

OUTLINE FOR NATIONAL GAMBLING IMPACT STUDY COMMISSION

- (1) Explain my position and viewpoint.
 - (a) Director of Iowa's largest credit counseling service since 1987-prior to Iowa's entry into casino gambling.
 - (b) Administrator of Iowa's gambling hotline, 1-800-BETS-OFF since September of 1994.
- (2) Evidence of linkage between debt and bankruptcy ties to gambling.
 - (a) Personal credit expansion over the last 10 years.
 - (b) State of Iowa's timeline prevalence study 1989 and 1995.
 - (c) State of Iowa's bankruptcy numbers for 1994, 1995, 1996 and 1997.
 - (d) SMR Research Report for the nation's banks research statistics and recommendations.
 - (e) Iowa State University at Ames study of "Bankruptcy and Gambling: is there a connection?" released in August of 1998. Complete study will be presented to commission the commission.
 - (f) Article of credit extension from "International Gaming and Waging Business."
 - (g) One man's testimony.
 - (h) Iowa's recent legislative experience on credit extension in casinos.
 - (i) Recommendations and conclusion.

Note: Supporting documents can be mailed or delivered at hearing, please advise your preference.