
24 regulations, all of which, except for B,

1 you've seen before, and B is fairly
2 simple. So we'll go one by one.

3 The first item 4A, what you have
4 before you is only the small business
5 impact statement. We've brought to you
6 the 205 CMR 138.33 before. That's on the
7 unsecured XX wagers. Today we're just
8 asking for your approval of the small
9 business impact statement so we can start
10 the formal process and then take this
11 through the promulgation.

12 CHAIRMAN CROSBY: Comments?

13 COMMISSIONER STEBBINS:

14 Mr. Chairman, I move the Commission
15 approve this small business impact
16 statement amendments to 205 CMR 137.02 as
17 included in the packet, and authorize the
18 staff to take the steps necessary to begin
19 the regulation promulgation process.

20 CHAIRMAN CROSBY: Second?

21 COMMISSIONER ZUNIGA:

22 Second.

23 CHAIRMAN CROSBY: Further
24 discussion?

1 All in favor?

2 Opposed?

3 (Vote taken.)

4 CHAIRMAN CROSBY: The ayes have it
5 unanimously.

6 MS. BLUE: Thank you.

7 Item 4B arose out of some
8 questions that we got, and it's an attempt
9 to clarify our regulation.

10 When certain people at the gaming
11 school looked at our regulation, they were
12 concerned that you had to take responsible
13 gaming training for 90 minutes with each
14 separate course you took on gaming, which
15 means you could take it up to six times.
16 We realize that was not our intent.

17 So this is a clarification of that
18 regulation that, basically, says you only
19 have to take the one 90-minute course, no
20 matter how many courses you take in the
21 gaming school.

22 So we want to just get this
23 through so the gaming school will have it
24 and they ask adjust their curriculum

1 appropriately.

2 So today we have before you the
3 small business impact statement and the
4 amended regulation, and we're asking for
5 your approval to start the promulgation
6 process for that.

7 COMMISSIONER STEBBINS: Yes,
8 this came out of some of the community
9 colleges were putting estimates together.
10 It was a rather surprising amount of money
11 to complete this training when we went
12 back.

13 It's helpful to kind of make this
14 distinction, not only for, you know, the
15 community colleges but some private
16 operator who decides to come along to get
17 licensed will understand the requirements.

18 COMMISSIONER ZUNIGA: I
19 think it's great to clarify whenever we a
20 need to.

21 I don't know how anybody read --
22 the way that it previously read, how
23 anybody read that it applied to every
24 single time, unless it was self-serving,

1 of course.

2 But I'm all for it, this
3 clarification.

4 COMMISSIONER MACDONALD: I
5 move that the Commission approve this
6 small business impact statement for the
7 amendments to 2005 CMR 138, 128, 138.33,
8 138.68 and 140.02, as included in the
9 packet, and authorize the staff to take
10 the necessary -- the steps necessary to
11 begin the regulation promulgation process.

12 CHAIRMAN CROSBY:
13 Discussion?

14 COMMISSIONER STEBBINS:
15 Should we have our motions --

16 MS. BLUE: I think you --

17 COMMISSIONER STEBBINS: I
18 think my motion was for this one. I
19 didn't know it was laid out as 4A.

20 I think the motion Commissioner
21 MacDonald gave us was for --

22 MS. BLUE: For 4A?

23 COMMISSIONER STEBBINS: --
24 for 4A.

1 I mean, we're taking care of it,
2 but maybe we're doing it in a different
3 order.

4 MS. BLUE: I agree with you,
5 Commissioner Stebbins, you are correct.

6 So, why don't -- 4A, I think on
7 your documents is really what's supposed
8 to be 4B.

9 So why don't we do 4B at the
10 moment, and then we can go back and do 4A
11 appropriately.

12 COMMISSIONER MACDONALD: 4B,
13 yes.

14 MS. BLUE: If you would use
15 the motion for 4B, Commissioner MacDonald,
16 I think that would work for 137.02.

17 COMMISSIONER STEBBINS:
18 Which is 4A?

19 COMMISSIONER MACDONALD: As
20 to 137.02.

21 COMMISSIONER STEBBINS:
22 Which is the 4A page.

23 COMMISSIONER MACDONALD:
24 That's the language that Commissioner

1 Stebbins --

2 MS. BLUE: No. What I have
3 on 4A is for small business impact
4 statement and amendments to 205 CRM
5 137.02. That's for the Responsible Gaming
6 Regulation.

7 COMMISSIONER MACDONALD: I
8 see. Okay.

9 Accordingly, I move that the
10 Commission approve the small business
11 impact statement amendments to 205 CMR
12 137.02, as included in the packet, and
13 authorize the staff to take the steps
14 necessary to begin the regulation
15 promulgation process.

16 CHAIRMAN CROSBY: Okay.

17 COMMISSIONER STEBBINS:
18 Second.

19 CHAIRMAN CROSBY: Further
20 discussion?

21 All in favor?

22 Opposed?

23 (Vote taken.)

24 CHAIRMAN CROSBY: The ayes have it

1 unanimously.

2 MS. BLUE: Commissioner
3 Stebbins, if you would move 4A now.

4 CHAIRMAN CROSBY: This will
5 be a revision of the first motion --

6 MS. BLUE: Revision of the
7 first motion.

8 COMMISSIONER STEBBINS: I
9 move that the Commission approve the small
10 business impact statement for the
11 amendments to 2005 CMR 138.28, 138.33,
12 138.68, and 140.02, as included in the
13 packet, and authorize the staff to take
14 the steps necessary to begin the
15 regulation promulgation process.

16 CHAIRMAN CROSBY: Second?

17 COMMISSIONER ZUNIGA:
18 Second.

19 CHAIRMAN CROSBY: Further
20 discussion?

21 All in favor?

22 Opposed?

23 (Vote taken.)

24 CHAIRMAN CROSBY: The ayes have it

1 unanimously.

2 MS. BLUE: And then,
3 finally, 4C. These are the racing
4 medication regulations.

5 You first saw them probably about
6 six months ago. We passed them on an
7 emergency basis.

8 They have gone through the
9 promulgation process. They have been with
10 the legislature for the required 60 days
11 that they have to be there.

12 So now we're just asking you to
13 approve that draft and approve the amended
14 small business impact statement, and we'll
15 finalize these regulations.

16 The racing has operated under
17 these for this entire season. They seem
18 to have worked well. We haven't seen any
19 particular uptick in hearings.

20 I can't speak for the judge's
21 rulings, but in terms of appeals, we
22 haven't seen any more than the normal
23 number of appeals.

24 So these are the RCI regulations,

1 so we're coming into conformance with the
2 national standards.

3 COMMISSIONER STEBBINS: I --
4 it's been chatted about, with Counsel Blue
5 and Deputy General Counsel Grossman,
6 earlier, we have -- we've kind of followed
7 the ARCI standards. I think it helps
8 provide some uniformity for the industry
9 across jurisdictions.

10 I shared with them what kind of
11 jumped out at me in the small business
12 impact statement was a reduction in the
13 these multiple medication violations.

14 To me, it seems kind of
15 counterintuitive, but if it's consistent
16 with the ARCI model for that other
17 jurisdiction through adopting, I'm willing
18 to -- I'M willing to approve it, but I
19 want to gain some experience under this
20 and see how we do.

21 Again, reducing penalties for
22 being caught the second, third or fourth
23 time just seems a little counterintuitive,
24 but I'm willing to work with the staff and

1 kind of watch it and see how penalties are
2 imposed when we find violations in
3 Massachusetts.

4 MS. BLUE: I think if it's
5 helpful, Commissioner, I think
6 Dr. Lightbaum had a chance to talk with
7 Commissioner Stebbins, and I asked her to
8 send me an e-mail so I could understand
9 what the reason was for the change. And
10 as she described to me, the decision to
11 lower the point was made because they
12 could add up quicker than people had
13 anticipated and it put trainers with a
14 large number of horses at a disadvantage.

15 And that, to some degree, makes
16 sense to me. The more horses you have,
17 the more potential you have for a
18 violation.

19 And that the people at RCI, the
20 trainers and the judges, in fact, our own
21 judges are comfortable with this.

22 But I also agree with Commissioner
23 Stebbins that we need to take a look at it
24 and see how it works in our jurisdiction,

1 and we always have the ability to differ
2 from the RCI regulations if we think
3 that's appropriate.

4 So we'll keep an eye on it. We'll
5 look at it from this season. We'll look
6 at it again for the next meet and see how
7 it works.

8 COMMISSIONER ZUNIGA: I
9 think we should keep an eye on it. But,
10 you know, I think that repeat offenses on
11 banned substances would certainly be
12 counterintuitive. But these substances
13 are therapeutic and it's about dosages,
14 which is why in conjunction with the
15 number of horses, the point that you make
16 is, my suspicion, why the RCI is going in
17 the direction they're going, but let's
18 keep an eye on it.

19 CHAIRMAN CROSBY: Let's make
20 a note somewhere, Commissioner Stebbins,
21 because probably it would be after next
22 year's meet, we would then have the data
23 to go back and take a hard look.

24 Would that be compatible with

1 your --

2 COMMISSIONER STEBBINS:

3 Sure. I mean, there's also a little bit
4 more discretion built for -- just to kind
5 of follow the progress and how we're
6 implementing it.

7 CHAIRMAN CROSBY: We have a
8 lot going on, and I don't want to for
9 get --

10 COMMISSIONER STEBBINS: No,
11 no, no.

12 CHAIRMAN CROSBY: -- A year
13 from now. So let'sd put in the record,
14 and Alex puts it on her calendar, you put
15 on your calendar, at this time next year
16 we do some formal analysis which will be
17 really interesting.

18 COMMISSIONER STEBBINS:
19 Absolutely.

20 CHAIRMAN CROSBY: Okay.
21 Further discussion?

22 Do we have a motion?

23 MS. BLUE: We need a motion,
24 the item 4C on your papers.

1 COMMISSIONER MACDONALD: I
2 move that the Commission approve the
3 amended small business impact statement in
4 its final version of 205 CMR 3.00, racing
5 medication regulations, and the amended
6 small business impact statement and final
7 version 205 CMR 4.00, racing medication
8 regulations, as included in the packet,
9 and authorize the staff to take all steps
10 necessary to file the regulation with the
11 Secretary of the Commonwealth and complete
12 the regulation promulgation process.

13 COMMISSIONER STEBBINS:
14 Second.

15 CHAIRMAN CROSBY: Further
16 discussion?

17 All in favor?

18 Opposed?

19 (Vote-taken.)

20 CHAIRMAN CROSBY: The ayes have it
21 unanimously.

22 MS. BLEW: Thank you.

23 That's all we have.

24 CHAIRMAN CROSBY: Okay. And

1 we are open to Director Vander Linden, et
2 al.

3 Do you want to take a few minuets?

4 COMMISSIONER ZUNIGA: Do you
5 need time to set up?

6 MR. VANDER LINDEN: Either
7 way.

8 CHAIRMAN CROSBY: Let's take
9 a quick five. We'll come back.

10
11 (Recess taken from 10:28 a.m.
12 to 10:33 a.m.)

13
14 CHAIRMAN CROSBY: We are
15 reconvening Public Meeting 229 at about
16 10:35.

17 We are going to Director Vander
18 Linden.

19 MR. VANDER LINDEN: Good
20 morning, Commissioners.

21 CHAIRMAN CROSBY: Good
22 morning.

23 COMMISSIONER MACDONALD:
24 Good morning.

1 MR. VANDER LINDEN: I'm
2 going to go down the line here, and I'm
3 going to introduce our research team from
4 the Cambridge Health Alliance.

5 To my immediate right we have
6 Dr. Debi LaPlante. She's the director of
7 research and academic affairs at the
8 Cambridge Health Alliance, as well as
9 assistant professor of psychiatry at
10 Harvard Medical School.

11 Next to Debi we have Dr. Matt Tom,
12 who is a research data analyst with the
13 Cambridge Health Alliance.

14 And then Pradeep Singh.
15 Dr. Pradeep Singh, also a data analyst
16 with the Cambridge Health Alliance.

17 And Dr. Tim Edson, data analyst
18 with Cambridge Health Alliance.

19 Thank you all for joining us here
20 today.

21 CHAIRMAN CROSBY: We never
22 had so many Ph.D.s in this building.

23 MR. VANDER LINDEN: I wanted
24 to just give you a little taste of

1 background about where we were and where
2 things stand before I turn it over to
3 the -- to Debi and Matt to go over the
4 evaluation.

5 So a key educational objective of
6 the Massachusetts Gaming Commission
7 responsible gaming framework is to provide
8 accurate and balanced information to
9 enable informed choices to be made about
10 gambling activities.

11 To support this objective,
12 Strategy 2 of the framework identifies
13 measures, including the development and
14 implementation of play management tools.
15 Such tools are incorporated into
16 electronic game machines, slot machines,
17 to enable players to more easily track
18 their play, manage their gaming decisions
19 and to obtain real-time individualized
20 feedback.

21 In December of 2014, the
22 Commission voted to adopt a play
23 management system, what we call now
24 PlayMyWay, in cooperation with Plainridge

1 Park Casino.

2 Because the body of research
3 supporting the effectiveness of these
4 tools was limited and even inconclusive,
5 the Commission specified the
6 implementation would be on a test basis
7 and that a determination of whether this
8 program continues, and extended Category 1
9 casinos would be informed in part by the
10 findings of an evaluation.

11 So following 18 months of
12 development with Scientific Games in
13 Plainridge Park Casino on June 9, 2016,
14 PlayMyWay was launched at Plainridge Park
15 Casino as a benefit to PlayMyWay card
16 members. Patrons have the opportunity to
17 enroll in the program at any slot machine,
18 GameSense kiosk or GameSense advisor at
19 the information center inside of the
20 casino.

21 PlayMyWay prompts cardholders to
22 voluntarily choose daily, weekly and/or
23 monthly budget to track their spending at
24 Plainridge Park Casino. Once enrolled

1 patrons receive automatic notifications as
2 they approach 50 and 75 percent of their
3 spent budget. Players also receive
4 notifications when they reach 100 percent
5 of their budget. And then if they choose
6 to continue to play, they'll receive
7 notifications at 25 percent intervals.

8 The program is strictly voluntary
9 and players can unenroll, adjust their
10 budgets or un -- or adjust their budgets
11 or enroll at any time from any slot
12 machine or electronic gaming device or at
13 the kiosk or at the GameSense information
14 center.

15 Today our research team from the
16 Cambridge Health Alliance Division on
17 addiction will present findings from a
18 preliminary study of patrons' use of
19 PlayMyWay during the period of June 2016
20 to January 2017.

21 Before I turn it over to Debi and
22 Matt, I would just really want to call out
23 a few people here.

24 Plainridge Park Casino has been an

1 incredible partner in launching this
2 program. This is a new program. It
3 hasn't been done in the United States.
4 And Plainridge Park Casino and National
5 Gaming were willing partners to introduce
6 this type of responsible gaming tool to
7 their floor. They were instrumental in
8 the development. They were instrumental
9 in the launch and in the ongoing operation
10 of this program.

11 I'd like to call out Scientific
12 Games as well. They are the developers of
13 this specific tool. It runs on the casino
14 management system of Plainridge Park
15 Casino.

16 It's a rather complex explanation,
17 but Scientific Games has been key in the
18 development, ongoing upgrades and updates
19 to the system.

20 The Cambridge Health Alliance, in
21 all the twists and turns of developing
22 this program, they've been responsive in
23 dealing with data issues, changes in the
24 scope of what we were doing to have a

1 report today in the ongoing evaluation.

2 Then, finally, and certainly not
3 least of all, is our GameSense advisors,
4 the GameSense program in the Mass Council
5 on Compulsive Gambling, they, I think -- I
6 don't believe it's accurately reflected in
7 here that we can possibly quite capture
8 it, but the importance of the GameSense
9 program overall in how PlayMyWay fits
10 within that overall strategy is key.

11 I think it's -- we have a lot to
12 thank them for, their support and their
13 enthusiasm about this specific program.

14 So --

15 CHAIRMAN CROSBY: Mark,
16 before you go on, I would like to just
17 expand on that a little bit, because I
18 think it's an important message.

19 One of the principal -- the
20 primary principals of the so-called Reno
21 model, which is kind of the basic
22 framework that people have used as an
23 underpinning of the conceptual framework
24 of responsible gaming strategies is that

1 collaboration among all the industry
2 partners is required to be constructive in
3 going forward.

4 That's easier said than done.

5 And in this instance, this thing
6 we call PlayMyWay, we call it a play
7 management system, is also referred to
8 in -- previously referred to as
9 precommitment system.

10 Precommitment, having either
11 requiring or offering the opportunity of
12 players to limit their play is -- has been
13 a tremendously controversial strategy
14 within the industry, where all of the --
15 all of our licensees were initially highly
16 predisposed against trying it any further.

17 Even Cambridge Health Alliance's
18 principals have been pretty strong critics
19 of previous precommitted strategies.

20 But everybody -- we have the
21 authority to make this be a trial if we
22 want it to, but we didn't want to just go
23 out and order it. We wanted to do it in
24 collaboration with our licensees, if that

1 were possible.

2 And to their great credit, they
3 all suspended disbelief, said, Yeah, let's
4 give it a shot. And as you said, Pen
5 National, who is our test site, has been
6 an extraordinary collaborative partner,
7 and our other licensees have been
8 supportive as well, to the point where
9 some of them are considering the
10 possibility of adopting some such system
11 themselves.

12 And Cambridge Health Alliance put
13 their shoulder to the wheel and helped us
14 design it and now help us evaluate it.

15 As you say, this couldn't have
16 happened as successfully without
17 everybody's support.

18 But it is a -- it's a very
19 powerful reinforcement of the fact that
20 trying to figure out how to get
21 collaboration, if you can get
22 collaboration, it makes life much easier.
23 In this case, it required some serious
24 suspension of disbelief or suspension of

1 skepticism on the part of the number one
2 partners to go forward.

3 So it's a credit to you because
4 you kinds of led this fight, but it's also
5 a really a tremendous credit to them. And
6 I think the licensees, in particular,
7 deserve real serious recognition for being
8 willing to participate in this with us.

9 MR. VANDER LINDEN: Debi, I
10 think if you want to lead
11 the presentation.

12 CHAIRMAN CROSBY: Good
13 morning.

14 MS. LA PLANTE: Good
15 morning. Thank you, Mark, and thank you,
16 Commissioners, for having us here today.

17 As Mark said, my name is Debi
18 LaPlante. I'll be sharing and overview of
19 our study of PlayMyWay.

20 My colleagues, Matt, Tom, Pradeep
21 Singh and Tim Edson are here with me today
22 and available to help answer any in-depth
23 questions that you might have about these
24 findings.

1 So for the purposes of full
2 disclosure, I want to recognize that the
3 Massachusetts Gaming Commission provided
4 the funding for this study. And I also
5 want to recognize the other current
6 sponsors of the Division's research.

7 I also want to acknowledge the
8 Division on Addiction, who supported this
9 work and other related work. We're
10 grateful for their support.

11 And I will start today by
12 providing a little bit of background
13 information for this study.

14 So, now, although all of you are
15 well-versed about the gambling-related
16 changes that have happened in
17 Massachusetts, for new listeners, I'll do
18 a quick recap.

19 During 2011, Massachusetts
20 legalized gambling expansion. Active
21 licenses included Plainridge Park Casino,
22 Wynn Boston Harbour, MGM Springfield,
23 though other developments are possible.

24 Part of this legislation included

1 public health and responsible gambling
2 requirements. To start the Gaming
3 Commission fulfilling those requirements
4 with three programs, the GameSense
5 program, voluntary self-exclusion, and
6 PlayMyWay.

7 The 2011 legislation also required
8 some annual research program to monitor
9 gambling in Massachusetts. Some projects
10 under this requirement include the Sigma
11 and Magic study; research around special
12 populations, such as veterans and ethnic
13 minorities; public safety research; and
14 evaluation studies of the responsible
15 gambling programs and activities.

16 This presentation concerns the
17 evaluation of PlayMyWay at Plainridge Park
18 Casino, which is a precommitment of play
19 management budget system.

20 Some people not might not be
21 familiar with the term "precommitment."
22 Simply put, precommitment refers to a
23 system that enables gamblers to set money
24 and time limits expenditure prior to the

1 commencement of a session of play. There
2 are a number of varieties of such systems
3 that might include stop-losses, or
4 stop-wins, or focus on time limits.

5 Systems can take a hard-stop
6 approach, which means that the system
7 itself prevents a user from further
8 gambling once a limit is reached; or a
9 soft-stop approach, which means that the
10 system leaves the final decision about
11 whether to keep gambling or not to the
12 gambler.

13 Scientific Games, as Mark
14 mentioned, developed the system that is in
15 use in Plainridge Park Casino. They've
16 used a variation of this system in other
17 jurisdictions, including Australia. When
18 PlayMyWay launched at Plainridge Park
19 Casino, Derek Mooberry, the executive vice
20 president and chief executive of gaming at
21 Scientific Games said, "Using our systems
22 to help players play responsibly and
23 within their budgets is a great step
24 forward."

1 A goal of evaluative research such
2 as this is to provide information to the
3 Gaming Commission for understanding
4 whether or not this is the case.

5 To that end, there are several
6 purposes to this study.

7 First, we sought to complete the
8 first phase of the planned multiyear
9 research and development agenda.

10 This study and these results that
11 we'll discuss today are not the end of the
12 story.

13 Second, we wanted to describe the
14 initial use patterns of PlayMyWay.

15 Third, we hope to study a sample
16 of PlayMyWay users and provide a first
17 look at how the use of PlayMyWay might
18 relate to gambling activity.

19 And fourth, we aim to lay the
20 foundation for future evaluative work and
21 the development of data-informed goals for
22 the system.

23 What do I mean by that?

24 Well, we see this study and the

1 development of PlayMyWay as part of an
2 iterative feedback loop and reporting
3 loop. It starts with an initial program
4 development and moves to monitoring and
5 assessment, and in particular, safety,
6 effectiveness, and impact.

7 After such assessment, the loop
8 includes a summarization of findings,
9 which are contained in the comprehensive
10 report that will be available on the
11 Gaming Commission's website and on the
12 Division's website. This includes the
13 identification of areas in need of
14 improvement.

15 The final phase of the loop
16 includes revising the program to achieve
17 the improvements according to the desired
18 goals.

19 So I'll segue now to how we
20 actually went about all of this.

21 The PlayMyWay software system is
22 available to marquee rewards cardholders.

23 It's a voluntary system, and users
24 can designate any combination of daily,

1 weekly or monthly loss budgets.

2 The system provides its users with
3 notifications when they approach, reach
4 and exceed their self-determined budgets.
5 Users have the option to play beyond their
6 budgets. This is a soft-stop approach.

7 At EGM, electronic gaming machines
8 or GameSense kiosks, people can enroll,
9 unenroll, set budgets, change budgets, and
10 check their actual gambling spending.

11 I'll briefly describe the setting
12 for PlayMyWay.

13 Plainridge Park Casino is a slot
14 parlor with about 1,365 gaming stations,
15 places where people can actually place a
16 bet. The most common betting unit that we
17 observed was one cent, and almost all game
18 stations on the casino floor during our
19 study period have betting limits of one
20 dollar or less.

21 COMMISSIONER MACDONALD:
22 Excuse me, Debi. Repeat that again. I
23 was struck by that.

24 The most common betting unit is

1 one penny?

2 MS. LA PLANTE: Yes.

3 COMMISSIONER MACDONALD:

4 What does that mean? People bet with just
5 a penny?

6 MS. LA PLANTE: Yes. Yes,
7 penny slots.

8 COMMISSIONER ZUNIGA: That
9 don't mean every time they spin, it's
10 worth one penny. The maximum bet on the
11 penny combinations could be as much as
12 five dollars on one spin.

13 MS. LA PLANTE: One of the
14 unique things about the study is the data
15 that we used.

16 Many program evaluations rely on
17 survey research, which can suffer from
18 limitations, like poor response rates or
19 self-report biases, such as faulty memory,
20 self-preservation of facts, or just
21 miscomprehension of what you're asking.

22 This study used actual gambling
23 and PlayMyWay system records. Therefore,
24 it didn't struggle with these issues.

1 There were other issues that we did
2 struggle with, but I'll get to those later
3 in this presentation.

4 We had two primary sources of data
5 for this study period of June 8, 2016 to
6 January 31, 2017.

7 The first source is the ACSC
8 server data. From this server, we were
9 provided with data tables that included
10 machines that they had, user demographics,
11 cards and cash activity, and gambling
12 activity with and without PlayMyWay
13 active.

14 The second is the PlayMyWay
15 server. From this server, we had data
16 that included things like enrollment and
17 unenrollment records, budgets and budget
18 sizes, and notifications.

19 In an ideal world, these two
20 sources of records would be linked for
21 this research; that is, we would be able
22 to tie the records for an individual from
23 one server to their records on the other
24 server. This would allow us to answer

1 interesting questions like, Does gambling
2 behavior change once people enroll in
3 PlayMyWay? Or does gambling behavior
4 change once people receive a budget
5 notification?

6 However, the link there was not
7 available to us at the time of this study,
8 and we couldn't answer questions like
9 these in this report.

10 As I'll discuss in more detail at
11 the end of this presentation, we're
12 working with Frameworks for Casino, the
13 Gaming Commission and Scientific Games to
14 secure usable linked records for future
15 research.

16 So what data do we actually get
17 from these servers?

18 The ACSC server included records
19 from about 101,000 marquee key rewards
20 cardholders, of which nearly 60 percent
21 were women and three-quarters were from
22 Massachusetts. Most individuals were in
23 their late fifties.

24 The PlayMyWay server and data

1 included records from about 7,500 program
2 enrollees.

3 Now describing every single result
4 that was in our report is beyond the scope
5 of this presentation and probably your
6 desire for how long we would like to
7 speak.

8 Today, our general focus areas
9 include cash activity, such as bill
10 insertion, gambling activity such wagering
11 behavior, and PlayMyWay activities, such
12 as enrollment.

13 One point of clarification, under
14 "Gambling Activity," by PPC visitations,
15 we refer to the days that a person goes to
16 Plainridge Park Casino and places at least
17 one bet or pays for at least one handle
18 pull.

19 Now, usually a recap of study
20 limitations waits until the very end of a
21 presentation. However, because of the
22 uniqueness of this approach and the
23 available data that we had, I thought it
24 was important to state some of the

1 limitations prior to reporting on the
2 results. I'll reiterate them again later.

3 First, none of the results provide
4 causal evidence related to PlayMyWay.

5 That is, it's not possible at this time to
6 say whether PlayMyWay caused one outcome
7 or another.

8 Second, although some analyses
9 reflect general precommitment goals, these
10 aren't the only goals that are possible
11 and are not informed by the current
12 analyses.

13 There's little available
14 publicly -- there's little publicly
15 available research that looks at
16 precommitment by using actual gambling
17 records. This means that determining the
18 evaluative benchmarks in advance for this
19 project would have been difficult.

20 Without the information provided
21 by this study -- with the information
22 provided with this study, the Gaming
23 Commission will be able to make
24 data-informed decisions about how they

1 would like PlayMyWay to operate moving
2 forward, and subsequently, more specific
3 evaluative approaches can emerge.

4 Finally, there are some important
5 known data limitations. These include,
6 for instance, unexplained gaps in gambling
7 records for PlayMyWay users, our inability
8 to link the PlayMyWay records and the ACSC
9 records that I described before, and data
10 idiosyncrasies that led to data loss,
11 depending on the date of PlayMyWay
12 enrollment.

13 That said, what do we know about
14 PlayMyWay?

15 COMMISSIONER MACDONALD: Can
16 I stop you there? What's the order or
17 magnitude of these unexplained gaps in the
18 data loss that you refer to here?

19 MS. LA PLANTE: What is the
20 most severe data limitation? Is that what
21 you're asking?

22 COMMISSIONER MACDONALD: No,
23 just the -- you described here unexplained
24 gaps in the gambling records and data

1 loss, data pole, et cetera.

2 My question is sort of, the phrase
3 I used was an order of magnitude. Is
4 there any way of sort of generalizing as
5 to how serious the gaps were, for example,
6 what the data loss was?

7 MS. LA PLANTE: We observed
8 data loss for a few weekends. Some of
9 them were might be just -- might be key
10 weekends, for example, over the 4th of
11 July holiday.

12 COMMISSIONER MACDONALD: So
13 two weekends out of a six-month period?

14 MS. LA PLANTE: It was more
15 than two weekends. It was closer to
16 three- or four-day gap instances.

17 MR. TOM: There are a few of
18 those. There are a few evenings,
19 consecutive evenings that were lost or
20 that we didn't have data for.

21 So it's hard to say whether you
22 could interpret from other data or we
23 could -- it's not something that you
24 can -- I'm sorry.

1 COMMISSIONER MACDONALD: You
2 want to get the mic closer to you.

3 MR. TOM: I don't -- I can't
4 really draw any immediate conclusions as
5 far as whether it's possible to recover
6 that data or anything else, do any similar
7 processes.

8 COMMISSIONER MACDONALD:
9 We're talking A relatively small number of
10 weekends out of the period?

11 COMMISSIONER ZUNIGA: It's
12 an eight-month period. It's about eight
13 months.

14 I remember, actually, July 4th, it
15 was something related to the CMS, that
16 there was some loss of data.

17 MR. VANDER LINDEN: In terms
18 of a period of time in comparison to the
19 overall period, it's actually very small,
20 the percentage of time where the -- where
21 there are those types of gaps for whatever
22 reason.

23 COMMISSIONER MACDONALD:
24 Thank you.

1 MS. LA PLANTE: So I'll start
2 right now with some basic enrollment and
3 unenrollment information that we observed
4 using the PlayMyWay server data.

5 We noted that PlayMyWay breaks
6 down into three primary types of
7 enrollments: Stable enrollees who
8 enrolled in PlayMyWay and then remained
9 enrolled in PlayMyWay throughout our
10 study, about 85 percent of people were
11 stable.

12 Erratic enrollees, who enrolled,
13 then unenrolled, and then re-enrolled by
14 the end of the study period.

15 Then drop-outs who enrolled and
16 unenrolled by the end of the study period,
17 so a minority, about 14 percent.

18 Gross enrollment, the red line on
19 top, during our study period increased
20 steadily over time, as did gross
21 unenrollment, the green line, be it at a
22 much lower rate.

23 The ACSC server data contains
24 evidence that over 8,800 people enrolled

1 in PlayMyWay.

2 However, the data we received from
3 the PlayMyWay server only had enrollments
4 for roughly 7,500 cardholders. This
5 suggested that some information might have
6 been lost from the PlayMyWay server. We
7 don't have an explanation beyond that.

8 As you might expect, enrollment
9 rates by date were higher after the
10 program launched when there was an intense
11 introductory promotional period, and
12 decreased over time and seemed to flatten
13 and stabilize by the end of the study
14 period.

15 Now, recall that 85 percent of
16 people were stably enrolled in PlayMyWay.
17 Among the 15 percent of others who were
18 erratic or remained unenrolled, this graph
19 shows that unenrollment happened fairly
20 quickly, within the first day.

21 It's difficult to tell what
22 actually happened during that first day
23 from this graph. So in the next, we'll
24 take a closer look.

1 Here you can see what actually
2 happened during that first day. Using
3 arbitrary time units we observed
4 specifically that about 5 percent of all
5 unenrollments occurred within the first
6 minute after enrollment. About one-third
7 of unenrollments occurred within the first
8 hour, and half occurred by the end of the
9 first day of enrollment.

10 So among minority who unenrolled,
11 it happened quickly for about half of
12 them. Among the rest of the minority who
13 unenrolled, it speaks low, about
14 three-quarters unenrolled after a month.
15 The final unenrollment in our sample
16 occurred 232 days after enrollment.

17 To sum up, enrollment appeared to
18 be mostly stable during our study period,
19 but daily enrollments in the program
20 decreased over time before stabilizing.

21 A minority of people actually
22 unenrolled in the program, but when they
23 did, it tended to happen quickly as soon
24 as the first day.

1 I'd like to turn now to some
2 observations that we made about
3 individuals' use of PlayMyWay and their
4 cash and gambling activity. These
5 observations utilized data from the ACSC
6 server. And then we compare nonusers,
7 that is people who have never had a record
8 of using PlayMyWay, with PlayMyWay users,
9 that is people who ever had a record of
10 using PlayMyWay.

11 Please note that ever having a
12 record of using PlayMyWay does not imply
13 that those people always used PlayMyWay.
14 It just refers to the fact that they have
15 an enrollment record. Their cash and
16 gambling activity records include a
17 mixture of play that is and is not
18 associated with PlayMyWay.

19 The group designates people who
20 are willing to sign up for the program.

21 One of first things we examined
22 was Plainridge Park Casino visitation
23 trends by PlayMyWay use. We call it PPC
24 visitation trends refer to records that

1 indicate that an individual gambled at
2 Plainridge Park Casino on a particular
3 day.

4 If someone visited without
5 gambling, they would not be counted. If
6 someone gambled without use of their
7 marquee rewards cards, they wouldn't be
8 counted.

9 On the left you can see a
10 cumulative number of visits per day for
11 nonusers, and on the right, you see a
12 cumulative number of visits per day for
13 PlayMyWay users.

14 For nonusers in the red, we see a
15 marginal increase in a cumulative number
16 of nonuser visitors during the summer
17 months, relative to winter months, and a
18 cumulative number of PlayMyWay visitors
19 per day increased initially, that's in the
20 blue, and the months of December and
21 January we see a drop in PlayMyWay using
22 visitors to Plainridge Park Casino.

23 CHAIRMAN CROSBY: Does
24 this -- sorry, does this say if you

1 overlay those two, it looks like, in
2 general, particularly after the first few
3 months or first maybe month, that the
4 PlayMyWay users are more intense
5 standards. At any given point in time
6 there are more, a higher percentage of
7 users gambling than there are nonusers.

8 Am I interpreting that right?

9 MS. LA PLANTE: I think that
10 what may appear that -- it might appear
11 that way because the scales are different
12 on these.

13 CHAIRMAN CROSBY: Oh, the
14 scales are different.

15 MS. LA PLANTE: Yes. Yes,
16 and that's so you can see what's happening
17 within the group.

18 MR. VANDER LINDEN: In terms
19 of the number of visits, they are roughly
20 the same?

21 CHAIRMAN CROSBY: They are.

22 MR. VANDER LINDEN: Yes.

23 CHAIRMAN CROSBY: Okay. Do
24 you do that, you don't really profile

1 them. You can pull out certain profile
2 points, but you don't really profile them
3 side by side.

4 I mean, you do talk about men
5 versus women, you do talk about age, but
6 frequency of visit and out of play, you
7 don't really profile them.

8 It could be something interesting
9 to see at some point would be to, as many
10 variables as you can think of, what are
11 the profiles of nonusers and what are the
12 profiles of users.

13 MS. LA PLANTE: Yes.

14 COMMISSIONER MACDONALD: Can
15 I ask you a question that I look at these
16 graphs beforehand and I wrote myself a
17 note as to what I thought that it
18 represented, and I'm just -- I'll just
19 read you my note and you tell me if I'm
20 wrong.

21 Overall, a generally similar
22 pattern, but PlayMyWay users increased
23 visitation later in the year in the
24 September to November period, while

1 nonusers peeked in July and August.

2 Is that right?

3 MS. LA PLANTE: That -- that
4 would sum up those graphs, correct.

5 COMMISSIONER MACDONALD: Oh,
6 okay.

7 CHAIRMAN CROSBY: Good job.

8 COMMISSIONER MACDONALD: So
9 I get an A.

10 COMMISSIONER ZUNIGA: Due to
11 chance, there's no -- right?

12 MS. LA PLANTE: We don't
13 know right now, this could be a
14 characteristic of the time period that we
15 looked at. We don't know whether it's
16 just an idiosyncratic aspect of this
17 particular snapshot.

18 COMMISSIONER ZUNIGA: Okay.

19 MS. LA PLANTE: Or something
20 more characteristic.

21 MR. VANDER LINDEN: And to
22 add on to that, the sample of PlayMyWay
23 users is a much, much smaller sample than
24 the overall visitors, nonPlayMyWay

1 visitors to Plainridge Park Casino.

2 So there may be some differences
3 in there, but it could have something to
4 do with just the sample size for PlayMyWay
5 users.

6 COMMISSIONER ZUNIGA:
7 PlayMyWay users are not necessarily a
8 representative sample of the overall
9 population.

10 MR. VANDER LINDEN: Right.

11 COMMISSIONER ZUNIGA:

12 Just --

13 MR. VANDER LINDEN:
14 Commissioner Macdonald, you can see the
15 graph on the right, you can see the gaps
16 where there wasn't data.

17 COMMISSIONER MACDONALD:
18 Right.

19 MR. VANDER LINDEN: Doesn't
20 give specifics, but you can see in terms
21 of a relative -- relatively how big of an
22 issue that was.

23 COMMISSIONER MACDONALD:
24 Going back to my earlier question, you

1 mean, where you're saying there are gaps
2 here in this graph, that actually reflects
3 the gaps that were earlier referenced.

4 MS. LA PLANTE: Gaps in
5 data.

6 COMMISSIONER MACDONALD:
7 Gaps in data.

8 MS. LA PLANTE: Yes.

9 Any further questions?

10 So the next question we wanted to
11 look at was, did PlayMyWay users and
12 nonusers do different things when they
13 actually visited Plainridge Park Casino.
14 And we found that PlayMyWay users were
15 more likely to use the electronic table
16 games, but similar to others in their use
17 of slot machines and video poker
18 terminals.

19 Interestingly, PlayMyWay users
20 inserted more cash into electronic gaming
21 machines, but they also withdrew more cash
22 from the machines and they redeemed more
23 vouchers from the machines.

24 COMMISSIONER ZUNIGA: Can I

1 ask about that. I know you mentioned up
2 front that there's no evidence of
3 causality. I just find it very
4 interesting that they kind of like work in
5 the opposite direction. Some inserting
6 more cash, but playing less as opposed to
7 the nonusers.

8 Is there anything there for us to
9 think about, to follow up?

10 MS. LA PLANTE: I think it's
11 definitely worth looking at this again
12 with new data. And I think that as far as
13 them having kind of a bigger bank in play,
14 we don't really know much about PlayMyWay
15 users beyond the fact that they enrolled
16 in PlayMyWay, and we know a little bit
17 about gender, we know a little bit about
18 age.

19 We don't know anything about their
20 means, so we don't know if they're from
21 distinctly different socioeconomic class
22 or anything like that, and there are any
23 number of variables like that that could
24 play a role in some of these differences.

1 PlayMyWay also could play a role
2 in some of these differences and at this
3 point, we just don't have the information
4 to say one way or another.

5 In terms of actual gambling
6 activity, these cash actions translated
7 into lower total amounts wagered, amounts
8 wagered per day, per week, and per month
9 for PlayMyWay users. PlayMyWay users also
10 evidenced fewer net losses.

11 However, they visited Plainridge
12 Park Casino during the study period about
13 the same time as -- same amount of times
14 as nonusers, both groups visited a median
15 of two times.

16 COMMISSIONER MACDONALD: Can
17 you say that again.

18 MS. LA PLANTE: Both groups
19 visited a median of two times during the
20 study period.

21 CHAIRMAN CROSBY: And wagers
22 is defined as what?

23 MS. LA PLANTE: Making a
24 bet, so --

1 CHAIRMAN CROSBY: So does
2 that count the turn, in other words, if
3 you put in \$100 and then you win 100, so
4 now you have 200 in credit, you play
5 against that 200, you -- you've wagered
6 200, even though actually cash out of your
7 pocket is 100?

8 MS. LA PLANTE: Yes.

9 MR. VANDER LINDEN: Well,
10 I --

11 MR. VANDER LINDEN: Well, it
12 measures cash activity, so it would
13 measure cash in and it would measure cash
14 out.

15 MR. TOM: Right.

16 MR. VANDER LINDEN: What
17 happens in between there, there's bound to
18 be ups and downs.

19 MR. TOM: Right.

20 MR. VANDER LINDEN: You're
21 saying it measures all of those ups and
22 downs.

23 MR. TOM: Well, amount
24 wagered is strict -- it's all -- I won't

1 say it's independent, but it's different
2 from amount won or lost.

3 Let's go back to, you asked about
4 penny slots. So let's say I'm playing
5 penny slots, but it's 50 lines, so that's
6 50 cents per time I hit the spin button.
7 Let's say I do that 10 times. So 1 penny,
8 50 lines, 50 cents bet, do that 10 times,
9 50 cents, 10 times, \$5 that's going to be
10 \$5 total wager regardless of how many
11 lines I win on, how much I win on those
12 lines, whatever.

13 COMMISSIONER ZUNIGA: But
14 it's the number of spins?

15 MR. TOM: Yes.

16 COMMISSIONER ZUNIGA: The
17 value of the total number of spins?

18 MR. TOM: Right.

19 CHAIRMAN CROSBY: In order
20 to -- I should know this, but in order to
21 play a penny slot and on 50 lines, you
22 have to have put in at least 50 cents,
23 right, you have to have -- you have to
24 have enough money in the bank to cover it.

1 You can't just put in a penny, right?

2 MS. LA PLANTE: That's
3 right.

4 MR. TOM: Correct. Right.

5 CHAIRMAN CROSBY: So in that
6 scenario, if you put in 50 cents and you
7 then have the multiple plays you're
8 talking about.

9 COMMISSIONER ZUNIGA: Just
10 spin once.

11 CHAIRMAN CROSBY: Well, you
12 spin once, okay, you've wagered 50 cents
13 or \$5?

14 COMMISSIONER ZUNIGA: 50
15 cents.

16 MR. TOM: One spin. You
17 said 50 cents -- you said one spin.

18 COMMISSIONER CROSBY: One
19 spin, correct.

20 MR. TOM: You said a total
21 of 50 cents wagered.

22 CHAIRMAN CROSBY: Right.

23 COMMISSIONER ZUNIGA: But if
24 you spin ten times.

1 CHAIRMAN CROSBY: If you
2 spin ten times, you then -- you have
3 wagered \$5.

4 MR. TOM: Yes.

5 CHAIRMAN CROSBY: And, if
6 you, for the sake of discussion, if you've
7 lost, you walk away thinking, well, I lost
8 my 50 cents because you only put 50 cents
9 in.

10 COMMISSIONER ZUNIGA: No.

11 CHAIRMAN CROSBY: Or you
12 have to have more in.

13 COMMISSIONER ZUNIGA: No.
14 You paid a minimum -- you played a minimum
15 of \$5. You could have gone up and gone
16 down and gone up, but you've lost --

17 CHAIRMAN CROSBY: Your cash
18 in, you had to have \$5 in there in order
19 to play ten times.

20 COMMISSIONER ZUNIGA:
21 Right.

22 CHAIRMAN CROSBY: If you
23 only put in \$2, you couldn't keep
24 clicking.

1 COMMISSIONER ZUNIGA: Well,
2 it all depends on happens on every spin.

3 CHAIRMAN CROSBY: Yes.

4 COMMISSIONER ZUNIGA: But
5 adding the number of spins times the value
6 of the spin, gives you the total wager.

7 CHAIRMAN CROSBY: But --

8 COMMISSIONER ZUNIGA:
9 Whatever you put --

10 CHAIRMAN CROSBY: I'm going
11 to take one shot at this, and I'm going to
12 drop it if it isn't helpful. I put in 50
13 cents and I spin once.

14 COMMISSIONER ZUNIGA: What
15 happens?

16 CHAIRMAN CROSBY: You win a
17 lot.

18 COMMISSIONER ZUNIGA: Okay.
19 Good.

20 CHAIRMAN CROSBY: Then you
21 keep pumping and, say, your wins have gone
22 up to \$5, so you can play against your \$5.
23 You keep playing, then you lose
24 everything, and you go home. Out of your

1 pocket has been 50 cents. But in the
2 process of playing, you had more money,
3 which you eventually lost, that person
4 would be deemed to have wagered how much?

5 COMMISSIONER ZUNIGA: Total
6 number of spins --

7 CHAIRMAN CROSBY: No, I'm
8 asking them --

9 MR. TOM: It would depend on
10 how much you won. You would have a net
11 loss of 50 cents. Your --

12 CHAIRMAN CROSBY: That
13 wouldn't be called -- but you wouldn't
14 have just wagered 50 cents, you would
15 have wagered --

16 MR. TOM: Correct.

17 CHAIRMAN CROSBY: -- however
18 much you won and lost again.

19 MR. TOM: Correct. If you
20 think about it, you could have won and
21 then -- and lost some of it and won more
22 and lost more, and it could go up and
23 down, up and down, and then eventually
24 bottom out at a -- at a net loss of 50

1 cents, but how you got there would
2 determine what your total amount wagered
3 was.

4 CHAIRMAN CROSBY: Okay.

5 COMMISSIONER MACDONALD: So
6 the wager figure is a cumulative figure.

7 MS. LA PLANTE: Yes.

8 MR. VANDER LINDEN: And I
9 think this explains the difference between
10 the net winnings on this slide and the
11 much, much higher amount wagered, correct?

12 MR. TOM: Yes.

13 MR. VANDER LINDEN: That's
14 the amount that was wagered, the person
15 just walking away with negative \$89.

16 CHAIRMAN CROSBY: Because
17 not very many people -- is there -- this
18 is cumulative over the eight months,
19 right?

20 COMMISSIONER ZUNIGA: Some
21 of them are per day, some are per month.

22 CHAIRMAN CROSBY: But this
23 one.

24 COMMISSIONER MACDONALD: No,

1 it's per day, per week, per month.

2 CHAIRMAN CROSBY: Oh, I see.

3 Sorry.

4 MS. LA PLANTE: Those are
5 the different outcomes in the columns.

6 CHAIRMAN CROSBY: Right.

7 Right. Okay. Thank you.

8 COMMISSIONER MACDONALD: One
9 thing is consistent here is that everybody
10 loses.

11 CHAIRMAN CROSBY: Right.

12 Right.

13 MS. LA PLANTE: PlayMyWay
14 users seem somewhat more conservative from
15 the start, and, over time, this figure
16 displays the average amount lost per day,
17 and PlayMyWay -- by PlayMyWay use status.

18 You can see that among nonusers
19 amount lost per day increased slightly
20 over the study period, whereas amount lost
21 per day was lower and more variable for
22 PlayMyWay users. Some of this difference
23 in the variable pattern might relate to
24 the data issues that I described earlier.

1 Finally, in some of the --

2 COMMISSIONER MACDONALD: Can
3 I ask you a question, just on this because
4 this is potentially a significant graph
5 and also it seems like there may be some
6 risk of this being misinterpreted.

7 The caution that you made before
8 about the limitations in the data being
9 ones that prevents you from being able to
10 establish a causal connection.

11 Is it fair to say that in looking
12 at this -- looking at the delta between
13 the red and the blue, that you would be
14 hesitant to say that it's because of
15 PlayMyWay?

16 MS. LA PLANTE: Yes. It's
17 still -- we're still just looking at
18 association between whether or not you
19 have ever enrolled in PlayMyWay and these
20 various outcomes. So the association is
21 there, but it's not sufficient to say that
22 PlayMyWay did this.

23 COMMISSIONER ZUNIGA: I'd
24 like to think about it like in the analogy

1 to the Fitbit.

2 COMMISSIONER MACDONALD: To
3 the Fitbit?

4 COMMISSIONER ZUNIGA: To the
5 Fitbit, which is it strikes me like
6 there's a case to be made that Fitbit
7 users are more likely exercisers, you
8 know, regardless, whether they have a
9 Fitbit or not. Makes intuitive sense.

10 CHAIRMAN CROSBY: Just
11 because all Fitbit users take more steps
12 doesn't necessarily mean that they did it
13 because of Fitbit.

14 COMMISSIONER ZUNIGA:
15 Precisely, which is part of causality, but
16 Fitbit users might actually -- the Fitbit
17 might actually help them continue
18 exercising or exercising how they
19 intended, or -- right.

20 MS. LA PLANTE: Yes, I like
21 that analogy.

22 CHAIRMAN CROSBY: All right.

23 MR. VANDER LINDEN: The goal
24 of the program is to provide people with

1 information to support their decisions,
2 whether it be a Fitbit informing them of
3 the number of steps that you want to take,
4 or a tool like PlayMyWay to establish how
5 much you're willing to budget or spend,
6 both are about informing user choice.

7 COMMISSIONER ZUNIGA: Right.

8 But just maybe a Fitbit, if I give
9 somebody a Fitbit they say, well, I'll try
10 it. They might turn out to become more
11 exercisers than they otherwise, which is
12 the thing that we need to think about.

13 MR. VANDER LINDEN: Or you
14 may use it sometimes and not others.

15 COMMISSIONER ZUNIGA:
16 Sometimes and not others, yes.

17 MR. VANDER LINDEN: Good
18 point.

19 MS. LA PLANTE: All right.
20 Finally, in some other ways, PlayMyWay
21 users and nonusers were similar. Here's
22 an example: To gain an understanding of
23 the betting typologist as of two groups
24 who perform a cluster analysis on total

1 amount wagered, net winnings, and number
2 of visits.

3 For both users and nonusers, we
4 observed two natural betting groups that
5 we call typical and atypical.

6 COMMISSIONER ZUNIGA: Before
7 we go further, actually, I want to make
8 sure you -- I don't want to disrupt too
9 much the flow, can you help me understand
10 how you define typical and atypical for
11 both sets of players.

12 MS. LA PLANTE: So this was
13 defined statistically through the cluster
14 analysis using the variables total amounts
15 wagered, net winnings, and number of
16 visits.

17 COMMISSIONER ZUNIGA: 91,
18 95, or 99 percent, what's the cutoff? How
19 did you cut off deviation?

20 MS. LA PLANTE: It's not
21 really a percentage cutoff like that
22 through -- do you want to talk about
23 cluster analysis?

24 COMMISSIONER ZUNIGA: Just

1 in laymen's terms, what makes somebody
2 atypical.

3 MR. TOM: So, essentially,
4 what happens -- what we do in a cluster
5 analysis is we -- say, suppose there are
6 two centers or two locations that all of
7 one group sort of resolve around, all of
8 the other group revolve around. So
9 there's no actual hard percentage, oh it's
10 got to be 95, it has to be 90 percent.

11 It's just what sort of centers as
12 far as average amount bet, and the other
13 variables, what centers make sense and
14 sort of what people or what data points
15 belong in what group.

16 COMMISSIONER ZUNIGA: Before
17 we get into the groups, though, I realize
18 that you did it for the groups. Just help
19 me understand what makes atypical player.
20 Is that the point at the very top over
21 there or does that include five others and
22 where was the cutoff.

23 How do you -- how do you define
24 typical versus atypical?

1 MR. TOM: So the
2 definitions -- so the definitions for
3 the -- not definition, but classifications
4 were based on the data themselves. And it
5 was -- it was done with software we used,
6 just -- as you can see in the picture,
7 just sort of separates those two groups.

8 There's no -- there is a rule,
9 but we can go back and reconstruct the
10 rule itself, but it was -- I think the
11 more important point is that when you look
12 at the scattered blocks, that you can see
13 distinct groups of players.

14 COMMISSIONER ZUNIGA: I
15 don't know that I understand. I look
16 forward to the rule, if you need to come
17 back, but I'm asking a straightforward
18 question, I think. How do you define
19 atypical player?

20 CHAIRMAN CROSBY: How
21 different did you have to be from the --
22 to be called atypical?

23 COMMISSIONER ZUNIGA: What
24 makes me atypical regardless of what group

1 I'm in from the scattered shot one or the
2 other or both combined. What makes me
3 atypical?

4 MR. TOM: I think the --

5 COMMISSIONER ZUNIGA: The
6 amount wagered, how different I wager.
7 How much -- how many times I go.

8 MR. TIM: So the three
9 variables that we use to define it were
10 amount wagered, net loss, number of
11 visits. If you were higher than the
12 general mean of the rest of the players on
13 any one of those variables. You could
14 have been gone one and not the other.

15 If you were higher than the other,
16 you would probably get into an atypical
17 group.

18 COMMISSIONER ZUNIGA: How
19 high is the group?

20 MR. TIM: It depends on the
21 means of everybody, based all on the
22 means.

23 COMMISSIONER MACDONALD: So
24 it depends on --

1 MR. TIM: It is easily
2 explained.

3 COMMISSIONER ZUNIGA: Okay.
4 I look forward to --

5 MR. TIM: That is similar
6 explanation we can kind of give to you.

7 COMMISSIONER MACDONALD: Did
8 you say it depends on the means of the
9 players?

10 MR. TIM: Of the whole group
11 of players.

12 CHAIRMAN CROSBY: The mean
13 not the means, the mean. Okay.

14 COMMISSIONER ZUNIGA: But
15 maybe there's a way to average, sort of
16 formula, a complicated formula --

17 MR. TIM: It's a complicated
18 formula. I just can't --

19 COMMISSIONER ZUNIGA: I'm
20 very interested in at least conceptually
21 understanding a little bit more what that
22 is, if you can get back to me on that.

23 MR. TIM: Of course.

24 MS. LA PLANTE: I mean, to a

1 certain extent it's statistically
2 determined. We're not going in and
3 saying, we are not going in and saying, if
4 it hit this level, that puts them in this
5 group and that puts them in this group.

6 We're letting the software do
7 some of the exploration of the data,
8 asking it, you know, does the data
9 naturally fall into two groups? Does it
10 naturally fall into three groups? Does it
11 naturally fall into four groups? What's
12 the best fit for this data?

13 And the statistical analysis that
14 we did suggested that the best fit for
15 this data, naturally grouped into two
16 separate groups; one, that consisted of
17 most players, and one that consisted of
18 the out liars. We considered those out
19 liars to be the atypical groups.

20 COMMISSIONER ZUNIGA: But
21 I'm not far off at least conceptually
22 thinking that this is not a normal
23 distribution, I give you that, that in
24 that with that mindset the people who are

1 really at the tail end of some
2 distribution, with all these factors that
3 you have, you have a combined -- somebody,
4 whatever variation metric, maybe it's not
5 the standard deviation, but some
6 variability after some variability,
7 they're really -- because you have means
8 and you have aggregated them and whatnot.

9 COMMISSIONER MACDONALD: Is
10 it fair to say that in looking at these
11 two graphs, that the out liars are these
12 little dots that are outside of the
13 monogrammatic clusters?

14 MS. LA PLANTE: Yes.

15 COMMISSIONER MACDONALD: Is
16 that what that is?

17 MS. LA PLANTE: Yes. So,
18 one of the things that I wanted to point
19 out for this, again, is that just to note
20 that the scales on these graphs are
21 different, and this is so that you can
22 actually see what's happening among the
23 PlayMyWay user group.

24 What I think is important to

1 observe about these figures is that for
2 both the users and the nonusers, the bulk
3 of gamblers represented by the black
4 circles were what we called typical.

5 And the atypical users represented
6 by the colored circles were mainly the out
7 liars. Those out liars for both the
8 PlayMyWay users and nonusers wager more
9 money, made more visits, and lost more
10 money compared to the typical players.

11 COMMISSIONER ZUNIGA: The
12 nonuser, is it fair to say -- I mean, I
13 know this is very -- just visualizing
14 here, the nonusers seem clustered, more
15 clustered together, obviously, right? Is
16 there any --

17 MS. LA PLANTE: Part of that
18 is the scale, I think.

19 COMMISSIONER ZUNIGA: Oh,
20 okay. Can you put them at the same scale,
21 would that make any difference visually at
22 least, or --

23 MS. LA PLANTE: I'm not
24 sure. Everything in the PlayMyWay user

1 group will be much more scrunched
2 together.

3 MR. TOM: Also, it will be
4 tough to see because I think there's a ten
5 to one ratio that there are more nonusers
6 than users. So when you try to
7 differentiate the two in a single
8 scattered line, it could get messy.

9 MS. LA PLANTE: So the
10 PlayMyWay user group on the right is kind
11 of like a zoomed in line, so you can
12 actually see the difference between the
13 groups.

14 MR. VANDER LINDEN: So you
15 broke it into the two groups, typical and
16 atypical users and nonusers. But
17 you're -- I was thinking that, is there
18 something, a purpose to that to begin
19 talking about what atypical users play
20 versus typical user, each of the groups,
21 and possibly, what one is saying compared
22 typical to atypical users and nonusers
23 and --

24 MS. LA PLANTE: Yes, I mean,

1 we can't -- this is one of the things that
2 we can't draw direct comparisons across
3 these groups because of the -- some of the
4 data idiosyncrasies that we already talked
5 about.

6 These groups that cut offs that
7 were used to create the separation between
8 typical and atypical for the nonusers was
9 different among users. So it wouldn't be
10 appropriate to do a cross comparison at
11 this point.

12 I think in the future when we have
13 the improved data with fewer gaps and a
14 better understanding of the linkage
15 between the PlayMyWay and the gambling
16 cash activity, then hopefully some of the
17 data qualities, idiosyncrasies resolved,
18 that would allow us to do a more direct
19 comparison I think you're looking for.

20 COMMISSIONER ZUNIGA: I was
21 really intrigued when I first read the
22 graph of the report, not the presentation,
23 about these, which is why I was asking
24 about the atypical players here and how

1 they were defined, that there's really
2 something for us to think about.

3 I really am wondering whether
4 atypical players, however we define them,
5 have higher rates of adoption of
6 PlayMyWay, first and foremost.

7 Then, of course when you get that,
8 which is if PlayMyWay is affecting
9 behavior, which we need all this data,
10 linkage and things like that, that's
11 obviously the next phase, but simply just
12 the rate of adoption, I'm really -- at a
13 first pass, I only added a net -- and I
14 didn't understand that there's all these
15 multi-factors in the statistical world
16 that are making them atypical.

17 But at a first pass, it looked to
18 me that maybe there is atypical players
19 have a higher rate of adoption compared to
20 the rest of the population, and if so, I
21 think that would be a fantastic finding.
22 I'm not saying that we have it.

23 MS. LA PLANTE: I think it's
24 a really interesting question.

1 CHAIRMAN CROSBY: And to
2 expand on that, which relates to something
3 that Commission Zuniga has brought up
4 previously, it would be interesting to
5 know the adoption rates within every cross
6 section of intensity, you know, as a
7 practical matter, speaking layman's
8 language.

9 If you're what we refer to as a
10 casual gambler, that is less than 11 times
11 a year, we don't really care very much
12 whether you adopt PlayMyWay or not. It's
13 kind of interesting, interesting to look
14 at, but it's people who are in the heavier
15 groups.

16 COMMISSIONER ZUNIGA:
17 Intense gamblers.

18 CHAIRMAN CROSBY: Abstract
19 definition that we are more concerned
20 about, because the next group, people who
21 gamble, say, between 12 and 36 times a
22 year, are the people who are more likely
23 to be at risk of drifting into the problem
24 gambling.

1 So are the adoption rates by
2 segment, however you define those
3 segments, by intensity segment, similar or
4 not, that would be incredibly interesting
5 variables we can all argue.

6 COMMISSIONER ZUNIGA: Well,
7 there's three variables that you're using,
8 net loss, frequency of visits -- and what
9 was the third one?

10 MS. LA PLANTE: Total
11 wagered.

12 COMMISSIONER ZUNIGA: Total
13 wagered. Different aspects of
14 precommitment tool will work better for
15 you, right? If you are having a
16 hesitation, maybe the monthly is something
17 that might be a lot more effective. If
18 you are heavy gambler, the budget figure
19 may be more -- could cause somebody to
20 consider whether they're better off
21 offering more or incentivizing it.

22 MS. LA PLANTE: All right.
23 To sum up our observations related to the
24 cash and gambling activity, we found that

1 PlayMyWay users and nonusers had some
2 similarities, such as their typical number
3 of visits and the natural groups that
4 comprise them.

5 There also were some differences
6 cash and gambling activities suggested
7 that PlayMyWay might be associated with
8 more conservative behaviors for these
9 factors.

10 And finally, just to reiterate all
11 comps, we can't make a causal attribution
12 to the PlayMyWay for these findings, but
13 the associations are suggestive, I think,
14 and worthy of continued investigation.

15 I'll turn now to some observations
16 that we made from the PlayMyWay server
17 data related to PlayMyWay budgets and
18 notification activity.

19 We found that most users, 57
20 percent, set only a daily budget, which
21 you can see in the large yellow circle on
22 the bottom. About 9 percent set only a
23 weekly budget, which is represented by the
24 blue circle on the upper right. And about

1 19 percent set only a monthly budget,
2 which is apparent in the red circle on the
3 upper left.

4 The rest of PlayMyWay users set
5 some combination of budgets. 15 percent
6 set a combination of two budgets, and 12
7 percent set a combination of all three
8 budgets.

9 If someone set more than one
10 budget, they were most likely to set all
11 three.

12 About 78 percent of people who set
13 more than one budget set all three types.

14 CHAIRMAN CROSBY: So that's
15 the 892 grid plan, correct?

16 MS. LA PLANTE: Correct.
17 The gray.

18 CHAIRMAN CROSBY: So they
19 set all three budgets.

20 MS. LA PLANTE: Correct.
21 The gray.

22 Budget set at enrollment indicated
23 that most set a daily budget of around
24 \$75, a weekly budget of around \$200, and a

1 monthly budget of around \$300.

2 The figure on the right shows that
3 the budgets in our sample were skewed. We
4 observed high standard deviations around
5 the mean budgets.

6 Budgets at enrollment had a
7 maximum of \$25,000 for daily, 50,000 for
8 weekly, and 100,000 for monthly.

9 COMMISSIONER ZUNIGA: Could
10 I ask a question on this? Just a little
11 bit of a thought. Could something like
12 this maximums based on some of the other
13 medians, could that explain perhaps
14 somebody desiring to use this tool as
15 simply as a way to check their total play
16 not caring about notifications, for
17 example?

18 MS. LA PLANTE: That's
19 possible. Yes.

20 COMMISSIONER ZUNIGA: Or the
21 \$5 incentive.

22 MS. LA PLANTE: That too.

23 COMMISSIONER ZUNIGA:
24 There's always that one.

1 MS. LA PLANTE: Either is
2 possible. Or, I'll get to the point when
3 I get to that in a minute.

4 CHAIRMAN CROSBY: Debra, on
5 this median daily budget is for those
6 people who enrolled with \$75. Back on the
7 slide we were talking about earlier, the
8 gaming gambling activity by PlayMyWay use,
9 has the total amount wagered per day.

10 Is -- and the median for PlayMyWay
11 users is 285, almost four times the
12 median -- the average or median budget --
13 median. Are those numbers counted the
14 same way? You set a budget for \$75, is
15 that calculated the same way as wagers?

16 MS. LA PLANTE: Well, these
17 are separate systems, so the wagers that
18 are in the ACSC server system and these
19 budget numbers are from a PlayMyWay server
20 system. These are simply the things that
21 are input, the information that's input by
22 all the players who are enrolled in
23 PlayMyWay and were calculated those
24 averages and medians from the PlayMyWay

1 server.

2 CHAIRMAN CROSBY: But you
3 then have to calculate -- you then have
4 to -- the machine has -- you set a budget
5 for 75.

6 COMMISSIONER ZUNIGA: I
7 think that's the number. The number --
8 the number to compare the 75 is the 89
9 lost.

10 CHAIRMAN CROSBY: So they
11 aren't --

12 COMMISSIONER ZUNIGA: The
13 budget is about the losing.

14 CHAIRMAN CROSBY: So when
15 you calculate your -- when the machine
16 calculates your budget, does it go
17 through -- you budget 75, you then win a
18 thousand, you then lose the thousand,
19 that -- then you lose 925, that doesn't
20 tell you you've hit your cap, right?

21 MR. VANDER LINDEN: No, I
22 like to describe it as it measures the
23 actual money that you take out of your
24 pocket and put into the machine. So

1 that's the net winnings and the net
2 losses.

3 So I think you're looking for how
4 do you square the \$75 average with what an
5 actual -- what was actual, and I wouldn't
6 look at the total amount wagered, I would
7 look at the net winnings, the bottom line,
8 the negative.

9 CHAIRMAN CROSBY: Which is
10 what Commissioner Stebbins is saying.
11 Right. But this -- yes, okay. We're good
12 on that, yeah.

13 MS. LA PLANTE: As I recall
14 that the budgets that people set indicate
15 the point at which they might receive
16 notifications about whether they're
17 approaching their budget, have reached
18 their budget, or have exceeded their
19 budget.

20 You can see here that just over 40
21 percent of people did not ever approach
22 their budget. This means that they never
23 received a notification from the system
24 related to their budget.

1 Nearly 60 percent of people who
2 set a budget received at least one
3 notification that they were approaching
4 their budget. Among those who received
5 such a notification, three-quarters
6 received a notification that they reached
7 their budget.

8 So that means among those who
9 actually approached, 75 percent of those
10 people went on and reached their budget.

11 Among those who received
12 notification that they reached their
13 budget, 85 percent of those people
14 received at least one notification that
15 they exceeded their budget. In all, about
16 37 percent of all users exceeded their
17 budget.

18 Now, we were curious about the
19 distribution of whether the distribution
20 of budgets might play a role in whether or
21 not people receive notifications.

22 So this gets to your question,
23 Commissioner Zuniga, about whether or not
24 they are using it for some other purpose,

1 or maybe they are using it for a gift
2 card, or something like that.

3 So we looked at the budget sizes
4 that people set for daily, weekly, and
5 monthly budgets. And we also looked at
6 whether there was evidence that budgets
7 were so high that they were unlikely to
8 represent their actual play.

9 Although for daily budgets, we did
10 observe some budgets that were so high
11 that no one ever received a notification
12 relative to that amount.

13 For weekly and monthly budget
14 sizes, we observed that the budgets were
15 aligned with notifications indicating that
16 people might be selecting budgets that
17 represented their likely play.

18 COMMISSIONER ZUNIGA: On a
19 monthly basis for --

20 MS. LA PLANTE: For weekly
21 and monthly.

22 COMMISSIONER ZUNIGA: Right.

23 MS. LA PLANTE: Now people
24 could respond to notifications in a

1 variety of different ways. And in this
2 initial report we examined three primary
3 outcomes related to this. We wanted to
4 look at how people might have responded
5 with budget changes, with system
6 unenrollment, and with budget compliance.

7 COMMISSIONER ZUNIGA: I'm
8 sorry, can I go back a little bit to the
9 prior slide. Could something like this,
10 if we -- in the GameSense advisor was to
11 ask how much of a player are you, are you
12 an intense -- sounds sort of intuitive,
13 what I'm saying, if you are an intensive
14 gambler, you're better off thinking in
15 terms of a monthly budget. I recommend
16 you try it that way, as opposed to a daily
17 budget.

18 MS. LA PLANTE: Maybe. I
19 think that that's one strategy. It
20 depends on what you want them to use the
21 system to do. If you want them to use the
22 system to provide more immediate
23 notifications of what they're doing on a
24 particular day, then you would still

1 recommend that they use the daily -- if
2 you want them to have a more global
3 notification, then maybe you would
4 recommend the monthly.

5 COMMISSIONER ZUNIGA: But is
6 it fair to say that given this graph, the
7 people who acted on a monthly budget, were
8 more likely to approximate compared to
9 people who were, say, daily budgets?

10 MS. LA PLANTE: There were
11 just a few extremely high daily budgets,
12 which you can see in the column that's to
13 the furthest left. We don't really know
14 why they're as high as they are, so I'm
15 not sure how far I would want to take that
16 as far as the psychology behind the
17 setting of the budget, which is, I think,
18 what you're getting at.

19 COMMISSIONER ZUNIGA: Yes.

20 MS. LA PLANTE: I don't know
21 how far I would take that at this point.

22 CHAIRMAN CROSBY: Does this
23 say that some people set a daily budget of
24 \$25,000?

1 MR. TOM: Yes.

2 COMMISSIONER ZUNIGA:

3 Doesn't mean they reached it, though.

4 CHAIRMAN CROSBY: No, I
5 know. And the mean was \$75, right? But
6 the first number you even have on the
7 graph is 5,000.

8 COMMISSIONER ZUNIGA: Each
9 one of these points, these little dots
10 here.

11 CHAIRMAN CROSBY: Yeah, but
12 the way these dots reads, it looks like an
13 awful lot of people set their budget
14 higher than \$5,000.

15 MS. LA PLANTE: No, the --

16 COMMISSIONER ZUNIGA: Those
17 are nonusers, right? Are these graphs for
18 all users -- I'm sorry, for only PlayMyWay
19 users?

20 CHAIRMAN CROSBY: Yes.
21 Because it's just invoices right.

22 MS. LA PLANTE: Right.

23 CHAIRMAN CROSBY: So the
24 left-hand column is the daily budget that

1 you set, correct?

2 MS. LA PLANTE: Yes -- no,
3 I'm sorry. Yes, yes. No notification.

4 CHAIRMAN CROSBY: Right.

5 So --

6 MS. LA PLANTE: And in the
7 column on the right for each are people --
8 budgets that were set and people actually
9 received a notification for budget of that
10 size.

11 CHAIRMAN CROSBY: Right.

12 But I'm just looking at the colored in
13 dots, and it looks like from this chart
14 that an awful lot of users set their
15 budgets higher than \$5,000, which doesn't
16 make sense to me, is that right?

17 MS. LA PLANTE: Sure.

18 MR. SINGH: Yeah, I think
19 also --

20 CHAIRMAN CROSBY: Is there an
21 extra zero -- an extra zero here
22 somewhere?

23 MR. SINGH: I think the
24 colors because they're so many

1 observations that can be a little bit
2 deceiving, so the first one it has a
3 median of actually 100, and the second one
4 with --

5 CHAIRMAN CROSBY: I'm sorry,
6 what -- what has a median of 100?

7 MR. SINGH: So no
8 notification, but it looks like there's an
9 awful lot of people in the 5,000 range,
10 which is true, but it doesn't portray that
11 the median is actually on the 100. And
12 the second one people who receive
13 notifications, the median is 32.

14 So it can be a little bit
15 confusing because of the distribution is
16 so wide.

17 COMMISSIONER ZUNIGA: Could
18 you put this in a histogram by the way, to
19 break out -- to break out the
20 horizontal --

21 MR. SINGH: One of the
22 challenges is the distribution tends to be
23 so wide, some people have all the way up
24 to 25,000, and the median is only 100. So

1 we have the challenge of trying to show
2 the variation --

3 COMMISSIONER ZUNIGA: The
4 variations?

5 MR. SINGH: Yeah, in some
6 cases we just want to focus on what is the
7 signal.

8 CHAIRMAN CROSBY: In this
9 particular -- in this particular column,
10 if the median is 75, 75, you can barely
11 even -- your eyeball can barely even find
12 it on this chart. It's so close to the
13 zero. So that must mean that there's
14 thousands of people lumped under that very
15 bottom of that blue column. Okay. Well,
16 I'd be interested to know, I guess, what
17 you asked --

18 COMMISSIONER ZUNIGA: A
19 histogram that breaks it down.

20 CHAIRMAN CROSBY: Forget the
21 guys putting 25,000, they're playing
22 games, but that -- what's bunched into
23 that lower end of the scale.

24 COMMISSIONER ZUNIGA: I'm

1 actually more interested in this graph.

2 CHAIRMAN CROSBY: Both
3 sides. Both sides.

4 COMMISSIONER ZUNIGA: In
5 this graph on the upper end, how many
6 people are above 5,000 and are reaching
7 their notification so they're -- again,
8 gambling intensively.

9 CHAIRMAN CROSBY: Right.
10 Right.

11 COMMISSIONER ZUNIGA:
12 Setting a budget of 5,000 or more and
13 reaching invoices.

14 CHAIRMAN CROSBY: Okay.

15 MS. LA PLANTE: We found
16 that users who approach their budgets were
17 more likely to change their budgets than
18 those who never approach their budgets.

19 Only 1.6 percent of those who
20 never approached -- change their budgets,
21 whereas 9 and a half percent of those who
22 approached their budget changed their
23 budgets.

24 Also, users who reached their

1 budgets were more likely than those who
2 just approached their budgets to change.
3 13 percent of those who reached their
4 budgets, changed their budgets, whereas 9
5 and a half percent of those who approached
6 their budgets, changed their budget.

7 COMMISSIONER ZUNIGA: Does
8 that tell us anything about notifications,
9 for example, amount of notifications?

10 MS. LA PLANTE: Not yet.

11 COMMISSIONER ZUNIGA: You're
12 hoping it will.

13 MS. LA PLANTE: Not yet.

14 MR. VANDER LINDEN: So,
15 Commissioner, do you mean the number of
16 notifications that are delivered --

17 COMMISSIONER ZUNIGA: Yes.

18 MR. VANDER LINDEN: -- to
19 patrons.

20 COMMISSIONER ZUNIGA: Yes.

21 MS. LA PLANTE: Not yet.

22 COMMISSIONER ZUNIGA: I'm
23 very interested in that. I think I
24 mentioned this before, we started with an

1 assumption about those notifications. I
2 remember, well, you and all your
3 colleagues said, let's set it at 50, 75,
4 100, just seemed, you know, more
5 intuitive, I guess, but I'm really
6 interested in the effect of those
7 notifications, whether they're turning
8 people off or really -- or some people
9 really affecting what they do.

10 MR. VANDER LINDEN: To
11 expand on that, I'm curious as to whether
12 people who set daily, weekly, and monthly,
13 would, more likely, receive more
14 notifications because they would be
15 receiving notifications based on three
16 different gambling types, intuitively,
17 where I think it's worth investigating
18 further is if you set all three types, are
19 you more likely to change your budget than
20 if you enroll in just one type.

21 MS. LA PLANTE: I think
22 that's an interesting question to be
23 looking at.

24 MR. TOM: Uh-huh.

1 MS. LA PLANTE: However, we
2 also observed that users who exceeded
3 their budgets, were similar to, but less
4 likely than those who approached their
5 budgets to change.

6 COMMISSIONER MACDONALD: Can
7 I ask on this one, just the bottom line,
8 people who exceeded their budget, going
9 over the column users who did not change a
10 budget.

11 So the number of people who
12 exceeded their budget was 2,480, and the
13 percentages as 87.7 percent. So that that
14 reflects that 2,480 people exceeded their
15 budget and did not change their budget.

16 MS. LA PLANTE: That's
17 correct.

18 COMMISSIONER ZUNIGA: Let me
19 just be happily reminded every now and
20 then.

21 MS. LA PLANTE: Here are the
22 types of changes that users made. You can
23 see that moving left to right for daily,
24 weekly, and monthly budget changes, most

1 changes were upward revisions.

2 The median daily budget changed
3 from 75 to \$350. The median weekly budget
4 changed from 200 to \$900, and the median
5 monthly budget changed from 300 to \$1,000.

6 COMMISSIONER ZUNIGA: Is the
7 blocks represent some kind of spread?

8 MS. LA PLANTE: Yes.

9 COMMISSIONER ZUNIGA: What's
10 the spread?

11 MS. LA PLANTE: What is that
12 spread?

13 MR. SINGH: It's the middle
14 line is the median and the bottom of the
15 box is 25 percentile, and the top of box
16 is 75th percentile.

17 MS. LA PLANTE: Next we
18 looked at whether notifications seem to be
19 associated with unenrollment from
20 PlayMyWay.

21 CHAIRMAN CROSBY: Sorry,
22 just one -- the access is the same for
23 daily, weekly, and monthly. It only goes
24 up to 4,000. How does that compare to the

1 numbers on the budget sizes and
2 notifications' chart?

3 MS. LA PLANTE: Those are
4 budget changes.

5 MR. SINGH: Also, in this
6 one, we, like Commission Zuniga was
7 saying, if we looked at the entire
8 spectrum, we would miss the signals. So
9 we did not include the observations that
10 were like 25,000, or things like that. So
11 we focused on the distributions we were
12 interested in.

13 COMMISSIONER ZUNIGA: It's
14 truncated.

15 MR. SINGH: Yes.

16 CHAIRMAN CROSBY: That's an
17 important distinction that isn't explained
18 here.

19 MR. SINGH: Yes.

20 MS. LA PLANTE: You recall
21 that unenrollment happened quickly for
22 about half of those who unenrolled more
23 gradually for others. Because of this, we
24 looked at unenrollment patterns for those

1 who did it within one day, separately from
2 others.

3 Among those who unenrolled within
4 one day, those who never approached their
5 budgets were most likely to unenroll.
6 This was about 12 percent of those who
7 never approached.

8 Among those who unenrolled after
9 one day, those who reached or exceeded
10 their budgets were most likely to
11 unenroll. This was about 12 percent and
12 15 percent, respectively.

13 This suggested even more research
14 to determine whether these reach and
15 exceed notifications for those with longer
16 enrollment with PlayMyWay, play a causal
17 role in unenrollment, like you said. The
18 number of unenrollments -- sorry, the
19 number of notifications that people
20 receive is that one of the things.

21 Finally, we looked at ongoing
22 notification instances to gain insight
23 into whether people stopped gambling after
24 receiving notifications that they've

1 reached their budget. Just as a reminder,
2 PlayMyWay is a soft stop system, which
3 means that people can reach their budget
4 and exceed their budget and keep going if
5 they want. The system doesn't make a
6 judgment about which decision is
7 appropriate.

8 For this analysis, we looked at
9 2,271 steady users, or those who had
10 instances of hitting their daily budgets,
11 but also didn't change their budgets or
12 unenroll that same day.

13 We found that nearly 9 percent of
14 steady users who reached their budget,
15 received at least one additional
16 notification. This means that -- I'm
17 sorry. We found that nearly 9 percent did
18 not receive a notification again after
19 they reached their budget. This indicates
20 they might have stopped gambling.

21 It's also possible that they
22 stopped using their marquee rewards card
23 to gamble and were gambling incognito, so
24 to speak.

1 About 91 percent --

2 COMMISSIONER MACDONALD:
3 Just to try to put it into words what you
4 just said, this suggests that,
5 approximately, 9 percent appeared to have
6 stopped after receiving notification?

7 MS. LA PLANTE: Correct.

8 CHAIRMAN CROSBY: After
9 being told they hit their limit?

10 COMMISSIONER MACDONALD:
11 Right.

12 CHAIRMAN CROSBY: Hit their
13 budget, right.

14 COMMISSIONER ZUNIGA: Yes.
15 The additional notification here is after
16 they've hit their budget.

17 CHAIRMAN CROSBY: So are
18 these --

19 COMMISSIONER MACDONALD: Say
20 that again.

21 COMMISSIONER ZUNIGA: Am I
22 here to correct when I say that when it
23 says no additional notifications, it means
24 they've hit their 100 percent budget and

1 they did not receive their next one, which
2 would have been the 125 percent.

3 CHAIRMAN CROSBY: So it's no
4 additional notifications after being told
5 they've hit their budget?

6 MS. LA PLANTE: That's
7 right.

8 CHAIRMAN CROSBY: Right. So
9 you could have perhaps 9 percent stopped
10 playing.

11 MS. LA PLANTE: Perhaps.

12 CHAIRMAN CROSBY: Perhaps.
13 Right. Is the same factor here,
14 somebody's -- a bunch of people, a lot of
15 people received 11 to 100 additional
16 notifications, but it would be cumulative,
17 if you were on a daily, weekly, and
18 monthly budget that would be cumulative,
19 right, for -- so that could be spread out
20 across day, month, and week to receive all
21 those invoices.

22 MS. LA PLANTE: Not this --

23 MR. TIM: This refers to
24 just daily budgets. We only limited this

1 to just daily budgets and daily budget
2 notifications.

3 COMMISSIONER MACDONALD:
4 This is just daily.

5 COMMISSIONER CROSBY: This
6 is over the course of the whole period?

7 MR. TIM: Yes.

8 CHAIRMAN CROSBY: So if you
9 did 100, it's doing -- you're saying no?

10 MS. LA PLANTE: Let me make
11 sure I understand your question. First,
12 go ahead.

13 CHAIRMAN CROSBY: I mean,
14 it's concerning, just on the face of it,
15 to say that 46 percent of the people who
16 got notified that they hit their daily
17 budget, got between 11 and 100 additional
18 notices. And if you don't think about it
19 very hard, you just look at it, that looks
20 like, wow, that's a lot of people playing
21 a lot of times past, but if that's
22 cumulative over eight months, then that
23 may or may not be as concerning as it
24 looks on its face.

1 MS. LA PLANTE: This is per
2 a particular gambling event.

3 MR. TIM: No, this specific
4 one -- there is a table that looks just
5 like this that we'll show you in the full
6 report that shows all instances, which
7 includes multiple people hitting their
8 daily. This is taking all those people
9 and adding all of their instances and all
10 the additional notifications received in
11 all instances.

12 So it could be someone at one
13 instance they did, got one additional
14 notification, another time they got more.

15 CHAIRMAN CROSBY: But let me
16 make sure I understand, so if I'm a player
17 cardholder No. 1, I set my daily budget on
18 the first day of the study, and I then hit
19 it again 99 more times, post-budget
20 notification, I would be one of the people
21 who had hit it 100 times, right, because
22 it's cumulative?

23 MR. TIM: You already hit
24 once, then 99 times?

1 CHAIRMAN CROSBY: Yes.

2 MR. TIM: Yes.

3 CHAIRMAN CROSBY: So it's
4 not as scary as it looks like because this
5 is a lot of -- a lot of notifications over
6 an extended period of time.

7 MS. LA PLANTE: There are
8 some other factors that can change how you
9 view this as well, so it might be that
10 people are just regularly really going
11 past their budget, but another
12 characteristic of the PlayMyWay system is
13 that when a gambler kind of hovers around
14 their particular budget, they can be
15 crossing above and below --

16 CHAIRMAN CROSBY: That's a
17 good point.

18 MS. LA PLANTE: -- that
19 threshold. And that can inflate the
20 number of notifications as well.

21 MR. VANDER LINDEN: It looks
22 like to qualify it, could be the
23 additional notification wasn't the
24 notification exceeding 100 percent. It

1 could be a notification, you reset it, if
2 you go past 100 percent, then you have a
3 win, it brings you down below 50 percent,
4 and then you reach 50 percent again,
5 that's an additional notification that's
6 factored in here.

7 CHAIRMAN CROSBY: That's
8 interesting. Right. So that's important.
9 So if you hit your budget and then you
10 win, play one more time, and you win, and
11 then the system will recalculate that
12 you're back down to whatever number you
13 are, so you'll start getting notified
14 again. It's that net winnings tracking
15 mechanism, right.

16 MS. LA PLANTE: Yes.

17 CHAIRMAN CROSBY: That's
18 interesting. Now there's a ton to be
19 learned here.

20 MS. LA PLANTE: Right. So
21 to sum up what we learned about budgets
22 and notifications, most users set daily
23 budgets and most received at least an
24 approach notification.

1 Receiving a notification was
2 associated with progressing through the
3 notification types, and notifications were
4 associated with budget changes and
5 unenrollment.

6 They did not seem to elicit a
7 self-imposed hard stop among users.

8 COMMISSIONER ZUNIGA: I'm
9 sorry, say that one more time.

10 MS. LA PLANTE: So people
11 didn't use it -- they weren't
12 self-imposing a hard stop. So if they got
13 a notification that they reached their
14 budget, they weren't saying, oh, I need to
15 stop and walk away, you know, at this
16 point. They didn't put that on
17 themselves. The system doesn't put it on
18 themselves, but they didn't self-impose
19 that.

20 CHAIRMAN CROSBY: Because
21 that's the 9 percent number. It's only 9
22 percent who got the notification, and to
23 all outward appearances, stopped, right.
24 So it's 91 percent that didn't do that.

1 MS. LA PLANTE: Right.

2 CHAIRMAN CROSBY: Right.

3 COMMISSIONER ZUNIGA: Can we
4 calculate of those people who received
5 notifications, if they dropped off more
6 frequently than those who didn't?

7 MR. VANDER LINDEN: So is
8 unenrollment associated with --

9 COMMISSIONER ZUNIGA:
10 Notifications.

11 MR. VANDER LINDEN:
12 Notifications exceeding 100 percent?

13 COMMISSIONER ZUNIGA: Yes.

14 MS. LA PLANTE: We could --
15 we do chase that.

16 MR. SINGH: I think, not
17 with the current data we have, I think
18 also the point Chairman Crosby made
19 earlier about looking at enrollment across
20 different spectrums of gambling, those are
21 very interesting questions, but right now
22 like Debbie mentioned, we couldn't link
23 the enrollment data with the gambling
24 activity data. We didn't have that link.

1 So we couldn't do some of those analysis
2 and we looked forward to doing that once
3 we have that link.

4 MS. LA PLANTE: The last
5 thing I would like to talk about today
6 includes some age and gender observations.

7 You recall that our ACSC server
8 data included about 8,800 PlayMyWay users
9 and 92,000 nonusers.

10 About half of all users were
11 women. Enrollment rates among marquee
12 rewards cardholders from various states
13 were similar. Among those that we looked
14 at all around 8 to 9 percent.

15 More specifically, the majority of
16 PlayMyWay users were from Massachusetts,
17 but 1 percent were from Connecticut, 9
18 percent from Rhode Island, and 5 percent
19 of our sample were from New Hampshire.

20 PlayMyWay users were slightly
21 younger than nonusers. They both were in
22 their 50s per data the age I see or to
23 younger ages.

24 CHAIRMAN CROSBY: Look at

1 that, some number of players over 100
2 years old.

3 MS. LA PLANTE: That's what
4 they say.

5 CHAIRMAN CROSBY: That's
6 pretty cool. That's what they say, yeah.
7 Right. Probably not that many people
8 exaggerate that they're over 100.

9 MS. LA PLANTE: Women, as I
10 said, made up a larger proportion of
11 PlayMyWay users. You can see that by the
12 width of the bar in red there, but in
13 contrast, they also accounted for a
14 smaller percent of the total amount
15 wagered by PlayMyWay users. And you can
16 tell that from the height difference
17 between the two bars.

18 COMMISSIONER MACDONALD: Can
19 I just make a comment back on that last
20 slide about the age of the -- the
21 demographic here is really quite an old
22 group. Although, these people are a lot
23 younger than I am, at the same time, these
24 are -- PlayMyWay, they are 54 years old,

1 and nonusers it is 59 years old. This is
2 not a millennial crowd.

3 CHAIRMAN CROSBY: It's
4 pretty close to the audience.

5 COMMISSIONER ZUNIGA: It
6 does. I think it correlates very much to
7 the actual people.

8 COMMISSIONER MACDONALD: To
9 what?

10 COMMISSIONER ZUNIGA: To the
11 actual patrons.

12 COMMISSIONER MACDONALD: Oh,
13 yeah. I'm just making that point. It's
14 an old demographic.

15 MS. LA PLANTE: Finally, the
16 largest age cohort of PlayMyWay users was
17 between 50 and 69. These folks accounted
18 for the largest percent of total amount
19 wagered in our sample.

20 Summing up, PlayMyWay users tended
21 to be female and middle aged. Women
22 participated in PlayMyWay more, but
23 wagered less. In contrast to individuals
24 in their 50s and 60s participated in

1 PlayMyWay more, but also wagered more.

2 As with the other findings, just a
3 reminder that causal attributions aren't
4 possible for these observations, just
5 associations.

6 COMMISSIONER ZUNIGA: Would
7 you have, at least for Plainridge Park
8 Casino, could actually have a profile of
9 the users of the players, the overall
10 players.

11 CHAIRMAN CROSBY: The
12 cardholders.

13 COMMISSIONER ZUNIGA:
14 Cardholders, right, age, origin, right.

15 CHAIRMAN CROSBY: We must,
16 too, if we have a profile of users, we
17 must have the nonusers.

18 COMMISSIONER ZUNIGA: Is it
19 worthwhile to attempt to draw differences,
20 for example, between the actual
21 population? Is there any worthwhile --

22 MS. LA PLANTE: So we
23 recorded on age and gender from the ACSC
24 server. This was from the PlayMyWay

1 server, I believe. And without the link,
2 that comparison wouldn't quite be right at
3 this time, but I think that once we can
4 link, we can make more of a direct
5 comparison about users and nonusers and
6 what their gender distribution looks like,
7 what the age distribution looks like for
8 both of those cohorts.

9 COMMISSIONER ZUNIGA: I seem
10 to have been asking the same question in
11 different ways all this time. But, yeah,
12 that linkage is very important.

13 MS. LA PLANTE: So I will
14 wrap up by mentioning what I think are our
15 main take away points from this initial
16 study, its limitations and some future
17 directions that we're considering.

18 COMMISSIONER MACDONALD:
19 Excuse me, Debi, can we just go back to
20 that last slide before you get to the
21 final points.

22 The last bullet point, "As with
23 other comparisons, causal attributions are
24 not possible for these observations."

1 What would be needed on a going
2 forward basis for being able to have the
3 capability to make the causal attributions
4 that you're referencing?

5 MS. LA PLANTE: We would
6 like to have information that would allow
7 us to not just look at a single moment in
8 time. Causal attributions also could
9 involve randomization. So if we did some
10 type of a study where we asked people if
11 they would be willing to be randomized to
12 engage in PlayMyWay or not engage in
13 PlayMyWay, maybe they use their own budget
14 system, then we could compare those two
15 different groups.

16 We could look at whether their
17 gambling behaviors differed over time. We
18 could look at whether their visitations to
19 Plainridge differed over time, their wage
20 and earnings, all of those interesting
21 comparisons from the ACSC server that we
22 talked about earlier.

23 We could kind of look at those
24 outcomes and see whether or not the people

1 who are randomized to a PlayMyWay group
2 looked more conservative, if that's what
3 you want them to look like or not.

4 So our take-away, we observed that
5 enrollment is mainly stable during our
6 study period, about 85 percent of
7 enrollees remained enrolled. And
8 PlayMyWay was associated with less cash
9 activity and gambling activity, which
10 potentially indicates a more conservative
11 approach.

12 Notifications were associated with
13 upward budget revisions and unenrollment.
14 Those are worthy of additional research.

15 Finally, evidence of continued
16 notifications after users reach their
17 budgets suggest that people didn't
18 self-impose a hard stop once they reached
19 their budgets.

20 More generally, we think that the
21 findings provide a good early look into
22 how real gamblers actually interact with
23 the PlayMyWay system, and that the
24 findings can guide discussions like this

1 and other discussions of data informed
2 goals and future research topics.

3 To reiterate some of the
4 limitations, we can't assume that
5 PlayMyWay caused any of these outcomes.
6 Many data issues limited the areas of
7 investigation that we wanted to pursue.
8 It wasn't possible to tie the specific
9 PlayMyWay action to specific gambling
10 actions. And this included some of the
11 most interesting research questions.

12 We can't determine the intent that
13 some PlayMyWay users held, for example,
14 how people intend to use their budgets or
15 whether or not they intended to use them
16 at all. Like Commissioner Zuniga said,
17 they just wanted to enroll in the system
18 so that they could track their spending,
19 their actual spending over time.

20 And finally, player responses in
21 the study might not be the same at other
22 properties. At Wynn or MGM, the study is
23 not directly generalizable to those
24 properties which have very different game

1 characteristics.

2 In the future, we hope to obtain
3 new data that links the PlayMyWay activity
4 and cash and gambling records in doing so
5 will allow us to examine differences
6 between gambling behavior before and after
7 enrollment, between gambling behavior
8 before and after receiving notifications,
9 and whether things like any gambling
10 patterns or machine preferences are
11 associated with PlayMyWay adoption.

12 We would also like to engage in
13 survey research to gain some insight into
14 players' objective experiences, so that we
15 can gain an understanding of what
16 PlayMyWay users like and dislike about the
17 system, and what might be keeping nonusers
18 from deciding to enroll.

19 Thank you very much for your
20 attention and your questions. We can open
21 for additional questions if you have them,
22 and we also are prepared to talk about
23 some of the more nitty-gritty details
24 about the data limitations if you would

1 like as well.

2 COMMISSIONER ZUNIGA: Well,
3 I --

4 CHAIRMAN CROSBY:
5 Commissioner Zuniga, will get to that
6 off-line.

7 COMMISSIONER ZUNIGA: Yes.
8 All about nitty-gritty, but at a later
9 time.

10 What I think just that the slide
11 of future work is very apropos of what
12 I've been alluding to because I'm really
13 intrigued by these atypical, that then
14 translates into heavy gambler or at risk
15 gambling in our responsible gambling
16 framework discussion how those people are
17 using the tool, what might they be finding
18 helpful to keep them to what they intend
19 to -- intended or intend to do, they
20 revise it, et cetera.

21 That's something that I'm really
22 intrigued about. As Commissioner -- as
23 Chairman Crosby alluded to, if somebody
24 who's betting \$20 twice a year is using

1 the tool, that's great.

2 But some people here have medians
3 very high, and I realize it's a very small
4 percentage of the overall population, but
5 if their behavior is being affected in
6 some way or they're finding any
7 characteristics, this tool is useful, I
8 would love to know what those are or turn
9 offs, the same way.

10 If there's any impediment barrier
11 for any of the nonusers who are also
12 atypical players or heavy gamblers, that's
13 also an insight that I would like to
14 learn, but I realize all the limitations
15 on the current.

16 I find fascinating this -- the
17 next phase here of trying to link that
18 player card overall data to ascertain some
19 kind of behavioral change.

20 CHAIRMAN CROSBY: It's worth
21 pointing out that I don't think anywhere,
22 certainly in the United States that I'm
23 aware of, any place in the world, but
24 would you know whether that's accurate

1 has, ever had the opportunity to link
2 actual player, hard data, but in the
3 bricks and mortar casino world, has there
4 ever been an opportunity before?

5 MS. LA PLANTE: To link play
6 management data with cash activity data.

7 CHAIRMAN CROSBY: With real
8 player card.

9 MS. LA PLANTE: Nothing
10 that's public.

11 CHAIRMAN CROSBY: I'm sure
12 operators, licensees have a pretty good
13 idea, but just a measure of what an
14 unusual research project this is. This
15 has never been available before.

16 A reminder that I think you sort
17 of alluded to this earlier in some of our
18 discussions, Deb, that the -- it's time as
19 this evolves, we can begin to think a
20 little more clearly about what we're
21 trying to get out of this. What is a net
22 good. When we went into this, for
23 example, early on it was easy to say,
24 well, how many people would you like

1 enrolled?

2 Well, the experience of enrollment
3 was so abysmal that we had no idea what
4 to -- other than more than in the past,
5 you know, we couldn't be very precise
6 about what we would consider good, but I
7 think what we're beginning to see of how
8 this plays out.

9 In long run, the question is, does
10 this accomplish our broad based objectives
11 and what does it take, what metric, how
12 many people affected in a positive way is
13 enough to net a positive?

14 I think we're working our way
15 towards being able to articulate those
16 kinds of objectives more clearly.

17 COMMISSIONER MACDONALD: The
18 survey was referenced in the final bullet
19 point here is that going -- is that part
20 of the research agenda going forward?

21 MR. VANDER LINDEN: It's in
22 the research plan for this fiscal year.
23 So, ideally, it will be in the report that
24 will come to us later, probably at the end

1 of the fiscal year.

2 COMMISSIONER MACDONALD:

3 Thank you.

4 COMMISSIONER ZUNIGA: And --

5 MR. VANDER LINDEN: In
6 addition to a report that includes the
7 linked player data, the data issues that
8 Debi and Tom were talking about, we're
9 collecting the data is quite complicated,
10 but we have made significant strides and
11 being able to create that dataset that
12 links the ACSC player directly with the
13 PlayMyWay player data. I believe that Mat
14 is especially happy about that.

15 COMMISSIONER ZUNIGA: Debi
16 and everybody, I've heard Dr. Shaffer talk
17 about in the past context of a lot of
18 other things, the notion of towards these
19 kinds of activities, making sure there's
20 no harm, that first there's no turn offs,
21 there's maybe people affecting the
22 behavior in a negative way.

23 Do you see any -- can you say
24 anything to that effect based on this

1 research?

2 MS. LA PLANTE: I think as
3 far as the data that we have available
4 right now in the analyses that we did, we
5 didn't observe anything that we would
6 categorize as harm at this point.

7 Certainly someone else could look
8 at it in a different way and come to a
9 different conclusion, but from the
10 analyses that we did right now, we
11 didn't -- we didn't come to that
12 conclusion.

13 CHAIRMAN CROSBY: And I
14 think we have had to make a judgment
15 for -- basically, we've had to make a go,
16 no go decision of PlayMyWay at the other
17 casino without data research still open,
18 but I think we did look at two potential
19 kinds of harm.

20 One, is harm to health and play,
21 not necessarily harm is a hash word, but
22 interference with healthy play. Is this
23 program something that becomes an
24 annoyance or significant distraction or

1 some other kind of negative to people
2 whose play we would deem healthy play?

3 And two, does it screw up the
4 operations of the casino by bringing in
5 the casino floor down or portions of
6 casino floor, whatever. And I think as
7 best we've been able to look at and
8 getting what I'm sure is pretty honest
9 feedback from Plainridge, we have not had
10 those two issues.

11 Certainly in the early days we had
12 some bugs in the system, but I think their
13 characterization now to the outside world,
14 if I'm not mistaken, is that the
15 imposition on the operations of the casino
16 floor is in the nature of zero, although
17 there's occasional problems in the
18 PlayMyWay program, A.

19 And B, I think people on the
20 floor and the management at Plainridge do
21 not have any sense of negative feedback
22 from their players, from people who are
23 not interested in PlayMyWay saying
24 PlayMyWay is a pain, it's an annoyance,

1 I'm going to go somewhere else.

2 We haven't picked up anything like
3 that. I don't think we have.

4 MR. VANDER LINDEN: No.

5 CHAIRMAN CROSBY: As best
6 we're able to tell, those two kinds of
7 harm are -- have not been evidenced, which
8 I think is why other of our licensees are
9 going to think about they may want to do
10 something similar.

11 MR. VANDER LINDEN: Let me
12 clarify that quickly. There are
13 individuals that have unenrolled and they
14 unenrolled because you've heard that they
15 didn't like receiving the notifications,
16 they were an annoyance, but the key factor
17 there is it's a voluntary system.

18 If you don't find the
19 notifications helpful, you don't find the
20 tracking tool helpful, you have that
21 option to unenroll. But has it interfered
22 once they unenroll and enroll, I would say
23 no.

24 COMMISSIONER MACDONALD:

1 Apparently, it's very, very easy to
2 unenroll. You have a large number of
3 people unenrolling within the hour.

4 CHAIRMAN CROSBY: A
5 minute.

6 COMMISSIONER MACDONALD:
7 Within a minute.

8 MR. VANDER LINDEN: It is
9 very easy and it was one key feature that
10 was very important was the ability to
11 unenroll from the --

12 COMMISSIONER ZUNIGA: It
13 sounds like it's easier also to continue
14 getting notifications just clicking
15 another, would you like to continue, and
16 it's yes or no.

17 CHAIRMAN CROSBY: Were
18 you --

19 MS. LA PLANTE: I was going
20 to say that once we're able to actually do
21 the survey, we'll be able to look at other
22 aspects of harm that might be interesting.

23 So just as one example, we could
24 ask people whether or not having the

1 ability to check their actual spend over
2 time, did that ever stimulate you to
3 gamble when otherwise you might not have.

4 CHAIRMAN CROSBY: Right.

5 MS. LA PLANTE: We could
6 find out whether or not it provokes things
7 that maybe you don't want it to provoke
8 spending beyond what people had planned,
9 things like that. But that's going to
10 take, you know, something like that is
11 going to take actually talking to them
12 through a survey and asking them about
13 their subjective experiences and opinions
14 about the system.

15 CHAIRMAN CROSBY: How do we
16 market PlayMyWay now to new card holders?

17 MR. VANDER LINDEN: Well,
18 PlayMyWay is still -- PlayMyWay is still
19 talked about and it's a central tool of
20 the GameSense program, so it certainly is
21 marketed that way.

22 There continues to be signage
23 through the property as far as I know.
24 And any new player, the first time they

1 put their card into the machine and do the
2 invitation to enroll, PlayMyWay pops up.

3 In addition, if a person says no,
4 I don't want to enroll in PlayMyWay, take
5 me to the game, they -- they would simply
6 push a button, but that same invitation
7 will pop up 30 days later.

8 CHAIRMAN CROSBY: And 30
9 days later, and 30 days later.

10 MR. VANDER LINDEN: Yes.

11 CHAIRMAN CROSBY: Two
12 thoughts, one is it might just be worth
13 making a note when we're somewhere, is
14 there more that we could do when
15 enrollments are modest at the beginning
16 and you get hundreds of thousands to
17 enroll?

18 There's not much you can do in the
19 retail and hand-holding marketing of this,
20 but when you're in a steady state of
21 operation and you're having incremental
22 growth, there might be more that we could
23 do to market this to people than what
24 we're doing now.

1 So just make a note of that
2 somewhere and we ought to think about
3 that.

4 MR. VANDER LINDEN: Yes, I
5 agree, there will be points when we want
6 to reinvigorate the program much like any
7 of the responsible gaming or GameSense
8 tools or initiatives that we have.

9 This survey through January 31
10 represents 8,856 PlayMyWay users. Since
11 that time, through the end of September, I
12 don't have the exact numbers in front of
13 me, but we're well over 15,000 people that
14 have ever enrolled in PlayMyWay, and well
15 over 12,000 people that are currently
16 enrolled in PlayMyWay.

17 The program continues to grow.
18 The dataset that we can use for our
19 evaluation continues to grow. And so I'm
20 personally very excited about the program,
21 but also about the evaluation efforts as
22 we move forward.

23 COMMISSIONER ZUNIGA: In
24 addition to marketing efforts, I think,

1 you know, GameSense advisors are a great
2 conduit for that effort. But we learn
3 along the way, which some of the questions
4 that we're posing is the number of
5 notifications, is it a barrier, or just
6 right, or the other way, you know.

7 I think those things could help a
8 long way towards --

9 CHAIRMAN CROSBY:

10 Absolutely. Right. The other thing that,
11 in terms of harm, quote, "harm," I would
12 think that maybe over a period of time, a
13 regular player would get annoyed every
14 month having to say, No, I don't want to
15 play. I would think we hear that just
16 anecdotally if not otherwise.

17 But it would be interesting to see
18 when you talk to people, is there a point
19 at which we would want to turn the system
20 off? If you said no, for six months in a
21 row, should we turn it off for a year or
22 something like that?

23 MR. VANDER LINDEN: Or give
24 them the option not to receive any further

1 notifications, like many unsubscribed
2 features on the Internet.

3 COMMISSIONER ZUNIGA: Asking
4 about these again, a little check mark.

5 CHAIRMAN CROSBY: Get them
6 off my case.

7 MS. LA PLANTE: It reminds
8 me, I was annoyed yesterday by my car,
9 which gives me an alert whenever it hits
10 37 degrees because it might be cold out,
11 and it did it twice and I was trying to
12 figure out how to keep it from happening
13 again.

14 CHAIRMAN CROSBY: Same here.
15 If you figure how to turn that off, would
16 you please come to my house. Okay.
17 Anything else. Thank you very much. This
18 is great.

19 COMMISSIONER ZUNIGA: Thank
20 you.

21 CHAIRMAN CROSBY: This was
22 really a lot of work and we really
23 appreciate it.

24 COMMISSIONER MACDONALD:

1 Very, very impressive.

2 CHAIRMAN CROSBY: Really
3 powerful stuff. Thanks a lot.

4 COMMISSIONER ZUNIGA: Thank
5 you.

6 CHAIRMAN CROSBY: Done. We
7 are on to Item No. 6 Commissioner updates.
8 Do we have anything of particular interest
9 from any Commissioners? You've been doing
10 a lot of work for us involving that stuff.

11 COMMISSIONER STEBBINS:
12 Trying to think of what we've been up to.
13 Oh, yes. We were actually out at the
14 opening of the MGM Career Center, which
15 was now open and staffed by their HR and
16 talent acquisition team. So they're
17 readily accessible location right adjacent
18 to the property people can go in, they can
19 populate, the skill smart account. They
20 can talk with MGM HR and talent
21 acquisition staff to learn more about
22 individual jobs.

23 It's open from 1 to 4 every
24 weekday at this point after the -- after

1 the new year, those hours are changing and
2 expanding. So it was a great opening.

3 The folks that they invited were a lot of
4 their community based stakeholders, again,
5 trying to get the word out as to what the
6 opportunities need and encourage people to
7 come in and get subscribed to the system.

8 CHAIRMAN CROSBY: Great.
9 Anybody else?

10 COMMISSIONER MACDONALD: I
11 can just report that I've attended the
12 local mitigation committee meetings for
13 region A and yesterday out in Springfield
14 in region B.

15 One of the things that's striking
16 by comparison to last year is that there
17 is a sign that the -- there's indication
18 that the members of those committees are
19 becoming considerably more engaged as
20 they've become knowledgeable about the
21 fund and what the guidelines are and what
22 they are at liberty to suggest for
23 purposes of obtaining -- considerably,
24 more engaged in conversation than it was

1 even a year ago.

2 CHAIRMAN CROSBY: Great.

3 COMMISSIONER MACDONALD: All
4 of that I think is very positive.

5 CHAIRMAN CROSBY: Great.

6 COMMISSIONER STEBBINS: Just
7 to add to that one of tidbits of
8 information that we picked up yesterday
9 was a report from the City of Springfield
10 that most of that I-91 viaduct work is now
11 all complete. So they're reopening exits
12 and they have -- they're not completely
13 completed the work, but they have heavy
14 kind of traffic realignment and temporary
15 exit work is just about done, which is
16 great.

17 CHAIRMAN CROSBY: Yes.

18 COMMISSIONER MACDONALD: I
19 think it's only one, if I've got that
20 right, all but one either exit or entry
21 has been reopened.

22 CHAIRMAN CROSBY: Great.

23 COMMISSIONER ZUNIGA: I
24 remember when that date was a bit cause

1 for discussion and even the MGM opening.

2 CHAIRMAN CROSBY: Right.

3 COMMISSIONER ZUNIGA: Even
4 in April.

5 CHAIRMAN CROSBY: If I were
6 NASCAR I would want to strike this one as
7 a big win. They took some.

8 COMMISSIONER ZUNIGA: Sure.
9 They did it at time.

10 CHAIRMAN CROSBY: Reminds me
11 that the governor has appointed a new
12 chair of the gaming policy advisory
13 committee, which a primary statutorily
14 mandated advisory committee for us and
15 it's a woman whose name I can't remember.
16 She is a woman that runs the Merrimac
17 Valley, I think Merrimac Valley Planning
18 Association, and so we will be able again
19 to start trying to convene.

20 We also have a number of more
21 appointments so we have to be able to get
22 a quorum and a chair, so now where's going
23 to get a G pack going again, which is
24 good.

1 Anything else? Do we have a
2 motion?

3 COMMISSIONER ZUNIGA: Move
4 to adjourn.

5 COMMISSIONER STEBBINS:
6 Second.

7 CHAIRMAN CROSBY: All in
8 favor?

9 Opposed?

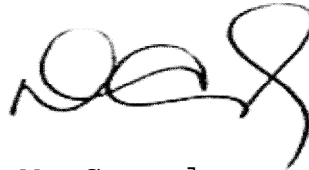
10 The ayes have it
11 unanimously.

12 We are adjourned.

13
14 (Hearing adjourned at 12:22 p.m.)
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C E R T I F I C A T E

I, Darlene M. Coppola, Registered
Merit Reporter, Certified Realtime
Reporter, do hereby certify that the
foregoing transcript, Volume I, is a true
and accurate transcription of my
stenographic notes taken on November 21,
2017.



Darlene M. Coppola
Registered Merit Reporter
Certified Realtime Reporter

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