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.
   (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.