CHAIRMAN JAMES: I'm going to ask you to submit the rest of that for the record.

MR. DeMARCO: It has been submitted.

CHAIRMAN JAMES: Thank you.

Mr. Harvey, welcome.

MR. HARVEY: Moderator, thank you. I'm a retired clergyman, and I find it very difficult to go from 25 minutes to three minutes, and so I ask your indulgence, please. I'm going to speak faster than I usually do and not yell.

I've lived in Atlantic County now for four years and am a card carrying member of Harrah's and some of the other casinos.

I find it interesting to live here, and I have been studying casino gambling and its impact upon our community in many ways.

My Atlantic City history began here when my in-laws came on their honeymoon in 1926. They went home singing about Atlantic City's boardwalk where life was peaches and cream.

Well, times change. We've heard of that already. Peaches and cream were replaced by
joblessness and poor housing and crime and drugs and
guns and institutional races and all of those things
that have plagued all kinds of societies.

Then in the '70s casinos came, and they
brought promises, quick fixes. Unfortunately, neither
the churches or government or casinos, as well as the
other agencies of our community, were able to solve
the problems, but the beat went on.

Sociologists tell us it takes one
generation for a good thing to become a bad thing.
Well, we have lived through that generation. Now
what?

We know that now instead of riches casinos
are places where sometimes people win, but most times
people lose their money. Then the holding companies
or the stockholders or whoever take the money out of
town as fast as they can. See Donald run. Run,
Donald, run.

(laughter.)

MR. HARVEY: The truth of the matter is
Atlantic City, which has been a cash town for others,
has found it very difficult to fend for themselves. So
one begins to wonder who's in charge here. Is it the
people who live and work hard in Atlantic City? Is it
labor? Is it management? Is it the mayor? Is it
city council? Is it the superintendent of schools?
Is it the governor? Is it Senator Gormley? Is it the
legislature? Who's in charge? Steve Wynn in Circus
Circus?

Live here is not the "big easy" for many
people. Work here does not bring nobility to the
human spirit for many of the employed, nor the
unemployed as well.

Unfortunately workers are being threatened
with downsizing and all those other issues of our
society.

I'm told casinos will survive as long as
we write numbers and as long as the prosperity of our
society produces large amounts of discretionary
income, but you and I know that so will the addictions
and so will the diseases and so will the thousands who
drain their bank accounts, et cetera, et cetera.

Let us, therefore, as people together,
labor and management, churches and casinos, community
and all people, work together for a community where once again maybe we can see some peaches and cream.

CHAIRMAN JAMES: Thank you, Mr. Harvey.

MR. HARVEY: -- once again we see a new community.

CHAIRMAN JAMES: Thank you very much.

NILDA K.: My name is Nilda K., and I'm a compulsive gambler.

I did have a speech, but on my way here I have not been down to Atlantic City in five years. On my way here, all I kept thinking about, I remembered when I used to come here was the highs of how great I was going to make it big. On my way here today all I could think of was the misery that it caused me. It caused me my family, my life, my occupation. I lose a degree, looking forward to maybe being in jail.

Who do I have to thank for the life that I have now is GA. Because of them I am working again, and I hear all of these people talk about how great their life is because of Atlantic City. Well, you