In closing, I'd like to thank the Commission for the time allowed to convey my thoughts. I hope my information has been of some assistance. I'll be glad to answer any questions.

CHAIRMAN JAMES: Thank you, Captain Andrews.

COMMISSIONER BIBLE: The previous testifier indicated that in 1995 437 juveniles were taken into custody, I assume that was by your department. What happens to those individuals as they get processed through the justice system?

CAPTAIN ANDREWS: At this time, I cannot give you an accurate answer. I will refer with our juvenile captain and forward you a report.

COMMISSIONER BIBLE: Thank you.

CHAIRMAN JAMES: Any additional questions?

Again, thank you so much for taking time away from your duties today to be here with us. Our final presenter is Stephen Simurda, got it, Simurda, with the United States Gambling Research Institute.
Welcome, Mr. Simurda.

MR. SIMURDA: Thank you.

I want to thank the Commission for inviting me to come here, and I want to thank both the Commission and its staff for the important work that they are doing, and will be doing over the next several months. I don't envy you your task.

I want to explain briefly why I'm here and what I want to share with the Commission. I'm going to even try to take less than 15 minutes to do it, and I suspect I'll say some things that you haven't heard already.

I'm a journalist by training. I've worked for a number of newspapers, I last worked for the Associated Press. I specialize in writing about business and economic issues. For the past 12 years, I've been a freelance journalist writing for newspapers and magazines. I also teach journalism at the University of Massachusetts at Amherst.

Four or five years ago, I wrote an article for a magazine called The Columbia Journalism Review, about press coverage of the boom in legalized
gambling, and, particularly, casino gambling in this country. The Columbia Journalism Review, for those of you that don't know, is a magazine read by journalists so that we can try to understand why everybody hates us.

A funny thing happened to me during the course of --

COMMISSIONER BIBLE: You don't need a study for that.

MR. SIMURDA: -- a funny thing happened to me as I got involved in the issue, I became fascinated with the way in which legalized gambling and casino gambling was being brought to America, the way the public debate was playing out, and the way the media was involved in that.

What concerned me was that in many communities casino gambling was being presented as the lynch pin of an economic development strategy. Yet, that was being done without the benefit of the type of cost benefit analysis that would typically coincide with a real economic development strategy, in other words, the good things were being presented and
highlighted, and the impacts or costs often there was no one to talk about them.

In addition, very often new legalized gambling options were being proposed in communities like Atlantic City in the late 1970s that were economically very depressed, they were communities that were desperate, they were communities that had no hope of other forms of economic development, and the debate, as I say, was often one sided.

Add to this the fact that the people who questioned or opposed gambling often did so on moral grounds, they were religious people who thought that gambling was just simply wrong, but that their arguments were easily marginalized because they were just opposed to gambling. And, that doesn't really go very far when large numbers of people are out of work in your community.

What really bothered me, though, was that there was no group or constituency that could stand apart from both gambling's promoters and its moral opponents and try to explain for people what was really going on.
CHAIRMAN JAMES: So, we are necessary as a Commission.

MR. SIMURDA: You have a purpose.

And, there was certainly no group that could evaluate and talk about the full range of impacts for people and not have a vested interest in the outcome.

So, together with my college, Robert Goodman, who some of you may know of, we decided to try and create an entity that could that. Professor Goodman, as you may know, is the author of a book called "The Luck Business," as well as a study for the Ford Foundation on the impact of legalized gambling in America, and we decided about a year ago to create something called the United States Gambling Research Institute, of which I am the Associate Director.

We were fortunate enough to receive initial modest funding from the John D. and Kathryn T. MacArthur Foundation of Chicago, and we've tried, continued to try to provide some balance to the debate by disseminating information and conducting research, when we can get funding.
We are not anti-gambling, although, I think the industry sees us that way. I gamble, I love a good poker game, low stakes. I don't have the stomach for it. But, by necessity, we found that the need to look at the economic and social costs of gambling was crucial to providing balance to the debate over casino gambling. The gambling industry, and not just the casino industry, is very capable of explaining the benefits of gambling. We try to look at the balancing factors, if you will, and I suspect that's why the industry tends to see us as anti-gambling.

On to Atlantic City. I was living in New Jersey when casino gambling was approved here in the late 1970s. My family still lives here. My parents own a house about an hour north of here, it's for sale if anybody is interested. When casinos were approved in Atlantic City, the promise was that this blighted community would be revitalized, transformed.

Nearly 20 years later, Atlantic City has not been transformed, but it has been helped a great deal. It's been altered, but it hasn't been transformed. Unemployment in the city is still about
15 percent, and if you spent time looking around yesterday you no doubt noticed that this has yet to become an urban show place, but it is a heck of a lot better than it was 20 years ago.

A couple of the social costs of legalized gambling in Atlantic City have been documented in recent research that has been referred to but not highlighted to the Commissioners, and I hope you are aware of them. One study was one that was done at the University of California at San Diego on suicide rates and gambling, in gambling cities, such as Las Vegas and Atlantic City, and this study basically found that suicide rates in Atlantic City were abnormally high and affected both residents of Atlantic City and visitors to Atlantic City.

COMMISSIONER BIBLE: That's a per capital measurement that's been adjusted for visitor influx?

MR. SIMURDA: I'm going to give Tim Kelly, your Research Director, the Web site where he can access the full study for you.

COMMISSIONER BIBLE: But, to your knowledge, I mean, has it been adjusted for
population, because don't you have like 35 million
visitors a year, which is about 100,000 people a day?

MR. SIMURDA: I'm sorry to say that I
cannot answer that question.

COMMISSIONER BIBLE: I see.

MR. SIMURDA: But, I know the researcher
who did it took that into account, but, Tim, I'll make
sure you have that.

Another study on personal bankruptcies that
Mr. O'Connor just referred to found that personal
bankruptcies in Atlantic City were 71 percent higher,
and this is that study, I can make a copy available to
Tim, and also that rates were not only 71 percent
higher than the state average in Atlantic City, but
that the closer you get to Atlantic City the higher
the bankruptcy rate. That was a kind of interesting
finding.

Crime is another issue that is very
problematic in trying to evaluate. A couple of the
people earlier today touched upon this. When you try
to -- the research that exists on a relationship
between gambling and crime is kind of all over the
map. Doctor Reuter, the consultant to the Commission, I think said it best, he did a recent study of the existing research, and more or less concluded, I'm paraphrasing, that existing research could not yet determine whether there is a relationship between gambling and an increase in crime, but that further research was needed, because there had been indications both ways.

I will tell you that I've spoken with police officials in other communities who say that they've seen crime go down because they've been able to hire so many more police officers, so that --

COMMISSIONER BIBLE: Were you here yesterday for the Attorney General's testimony?

MR. SIMURDA: I was here yesterday.

COMMISSIONER BIBLE: Because I believe he indicated that crime in New Jersey had decreased, not only at a real rate, but also -- well, on a per capita adjusted rate and a regular per capita rate.

MR. SIMURDA: In the entire state or in Atlantic City?

COMMISSIONER BIBLE: Both.
MR. SIMURDA: And, that's why I say, that often does happen, because communities are able to put more resources into police enforcement and protection, and people -- it will get put to work. So, that's why I say, it's very conflicting as to what effect gambling has on crime. The research is all over the map, and there has not --

COMMISSIONER BIBLE: Well, the data he was talking about seemingly suggested that the crime rate had gone down.

MR. SIMURDA: That may be, as I say, in Biloxi, for instance, the police chief said to me that he feels than in many categories of crime the rates have gone down as well, because they have three times as many police officers in the city as they had before the introduction of casinos.

So, as I say, Doctor Reuter's conclusion in a study last year was that more study is needed because it's problematic.

In addition, uniform crime rates, it's very difficult to gauge the effects in any changes in white collar crime from uniform crime rates, and that's
problematic because as many people will tell you in
the world of problem gambling, the kind of crimes that
are committed by people who have problems with
gambling are often white collar crimes, embezzlement,
fraud, et cetera.

Anyway, a year or so ago, we were asked by
a pastor from a Presbyterian Church in the Atlantic
City area, in Brigantine, a man named John Scotland,
who you heard from yesterday during the public
testimony, to conduct a study of parishioners of
Presbyterian churches in the Atlantic City area, two
churches in Atlantic City and two right outside of the
city, to see what these members were --

COMMISSIONER LANNI: Excuse me, when you
say just outside the city, what do you mean, just
outside the city?

MR. SIMURDA: Brigantine.

COMMISSIONER LANNI: Brigantine.

MR. SIMURDA: And, Pleasantville.

COMMISSIONER LANNI: Okay.

MR. SIMURDA: In Atlantic County.

COMMISSIONER LANNI: Right.
MR. SIMURDA: To see what these people thought of casino gambling and what their participation in the industry was.

We conducted that study over the past several months, and our report was released this week, and I believe you've all been given a copy of this.

COMMISSIONER LANNI: We were just handed a copy, yes.

MR. SIMURDA: Okay, all right.

I'm going to give you a quick and dirty version of the highlights, and I'm going to also get up and use this.

COMMISSIONER LANNI: Okay.

MR. SIMURDA: We surveyed 331 people, excuse me, 331 people responded to the survey.

COMMISSIONER LANNI: I think you referred to them as adult church members, correct?

MR. SIMURDA: Adult church members.

COMMISSIONER LANNI: Or, just Presbyterian churches.

MR. SIMURDA: Adult church members. There were another nine youths who responded to a separate
And, we found that 58 percent of our survey sample said casino gambling is good for Atlantic City, compared to, I think, 34 percent who said it's been bad for Atlantic City.

But, after that, we found a great deal of ambivalence among the people that we surveyed about the effect of casino gambling, and I'm going to run through this very quickly.

We spared no expense to bring a multi-media presentation here, it's in full color, I'm sorry the audience can't see it. We asked people if they could choose whether they like in Atlantic City more casinos, fewer casinos or no casinos, and, as you know, there's a proposal to bring more casinos. Only 34 percent, one third, said they would like more casinos in Atlantic City, and nearly two thirds, 63 percent, said they would like fewer or no casinos.

COMMISSIONER LANNI: Mr. Simurda?

MR. SIMURDA: Yes.

COMMISSIONER LANNI: You know, that kind of reminds me of the way that, you know, they say that
figures never lie, but liars figure, and I'm not alleging that you are a liar, but that's a very interesting statistic, because you look at it and you are right, if you look at it, you've got 34 percent say they want more casinos, three the same, 26 percent no casinos, fewer casinos 37 percent.

Now, again, I am an advocate, I have announced that I'm an advocate, I might look at that and say, you know, only 26 percent of the people don't want casinos who are members of this Presbyterian. You know, you can take a look at these very differently.

MR. SIMURDA: Absolutely.

COMMISSIONER LANNI: And, I appreciate that you, being an advocate for whatever, or not being an advocate, are looking at it differently than I might look at it.

CHAIRMAN JAMES: Why don't we let him get through the presentation. I'm sure there are going to be lots of questions. Well, hopefully, there won't be lots, but --

COMMISSIONER LANNI: Hopefully, he won't
raise them then.

CHAIRMAN JAMES: Well, let's let him get through his presentation. We'll have questions at the end.

COMMISSIONER LANNI: Thank you, Madam Chair.

MR. SIMURDA: When asked what things casino gambling has brought to Atlantic City, again, this ambivalence was clear. The largest number of people, the yellow, by the way, are the positive attributes, and the pink are the negative attributes, people said overwhelmingly, 90 percent, that casinos have brought more jobs to Atlantic City.

But, the next three highest responses were, in order, 75 percent said it's increased problem gambling, 67 percent said it's increased social problems, and 62 percent said it's increased crime.

Now, these are perceptions, these are people's perceptions only.

One odd statistic, only 23 percent of the people said casinos have improved the quality of life in the Atlantic City area. I was surprised by that.
Another interesting question was on expectations, what people expected from casino gambling. Fifty-eight percent said they expected a good effect, compared to 22-1/2 percent who expected a bad effect and, by the way, the vast majority of these people have lived in Atlantic City more than 20 years.

But, when we asked them if it's been better or worse than they expected, about half said it's about the same, it was about the same. Of those who felt it was better or worse, almost twice as many felt that it's been worse than they expected. Again, these are just people's perceptions. I'm not placing a value, I'm just telling you what people said.

I could go into more detail on the research but I won't because you have the report. I encourage you to look particularly at the personal profiles, where I interviewed six people who have had long-standing connections to the casino industry here and who spoke to me anonymously, particularly, because, remember the guy who spoke last night and said some critical things about his job, he was the only union
Before current and former casino employees I spoke to all said much more of the kind of things that he said than the other things that I've heard here, and as I was leaving yesterday, and I'd like to read that, one of them is a member of Local 54, the others aren't, as I was leaving I wanted to shake his hand for his courage because his job had been threatened if he spoke here, and just tell him that I thought that was a brave thing to do. And, as we were chatting, members of his union local came up to him and thanked him for what he said.

I asked them about it, and they said, well, there was a somewhat choreographed effort to make sure that dissenting opinions were not necessarily presented here today, and, you know, we were just glad that he did. Okay.

I guess I'll stop there.

SENATOR GORMLEY: I had three minutes left.

Okay, if I may exercise it?

CHAIRMAN JAMES: Okay, you don't have to barter for time at all, Senator, we would be happy to
grant you additional time to talk.

What I'm going to do at this point, though, is wrap up and let the commissioners ask questions that they may have of Mr. Simurda, and then, Senator, I would be happy to go back and you may take three or as many as you need to wrap up what you'd like to say.

SENATOR GORMLEY: It will be short.

CHAIRMAN JAMES: Commissioner Lanni.

COMMISSIONER LANNI: The funding for this particular Presbyterian three tripartite, I guess, three parishes, Presbyterian churches.

MR. SIMURDA: Four.

COMMISSIONER LANNI: Four, how was that funded?

MR. SIMURDA: It was funded -- John can speak more to that, it was funded from a combination of local and national Presbyterian church funds, also local.

COMMISSIONER LANNI: Is your thought to do other churches, maybe Jewish synagogues and Roman Catholic churches, it would be kind of interesting to see the difference. My wife is a Presbyterian, she'll
be very pleased with this, but as a Roman Catholic I
suspect that we would have a higher prevalence -- and
I don't find that to be an addiction by the way.

MR. SIMURDA: As a Roman Catholic, I think
you are absolutely right, Commissioner.

Yes, I would very much like to replicate
this study with other church groups.

COMMISSIONER BIBLE: Was the purpose of the
survey to assist the church in developing a policy
approach to gaming?

MR. SIMURDA: Exactly. I don't mean to
speak for the church leaders, but we've talked about
it many times. I think the church pastors were
feeling very conflicted about how to minister to their
congregations because many people had an economic
relationship or personal relationship with the casino
industry, yet, official church doctrine tells them
that gambling is wrong. And, they wanted to gauge
what the relationship, what the interaction between
their congregation and the industry was, and how they
felt about it, and to see what level of conflict
really did exist.
CHAIRMAN JAMES: Commissioner Wilhelm.

COMMISSIONER WILHELM: I have a comment to make, but it's really addressed to the whole panel, so, perhaps, we could let the Senator finish.

CHAIRMAN JAMES: Certainly.

COMMISSIONER WILHELM: If that's acceptable to you.

CHAIRMAN JAMES: Certainly.

Any other questions for Mr. Simurda?

COMMISSIONER BIBLE: Perhaps, the Senator, as he makes his remarks, could address the unemployment issue.

SENATOR GORMLEY: Thank you.

COMMISSIONER BIBLE: The 15 percent, and I did not know any comparable figure in beach communities that are similar to Atlantic City.

SENATOR GORMLEY: If I may --

COMMISSIONER BIBLE: Perhaps, you could elaborate on that issue, before being a Roman Catholic who attended Southern California, though.

SENATOR GORMLEY: Now --

COMMISSIONER LANNI: Would you like to
relate the score for Commissioner Dobson and I --

SENATOR GORMLEY: We won't do that, this gets very bitter, very bitter.

COMMISSIONER LANNI: -- for the last three years.

SENATOR GORMLEY: First of all, the unemployment was 25 percent when casino gaming passed.

Let's look at -- and, I did review the resumes of everybody on the committee, and I found of interest the Chairman's real interest in families, and that's why when I presented those individuals behind me, Mr. Reynolds, from the Department of Social Services of Atlantic County, Mr. May from the community college, and I also talked about the United Way, there are a variety of programs that have really looked at this, and what I don't want to do is say, you know, there's jobs, why don't you just go out and get a job. There are jobs, there's no question about that.

There are certain social problems in urban settings, not unique to New Jersey, not unique to Virginia, not unique to California, not unique to Nevada, and those individuals that I introduced,
especially Mr. Reynolds, deal with those. And, this is not -- but, they should not be an excuse for not trying to help. I'm not trying to do that.

However, there has been a problem with people convicted of crimes who can't be licensed, that has to be dealt with. There has been a problem with addiction, and that has to be dealt with, and we are trying to deal with it. And, quite frankly, there are problems with people who don't have the life skills to keep a job.

So, the jobs are available, but within that 16 percent, if people really cared, and if they really cared no matter what religion they might be, if they wanted to set up one-to-one mentoring programs, as I discussed, they should do it, and that's why, as I said, you would find that within that 15 percent there were individuals who have problems, and that's not an excuse for not helping them, but they need a Social Service safety net, and we have tried to do that.

When I cited to you that Resorts International went door to door in a ward, do you need a job, can you help, we'll mentor you one on one.
We'll make sure you show up for work in the morning.

When you talk about programs such as We Care that we've had in Atlantic City, why, because there are young children who have children, who don't know what it is to balance a checkbook, who don't know what it is to show up for a job.

If any religion wants to spend time or surveys or whatever, and they want to address urban problems, they should really address one-to-one social problems in the urban setting. And, they are being addressed in this area. So, that 15 percent, no one likes it, however, casino gaming has provided at least an opportunity so that we have the programs to provide mentoring in dysfunctional circumstances that are not of the casino's making, because the subsidized housing infrastructure, the welfare problems existed in Atlantic City before this occurred, and the welfare level has gone significantly down.

So, that number is absolutely an unfair number to throw out once it be analyzed, and it's an unfair characterization of what the casino industry has done in this area, and how hard they tried,
because you want to know something, if you want to
take it from a very stone-cold point of view, the
casinos want these people to be able to work. We do
have a shortage of people to work, so if you want to
look at them in the coldest sense of the word, maybe
that's why they are trying.

But, you know the good news, they are
trying to put them to work and they want them to work,
and those life skills problems, and the abuse
problems, are not unique to New Jersey and not unique
to any other urban setting, and I think we are more
progressive, try harder, and work more diligently with
the corporations, being the casinos in this area, to
make a difference, and that's the analysis of why 15
percent.

CHAIRMAN JAMES: Thank you.

SENATOR GORMLEY: I'm done. And, thank you
for letting me have my final three minutes.

CHAIRMAN JAMES: You did do your homework,
didn't you, one to one?

SENATOR GORMLEY: We have people behind us.

When I brought them up, when you talk with Mr.
Reynolds, and you talk to him one on one, what you'd say is, this is a person who cares. When you talk to the United Way, and that 16 percent, and that's why I was so glad when I looked at your resume, at the fact -- because, obviously, you have dealt with those problems. You have dealt with that young child who has a child, who doesn't even know what it is, what's a checkbook? You mean, I have to be there on time? And, what we have seen, and this is not to say --

CHAIRMAN JAMES: I didn't mean to get you going.

COMMISSIONER LANNI: Apparently, you do that to each other.

SENATOR GORMLEY: That was vicious. Now, that is vicious.

COMMISSIONER LANNI: No, it was friendly.

SENATOR GORMLEY: Oh, yeah, oh, yeah, sure, well, now you've really -- I've got --

COMMISSIONER LANNI: There will probably be worse days to come.

SENATOR GORMLEY: But, that's why I'm so
proud of this region, if I could just come up and say,
I could give you the proforma of what you'd expect as
maybe your proforma Republican answer is, well,
there's jobs there, why don't they just get the jobs.
What they have tried to do is get into this on a one-to-one basis with those individuals as no other area
in the country, because if I gave that answer you
should work me over, say, oh, you have these jobs, why
don't they just go get it. They don't want it, fine.

But, what we have is, and it's coming out
of Washington, there's an awareness now that there
isn't going to be an endless stream of money, and that
you have to work on a one-to-one basis to make a
difference, and that's what's happening here.

And, all I invite is to take any other
urban center in the country, come and interview these
people one on one, talk to them, and see if we're not
doing what we're talking about.

The problem is, we have a whole generation
of people that, unfortunately -- let me give you an
example -- there was a young man about 15 years old --

COMMISSIONER LANNI: There's --
SENATOR GORMLEY: No, no, wait a second,
now you started me, young man about 15 years old, you
know what I regretted, we didn't have a summer program
for that young man. He had a high IQ, would have
played major college football, father in Rahway,
mother on crack, but we just didn't have enough summer
programs for him at the time at the high schools. We
lost him, committed a juvenile offense and then
committed the other offense. This is not unique to
Atlantic City, it is a national problem.

And, I'm not saying we've solved it, but if
you can point to other corporations in other settings
that have gone further or farther to try to address
it, I'd like to know what it is, because in 1987,
before we had welfare programs, the only industry in
the state to volunteer to provide 1,500 jobs to get
people off welfare were the casinos in Atlantic City,
that served as the model for welfare reform in the
state. That's fact.

So, maybe we didn't get them all off
welfare, but I want to know who did more or who tried
harder than this industry in conjunction with these
people in Social Services.

And, by the way, I want to invite you to a graduation. Our Culinary Institute has graduated 1,700 chefs since 1981, and just won a national award in New York as the best culinary institute in the country, and at our graduations you eat better than any other graduation, and I want to invite you to that.

CHAIRMAN JAMES: Thank you so much.

With that, I want to thank our panel, and see if there are any final questions that any of our commissioners may have, and, again, remind you, if there's some burning question you have you may want to submit it in writing, but, if not -- I'm happy to recognize Commissioner Wilhelm.

COMMISSIONER WILHELM: I knew you would be.

I've never thought innuendo has any particular place in this kind of discourse, so the only comment I would make with respect to Mr. Simurda's last line of commentary is that, as was indicated in the report given by staff and members of the union earlier today, the union commissioned an
outside opinion survey company to survey the
membership of Local 54 in a statistically valid
telephone poll before preparing its presentation.

In my view, there's no inconsistency with
the testimony that was given by other members of the
union and that which was given by Brother Shuster. We
have, unquestionably, problems on the job, but that's
part of what the union does. We'd rather have full-
time, year-round jobs with benefits, and then be able
to argue about the problems on the job, than not have
the jobs.

I'm sorry Jim Dobson has left, because he
made a comment earlier that I wanted to follow up on.
Jim, I've gotten over fighting with Jim, because in
working with him on the research committee I've
discovered, and he's discovered, we agreed on this,
that we have a great deal more in common than we
originally thought, and agree on a lot more things.

But, he suggested that the presentations
have been unbalanced here yesterday and today, and I,
respectfully, disagree with that. I think that the
Chair and the staff have done a good job here, and I
really want to commend Senator Gormley and the rest of 
this panel from New Jersey, as well as others who have 
both spoken to us and also taken the time to show us 
your city, I think you've told your story in a 
tremendous way, and to me it's a bipartisan story, 
it's a labor-management story, it's a story from all 
of the parts of your community. And, I think you've 
been very balanced. I think you've shown us where 
there are problems.

I don't think you've tried to claim somehow 
Atlantic City is the perfection, but on the other hand 
I think you've told a great story, and I think you've 
demonstrated that this city is making enormous 
progress, and you've all been clear that you are 
telling your story, and you are not trying to impose 
your story on somebody else.

So, I think you've done a great job at what 
the Chair invited you to do yesterday morning, all of 
you. I think the presentations have been very 
balanced. A good deal of what was said this morning 
could hardly be, for example, suggested to be pro 
gaming, I think it was appropriate testimony, and the
oral testimony, I agree with Commissioner Lanni, I
don't think personal attacks are warranted in the case
of Commissioner Lanni, nobody will ever find a person
with greater integrity than he.

Jim Dobson knows that I've supported the
fact that a very disproportionate share of the
research money has gone to research about the social
impacts of gaming, and about the problems of
pathological gambling, but I think that all of these
presentations have been extremely balanced.

If somebody thinks they weren't balanced,
I think it's because they may have come here looking
for an overall negative story, and I think the fact
that there isn't an overall negative story here,
there's a story of progress, and problems, and a
community that's addressing those problems, probably
more effectively than most communities. Does that
mean gaming is right for everybody? Absolutely not.

But, I think that's why communities ought
to be able to decide for themselves, and in the
union's report this morning reference was made to
Bridgeport. I worked for our union in southern
Connecticut for more than 20 years, I was very proud of the members of Local 54 who came last night and this morning and told what decent wages and good benefits have meant to them and to their families. I know personally a lot of exactly the same kinds of people that live in Bridgeport, Connecticut, and they can't tell those stories, because they voted for gambling and somebody else, mostly people of great wealth in surrounding Fairfield County, decided they shouldn't have that opportunity, and gave them, as was played out earlier today, no option. I would like to be able to hear those same kinds of stories from the people of Bridgeport.

So, I think that all of you from Atlantic City, Atlantic County, the state of New Jersey, have done a tremendous job in telling your story, and I'm very grateful for the time that you've taken to do that.

CHAIRMAN JAMES: Commissioner Moore.

COMMISSIONER MOORE: I'd just like to say to the Senator that I, frankly, think he's right on the 15 percent, that disturb me any at all, because in
my observation all over this country there is about
four percent of the people that aren't employed, no
one would want them to work for them, so they are
unemployable, and then you've got about ten more
percent, and we learned at the mission yesterday, I
think, they said that, you know, this is like any
place, like Mississippi, anywhere else, sometimes
there's just a place that a guy shows up. And so, ten
percent, a lot of those just show up here and stay
here because they can't get out of a lot of places,
and so suddenly they would be somewhat employable, as
you indicated by the casinos going door to door and
offering them a job, and working with them one on one.
So, the 15 percent doesn't necessarily disturb me at
all.

Mr. Simurda, I liked your report. I'm like
Mr. Lanni. I knew Mr. Lanni was a Catholic, and I know
that his wife, we've talked before, is a Presbyterian,
I'm a Presbyterian. The figures that you came out
with, I'm not a researcher, but looking on page six of
where you have them broken down, is about what I would
expect. Now, I would expect by a study that I've read
that came out of Mississippi State University, that on a survey, as Mr. Lanni says, Catholics are more apt to see no moral wrong in gambling. No, that's just a fact, that's the teaching.

Now, Presbyterians are sort of the middle of the road people. We are sort of the middle of the road people, as you can see, that make a lot of money. As you can see at the bottom of the page of the breakdown of these churches, they are above the norm in wage earnings.

Now, if you would -- there's other groups, I believe, other churches, denominations, if you would do this same survey, I would believe that you would get a lot more negative studies than this, and I'll go ahead and mention them because I was once a Baptist. I believe if you would go and work or do something with three Baptist churches your figures would be less than this. This is just an assumption. I don't know this, or anything about it, but I believe that.

So, this is, to me, as I can see this, my friend, Mr. Bible, I can see a church, I believe a church would need this, I believe especially a
Protestant church, where we do not have -- in my church we don't have raffling, we don't have Bingo and things of that nature, and so from the very beginning in the preaching, or in the learning, the priests and the Presbyterian minister, I believe, does have maybe a different concept, whichever is right and whichever is wrong, hey, I don't know. We'll just know if we get up yonder. But, I don't think that -- I think anything in moderation, you cannot find in the Bible, I don't believe, a statement that it says it's a sin to gamble, but moderation moves in on everything, sex, alcohol, all of it.

CHAIRMAN JAMES: Don't you people up here in New Jersey wish that you could talk like that? I know you are jealous.

COMMISSIONER LANNI: It's more fun to listen to is.

MR. SIMURDA: This study is not meant to be representative of any sample other than churchgoing Presbyterians.

COMMISSIONER MOORE: Oh, I understand.

CHAIRMAN JAMES: Other than churchgoing
Presbyterians --

MR. SIMURDA: That's all.

COMMISSIONER MOORE: I believe that this represents --

CHAIRMAN JAMES: Fine, I'm just happy to
know that as a Presbyterian now I'm a moderate. That's
what you said.

Commissioner Lanni.

COMMISSIONER LANNI: Madam Chair, excluding
the thoughtful comments which Commissioner Wilhelm
made about me personally, I would like to certainly
endorse each of the comments that he made, as well as
Commissioner Moore, and to compliment you, Madam
Chair, and your staff, who I think did an excellent
job in putting this together.

And, on a lighter note, with my good
friend, Doctor Lorenz, who has chosen not to be with
us for this afternoon, I would say that she might want
to rethink her thoughts about my responsibility and my
integrity, my social consciousness, and that I might
be more of an ally than an enemy, because unlike her,
I wish she were here, I do think I can count, and
knowing the rules as I do of this organization, I
could move, and I shall not move, and I shall not
second a motion to end the Commission at this moment,
ask the Commission staff to write the report, because
we have a quorum and we could do that. That is not my
intent, my interest, and I wouldn't move it, and I
wouldn't second it, and thank you.

CHAIRMAN JAMES: Thank you.

Any other comments or questions addressed
to either this panel or by way of wrap up?

Let me just conclude by saying it has been
an extraordinary two days, and on behalf of the
Commission and on behalf of the Commission staff, to
thank all of those who were involved in helping us to
put together this site visit.

I think we came here with no agenda, other
than to allow the people in this area to tell their
story, and that you did, indeed.

It has been a wonderful two days, it's been
a grueling two days, and we do sincerely appreciate
that. We want to thank, particularly, the convention
center and their staff here, they have made our time
here very pleasant, and they helped with a lot of the practical and logistical needs of this Commission.

You've set a standard for every other city that we visit, and every other state that we visit, and it will be difficult for them to live up to the standard that you have set here.

With that, this Commission meeting is ended. Thank you.

(Whereupon, the meeting was concluded at 4:56 p.m.)