

1 CHAIRWOMAN JAMES: The next one up is, I believe,
2 yours, John. Is that it?

3 COMMISSIONER DOBSON: This is page 14?

4 CHAIRWOMAN JAMES: Chapter seven, page 14.

5 COMMISSIONER WILHELM: That is mine.

6 CHAIRWOMAN JAMES: Okay.

7 COMMISSIONER WILHELM: And that is from the NRC .
8 Those are their words.

9 COMMISSIONER LANNI: I'll second.

10 CHAIRWOMAN JAMES: All in favor?

11 Any opposed?

12 Next one, page 14, last line, adding a line right after
13 "habit."

14 COMMISSIONER DOBSON: Okay. That is mine, page 14,
15 last line. Right. The three words, the last line after "habit"
16 and then this insertion.

17 COMMISSIONER LANNI: Second.

18 CHAIRWOMAN JAMES: All in favor?

19 Passes.

20 Next?

21 COMMISSIONER LANNI: Chapter seven, pages 14 through 16
22 in the line section portion. I'm understanding revised language
23 is what I'm proposing here. And it's just a balance. It's a
24 balance to take some of the statements that were made, presented
25 by Chairman Golis (phonetic), who was the former director of the
26 Illinois State Police. And it's on -- it should be there for you
27 to read.

28 CHAIRWOMAN JAMES: Let's take a minute and make sure
29 Commissioners have a chance to read that.

1 COMMISSIONER LANNI: It begins with, "Evidence provided
2 to the Commission."

3 COMMISSIONER WILHELM: So, it would actually be
4 inserted on page 16, right? After 10,000.

5 CHAIRWOMAN JAMES: Commissioners, have you had an
6 opportunity to read it?

7 COMMISSIONER MCCARTHY: May I just ask a question. I
8 don't remember Chief Margolis.

9 COMMISSIONER LANNI: He's not chief. He was the former
10 director of the Illinois State Police.

11 COMMISSIONER MCCARTHY: Former Inspector General
12 Margolis. See, I don't think we ever -- I don't think the
13 Commission heard his testimony because he was on that afternoon
14 panel.

15 COMMISSIONER LANNI: Well, he was on the post-flood.
16 No, he was in Biloxi. That's right. No, he was in Biloxi.

17 COMMISSIONER MCCARTHY: Did he try to distinguish
18 between different kinds of casinos in the comments he was making?
19 Does anybody remember? In his analysis, what was he looking at?
20 Because we now know there are all kinds of casinos. Some are
21 better regulated than others. Do we remember whether he made any
22 differentiation or not?

23 COMMISSIONER LANNI: I do not.

24 COMMISSIONER MCCARTHY: Well, there's that whole large
25 grey area where we started looking at convenience gambling,
26 trying to define it was very difficult because, in effect, it
27 could be said that a lot of what was included there would be
28 small casinos, at least claim to be small casinos by their own
29 proprietors. And I just -- I was trying to remember whether --

1 whether there were any useful distinctions made, because we're
2 only learning more and more now about the strict regulations in
3 some jurisdictions, and the loose regulation in others. I don't
4 know if any -- if we can recall anything that might be helpful in
5 this regard.

6 COMMISSIONER LANNI: I heard him speak many times, and
7 when he speaks -- and I cannot recall specifically the answer to
8 your question, but I know he speaks about casinos and he's
9 speaking about casinos that are -- would be perceived to be more
10 highly regulated. I don't know if he has references to the
11 others. Because by the fact he calls them casinos, I don't think
12 you could call a convenience store a casino. So.

13 COMMISSIONER MCCARTHY: I guess what I'm getting at is
14 should -- should the reference be so broad, or should it pertain
15 to states that have histories of stricter regulatory programs?

16 COMMISSIONER LANNI: I think it probably should pertain
17 to what he said, and I don't know. We need to find that out.

18 COMMISSIONER MCCARTHY: I don't see the relationship
19 between regulation, though, between a more heavily regulated
20 casino --

21 CHAIRWOMAN JAMES: And crime.

22 COMMISSIONER MCCARTHY: -- and crime. I don't see the
23 relationship.

24 COMMISSIONER WILHELM: Madame Chair, with all due
25 respect, this proposal comes after two pages of other kinds of
26 commentary about crime, which Terry is not proposed to change.
27 He merely wants to put in something that is undeniably in the
28 record.

29 COMMISSIONER MCCARTHY: Well, I'm not -- and I'm not

1 fundamentally differing with what I understand Terry is trying to
2 do. I'm just -- I'm just trying to find out if his comments or
3 the evidence that Terry is proposing we look at was more
4 descriptive of a certain population and procedure. That's all.

5 COMMISSIONER DOBSON: I don't --

6 CHAIRWOMAN JAMES: Commissioner Dobson.

7 COMMISSIONER DOBSON: I don't have a problem with the
8 first two paragraphs at the top or the one at the bottom. My
9 concern is with that middle paragraph. If you look at the bottom
10 of page 14, there's one source supporting the concern about
11 crime, and in the interest of balance, John, it seems to me that
12 maybe there ought to be one that would be coming from the other
13 side. But if we're going to put a whole string of them there,
14 there are also many others that weren't cited here. And if we're
15 going to do this, I'd like time to put the studies in that would
16 provide balance.

17 COMMISSIONER WILHELM: Look at 15 and 16.

18 COMMISSIONER LANNI: I have a response. I did not know
19 this, but the study covered the 10 largest casino jurisdictions
20 which all have highly regulated positions. The reference to the
21 other entities in here, to answer Jim's question, are all cited
22 by Mr. Margolis. So, it's one in the same. That's not -- these
23 aren't additional ones. These are ones that were cited by him in
24 his report to us in Biloxi.

25 COMMISSIONER DOBSON: Well, that's an AGA supported
26 study, and I think it throws it out of balance to put all that in
27 there without -- without rewriting the other portion of the text.

28 COMMISSIONER WILHELM: Maybe we also ought to add, as
29 long as we're at it, the conclusion of the NORC report and

1 community database which says, quote:

2 "The net picture in the economic and crime data is
3 on the positive side, but not in an overwhelming
4 way."

5 And which also says:

6 "The communities -- with the newly opened casinos
7 per capita rates of bankruptcy, and indicators of
8 violent crimes, have not seen a significant
9 change."

10 You know, if it's a shortage of appropriate sources, we
11 can always refer to our friends at NORC.

12 You know, we could take out the ones Jim doesn't like
13 and put in the ones that everyone loves.

14 COMMISSIONER LANNI: Great. That's a friendly
15 amendment, I'll be happy to amend the complaint.

16 COMMISSIONER BIBLE: Could we just cite --it would be
17 helpful if we just cited, you know, the jurisdictions that this
18 research refers to?

19 COMMISSIONER LEONE: Why don't we ask the staff to go
20 back and review the testimony and do that and incorporate it,
21 just like the jurisdictions.

22 CHAIRWOMAN JAMES: I'm hesitant to do that at this
23 point.

24 COMMISSIONER LANNI: I don't think we have to go that
25 far. I think if we do know how many jurisdictions we're dealing
26 with here --

27 COMMISSIONER BIBLE: There's 10. Why don't we just say
28 in those 10 jurisdictions.

29 COMMISSIONER LANNI: That's fine with me.

1 CHAIRWOMAN JAMES: Okay. Would you insert that? Let's
2 be very specific for them, because they're going to go back and
3 type it.

4 COMMISSIONER LANNI: Okay.

5 "After his study, casino and crime, an analysis of
6 the evidence, based upon the 10 jurisdictions that
7 allow commercial casino gambling."

8 COMMISSIONER WILHELM: Terry, in that large central
9 paragraph, the second sentence.

10 COMMISSIONER LANNI: Beginning with?

11 COMMISSIONER WILHELM: "His study."

12 CHAIRWOMAN JAMES: Well, he just made it one by adding
13 "was based in part."

14 COMMISSIONER MCCARTHY: Are we going to put in all this
15 stuff in parenthesis?

16 CHAIRWOMAN JAMES: Could we delete that, Terry, since
17 it is in his -- anybody who gets referred to that --

18 COMMISSIONER LANNI: Yeah, I can -- we can take that
19 off. It's not a problem. Jim's things without having to put
20 NORC in there, Jim.

21 COMMISSIONER LEONE: I'm sorry, what are we taking out?

22 COMMISSIONER LANNI: That whole parenthesis.

23 CHAIRWOMAN JAMES: The parenthesis. The following.

24 COMMISSIONER BIBLE: And then after analysis, evidence
25 will be based upon the 10 jurisdictions that permit commercial -
26 -

27 COMMISSIONER MOORE: What did we do with the last
28 paragraph down below that talks about the 24 shares?

29 CHAIRWOMAN JAMES: We haven't done anything with that.

1 COMMISSIONER MOORE: So, we can strike the last
2 paragraph?

3 COMMISSIONER DOBSON: One question, if I may. Can we
4 put it in the footnote that this study was funded by the AGA?

5 COMMISSIONER LANNI: Well, then I don't want to take
6 out the last paragraph, then.

7 COMMISSIONER MOORE: Well, I think we ought to go into
8 every footnote and put whoever funded all this stuff.

9 CHAIRWOMAN JAMES: Okay. Let's not go there.

10 COMMISSIONER BIBLE: That's not a bad idea. Research
11 that, will you? Put that as a research recommendation. Who paid
12 for the study.

13 COMMISSIONER DOBSON: Madame Chair, I notice that the -
14 - it's getting a little more salty by the hour in here.

15 CHAIRWOMAN JAMES: What we have right now is this
16 bottom paragraph is deleted. The open and closed paren is
17 deleted. The added, "based upon the 10 jurisdictions that have
18 commercial casinos."

19 COMMISSIONER LANNI: Call for the question.

20 CHAIRWOMAN JAMES: All in favor? Opposed? Okay.
21 Next.

22 COMMISSIONER BIBLE: Let's see, amendment 300 is --
23 what's this one?

24 CHAIRWOMAN JAMES: Hang in there. Chapter seven, page
25 28.

26 COMMISSIONER BIBLE: Line 17.

27 CHAIRWOMAN JAMES: Line 17. Whose is this? Is this
28 you, Terry?

29 COMMISSIONER LANNI: It must be. If it isn't, it ought

1 to be.

2 CHAIRWOMAN JAMES: This is Terry's.

3 COMMISSIONER LEONE: Terry, has the Commission seen
4 these studies?

5 COMMISSIONER LANNI: Christian Marthels spoke before
6 us. I'm trying to think where he did. He came before us in
7 Chicago, I think it was.

8 COMMISSIONER DOBSON: Christian Marthels (phonetic), I
9 don't remember him.

10 COMMISSIONER LANNI: The purpose of this is for
11 balance, without suggesting any changes in the other side, or the
12 issue, if you will, covered of the other view of that issue.

13 COMMISSIONER DOBSON: Would you address the other
14 items, as to whether or not they've come before the Commission?

15 COMMISSIONER LANNI: I know Christian Marthels has the
16 Center for Disease Control and Prevention. I don't know, has it?

17 COMMISSIONER BIBLE: If we're going to be consistent,
18 we've got to take out the guy who appears in the newspaper
19 article.

20 COMMISSIONER DOBSON: And I'm told that Dr. Marthels
21 did not appear before this Commission. Dr. Marthels.

22 COMMISSIONER LANNI: Well, I know we have seen them,
23 but he attended -- I guess he didn't present, but he attended a
24 meeting, because he was there in Chicago.

25 COMMISSIONER WILHELM: We received the study.

26 COMMISSIONER LANNI: The study was sent to us. Ta ti
27 know. But he was there and I guess he didn't make a formal
28 presentation, but he submitted it. Dr. Macintosh did not, and
29 I'd be happy to remove that on the basis that he did not either

1 submit or -- on the bottom -- the bottom two lines, starting on
2 Dr. John Macintosh and the next two pages. The next page, first
3 two lines, beginning with fair and ending with factor. But
4 Marthels did have it. It's part of the --the staff can confirm
5 that it's part of the documentation provided to the Commission by
6 Dr. Marthels. Not sponsored by AGA>

7 COMMISSIONER BIBLE: If I may ask a question about
8 these studies. What we found so far is that very few government
9 agencies or national institutes doing studies even ask questions
10 about gambling issues. So, let me ask -- I'm assuming Dr.
11 Marthels wouldn't come in with this unless he had a -- it seems
12 certain that he asked a series of questions on gambling to
13 establish whether suicides in Clark county were gambling related?
14 Is that a safe assumption?

15 COMMISSIONER LANNI: Well, I think he asked a number of
16 questions as to what the causes were. I'm sure one of them would
17 have been that.

18 CHAIRWOMAN JAMES: This says he used files from the
19 coroner's office.

20 COMMISSIONER LANNI: Actual suicide files. The coroner
21 office of Clark county. Clark county is where --

22 CHAIRWOMAN JAMES: It would be hard to ask them.

23 COMMISSIONER BIBLE: Terry, by now we all know where
24 Clark county is. Let me -- I don't know what the habit is of
25 the coroner's office there. Do they normally ask questions that
26 would elicit whether gambling is related to or a cause of
27 suicide in that county?

28 COMMISSIONER LANNI: I don't know the process.

29 COMMISSIONER BIBLE: If he checked the coroner's

1 records, I'd certainly accept what he stated is his finding here.

2 But that would only have meaning if the coroner's office
3 actually asked questions in a way so as to elicit, you know,
4 giving -- checking off a list or --

5 COMMISSIONER LANNI: Right. I understand your point.
6 I do not know the answer to that.

7 CHAIRWOMAN JAMES: Dr. Dobson?

8 COMMISSIONER DOBSON: Ron Reno tells me that he'd seen
9 a quote that the coroner said that we can't tell and don't know
10 in many cases what the cause of death.

11 COMMISSIONER BIBLE: That would have to be the case.

12 COMMISSIONER LEONE: Certainly not without a credit
13 report.

14 COMMISSIONER BIBLE: I don't remember this study and I
15 think the questions, at least, that you raise as to whether or
16 not you have that kind of information from people who commit
17 suicide or what the context is, I think you'd have to look at the
18 study.

19 COMMISSIONER DOBSON: Yeah, I don't know if the coroner
20 even asked these questions.

21 COMMISSIONER BIBLE: In 100 percent of the cases where
22 people have notes, that 94 percent of them were not gaming
23 related, I don't know.

24 COMMISSIONER LANNI: Let me withdraw that and go with
25 the second one in the middle paragraph.

26 CHAIRWOMAN JAMES: The Center for Disease Control.

27 COMMISSIONER DOBSON: Now, I have the same question
28 about the second study, and presumably -- see, certainly the
29 Center for Disease Control and Prevention is certainly a highly

1 reputable research entity. What I --

2 COMMISSIONER LANNI: You can see the footnote there,
3 "Regional variations in suicidal rates, 1993 to '94."

4 COMMISSIONER DOBSON: Okay. So, they exclusively asked
5 question.

6 COMMISSIONER LANNI: I would assume so. The proposal
7 would be --

8 COMMISSIONER DOBSON: That's the title -- if that's the
9 title of their study, we should hope.

10 COMMISSIONER LANNI: And they are well respected. So,
11 my motion would be to include only the center paragraph,
12 beginning with the Center for Disease Control, ending with
13 "social environments" in the footnote.

14 COMMISSIONER LEONE: And I'll second that.

15 CHAIRWOMAN JAMES: All in favor? Opposed?

16 COMMISSIONER WILHELM: Thank you. Madame Chair, before
17 we progress to the next chapter, may I make an observation to the
18 staff, unless a Commissioner would disagree with me, chapter two,
19 "Gambling in the United States," it seems to me that the draft
20 tables at the back of the chapter need to be revised in terms of
21 the decision we made about the gross wagering figure. We decided
22 to ditch the total money wagered figure. And that needs to be
23 factored into these charts. Chapter two. The charts include the
24 gross wagering figure, even though we've dumped it.

25 CHAIRWOMAN JAMES: That's one of the things that we'll
26 have to check for consistency on. It's on my list.

27 Okay. Are you ready for "Future research."

28 COMMISSIONER MCCARTHY: There are just a few more
29 recommendations that I hope everybody's got copies of.

1 CHAIRWOMAN JAMES: A few more recommendations.

2 COMMISSIONER LEONE: Actually, at this rate we will
3 prove the cause and effect.

4 COMMISSIONER MCCARTHY: I would move that the text that
5 is in the proposed data of chapter eight, "Future research
6 recommendations."

7 CHAIRWOMAN JAMES: It has been moved and seconded. All
8 in favor?

9 COMMISSIONER LANNI: Is that my edits that were --

10 CHAIRWOMAN JAMES: Yes. Question has been called. All
11 in favor? Any opposed? You're done.

12 COMMISSIONER LANNI: No, when you get back to chapter
13 four I'll be done.

14 COMMISSIONER LEONE: Dr. Kelly, when this document is
15 finally printed, are you going to go back to Washington and make
16 changes in each and every document to add some things to it?

17 MR. KELLY: I'm going to have a separate press
18 conference explaining the extenuating circumstances.

19 CHAIRWOMAN JAMES: Okay. We're on the executive
20 summary now. We thought it would be good to hold this one until
21 the end, for obvious reasons.

22 COMMISSIONER LANNI: Excuse me, Madame Chair, I did
23 have -- I recall your saying that we wanted to know what we had
24 done in the rest of the chapters so that when we looked at this
25 language in the executive summary. So, there were two items to
26 return to in chapter four.

27 CHAIRWOMAN JAMES: Oh. Would you like to clean those
28 up before we move on? Are you ready for those, to go back to
29 those items?

1 COMMISSIONER LANNI: I'm ready to go back. Certainly
2 the first one. The last one was retyped and was left floating
3 out here somewhere, but we may never get to that one. The first
4 one is the introductory language. I have copies. I've given
5 only Mr. Leone a copy of this. If the staff wouldn't mind
6 distributing this, Madame Chair, to the rest of the -- this is
7 chapter four. It deals with the very beginning of chapter four.

8 COMMISSIONER WILHELM: Using lifetime numbers here?

9 COMMISSIONER LANNI: Past year.

10 COMMISSIONER WILHELM: Past year?

11 COMMISSIONER LANNI: Yes. I know how you feel about
12 lifetime.

13 CHAIRWOMAN JAMES: Would you speak to this for a
14 minute, please?

15 COMMISSIONER LANNI: Yes. Thank you, Madame Chair. As
16 the members will recall, we were discussing how do we put in
17 context -- and I think I'm explaining the substance of the
18 discussion, how do we put in context the number of problem and
19 pathological gamblers, level two and level three gamblers in
20 Harvard/Shaffer terms in the context of the total gambling
21 population, to convey to the reading public a fair representation
22 of how many American adult and adolescent gamblers had problem or
23 pathological issues, versus how many did not. That's what I've
24 attempted to do here. I spent my lunch hour talking to the folks
25 back at Harvard to help me write this. And I've tried very hard
26 to be as accurate as I could with whatever data is available.
27 And I think it's self-explanatory.

28 CHAIRWOMAN JAMES: I'll give Commissioners time to
29 review this for a second.

1 COMMISSIONER LANNI: I think the only issue in the
2 previous conversation that came up was the first -- the old first
3 paragraph of what I had distributed, the one that began "About 20
4 percent."

5 CHAIRWOMAN JAMES: Right.

6 COMMISSIONER WILHELM: Terry?

7 COMMISSIONER LANNI: Yes.

8 COMMISSIONER WILHELM: I'd be prepared to support this
9 if you would do two things -- if you'd consider doing two things.
10 One, in the second paragraph refer to the fact that the
11 estimated American adults who gamble at 160 million, that's NRC.
12 I think since you indicated the first paragraph related to
13 Harvard, I think we should note that that's the NRC.

14 COMMISSIONER LANNI: It was also Harvard. When I
15 checked --

16 COMMISSIONER WILHELM: NRC and Harvard then.

17 COMMISSIONER LANNI: I have no problem.

18 COMMISSIONER WILHELM: I do have a problem, though,
19 with line three, where you say that:

20 "We estimate that about 152.5 million American
21 adult gamblers do not evidence apparent negative
22 consequences."

23 Why do you need the word "apparent"?

24 COMMISSIONER LANNI: Strike the word "apparent."

25 COMMISSIONER WILHELM: Thank you.

26 COMMISSIONER LANNI: Apparently we might agree.

27 COMMISSIONER WILHELM: Apparently we have agreed.

28 COMMISSIONER LEONE: Did you second his motion?

29 COMMISSIONER WILHELM: I said I would be more than

1 please to second it if he made those two changes. He's now said
2 he will, so I'd be more than pleased to question.

3 CHAIRWOMAN JAMES: Call for the question. All in
4 favor? Any opposed?

5 COMMISSIONER WILHELM: Good work.

6 CHAIRWOMAN JAMES: Jim, would you read off the rest of
7 the unfinished items business?

8 COMMISSIONER MCCARTHY: Madame Chair, there was one
9 more chapter four item, and this -- we -- the staff is
10 reproducing copies of it. That dealt with the language at the
11 end of chapter four, and I think the changes that I've made in
12 that will -- will find a similar approval from all members of the
13 Commission.

14 CHAIRWOMAN JAMES: Okay.

15 COMMISSIONER MCCARTHY: And draw praise from Mr. Bible.

16 COMMISSIONER LEONE: Are you talking about the casino
17 questionnaire?

18 COMMISSIONER MCCARTHY: Yes.

19 CHAIRWOMAN JAMES: What others do we have?

20 MR. SEAY: We have three tabled items remaining from
21 chapter four.

22 COMMISSIONER MCCARTHY: Let me mention -- and before
23 get to them, and then you can of course examine the language. I
24 have struck -- I have struck the -- the paragraph dealing with
25 the database and the credit. After due consideration, weighing
26 all of the deep and rational concerns expressed by Mr. Lanni and
27 Mr. Bible.

28 CHAIRWOMAN JAMES: Just spit it right out there.

29 COMMISSIONER MCCARTHY: In addition to that, I amended

1 the -- I struck the introductory phrase, "There are also some
2 disturbing signs, et cetera, to begin the last two." And that is
3 simply the only one remaining from those, which is the top 25
4 non-tribal casinos during 1998, et cetera.

5 COMMISSIONER WILHELM: Leo, what -- where is the
6 original language for this?

7 COMMISSIONER MCCARTHY: The original language is on
8 page eight -- page 15 of chapter four in your binder. I'm sorry.

9 COMMISSIONER WILHELM: Chapter four, page 15. Leo,
10 what did you do in your revision with the material from "private
11 sector efforts" on page 14 to "casino questionnaire" on page 15?
12 The section in-between there, what did you do with all that?

13 COMMISSIONER MCCARTHY: Let me -- I struck the first
14 paragraph entirely.

15 COMMISSIONER WILHELM: Beginning with -- ending with
16 gamblers or yours? Is it yours you struck?

17 COMMISSIONER MCCARTHY: Mine. We'll have that language
18 in front of us momentarily.

19 COMMISSIONER WILHELM: It never did get straight on
20 what the relationship was between your document and the existing
21 text, or at least I didn't.

22 COMMISSIONER MCCARTHY: I think I will in the language
23 you're going to see.

24 Madame Chair, if there are other things to take up
25 before you get to the executive summary. I heard Dr. Kelly
26 mention that there are several tabled items. While we're waiting
27 for the language to be reproduced and brought back in.

28 CHAIRWOMAN JAMES: Tim.

29 MR. KELLY: Actually, I believe that Stephanie is

1 bringing that language. That's for one of the remaining tabled
2 items. We still have two that we need to review. One was -- it
3 was a recommendation from Commissioner Lanni regarding the charts
4 to be inserted at page six, and Dr. Dobson asked for some time to
5 review those charts.

6 CHAIRWOMAN JAMES: Dr. Dobson, have you had an
7 opportunity to do that?

8 COMMISSIONER DOBSON: Let me find out.

9 COMMISSIONER LANNI: Page six, line 30. The royal we.
10 The NRC -- the Harvard/Shaffer chart.

11 COMMISSIONER BIBLE: One housekeeping matter. Leo, in
12 your research recommendations, research recommendation 8.17 reads
13 -- and we have adopted this recommendation. It reads:

14 "The Commission recommends that the governors,
15 state legislature, and regulatory bodies of each
16 state, and the insurance commissioner, if elected,
17 should direct their department of insurance to
18 require that insurance companies licensed to
19 operate in their state offer insurance coverage of
20 treatment for customers who are problem or
21 pathological gamblers."

22 And I believe we have covered that with the language
23 that Richard has drafted to mandate insurance coverage benefits.
24 We could probably delete this so it's not repetitive.

25 With your recommendation, I'll go into the pathological
26 gambling chapter.

27 COMMISSIONER BIBLE: It's redundant. It's in the
28 research chapter.

29 CHAIRWOMAN JAMES: Hang on. I want to make sure that

1 we --

2 COMMISSIONER LANNI: I accept that.

3 CHAIRWOMAN JAMES: Okay. I want to make sure that we
4 have covered all of the tabled issues, and that we didn't miss
5 any.

6 COMMISSIONER DOBSON: There is one that we have not
7 quite finished.

8 MR. SEAY: There was a total of four, we dealt with
9 one. Commissioner McCarthy is looking on another. Commissioner
10 Dobson is looking over those charts. And I have one more in my
11 notes, and that was a tabled recommendation on page 16 having to
12 do with that credit risk issue that Commissioner Lanni was going
13 to consider language to perhaps move that into the research
14 section. That was as yet undetermined.

15 COMMISSIONER LANNI: The language is here.

16 COMMISSIONER DOBSON: Madame Chairman?

17 CHAIRWOMAN JAMES: Commissioner Dobson.

18 COMMISSIONER DOBSON: We do have a response to the
19 table. And the table 3-5, page three and dash 21 is to our -- I
20 mean, we agree with it. No problem with it. And the Harvard --
21 Harvard meta-analysis, table 17, page 60, we don't have in front
22 of us. Assuming that it is accurately reported, we don't have a
23 problem with that one.

24 CHAIRWOMAN JAMES: What is the one that you do have a
25 problem with?

26 COMMISSIONER DOBSON: Another moment.