CHAIRMAN JAMES: To continue our panel on the social impact, we have Mr. Joe Clark. He's the Executive Director of the Illinois Family Institute. I understand Mr. Clark has brought several individuals who will be sharing his time. On behalf of the Commission, we welcome you.

MR. CLARK: Thank you very much.

CHAIRMAN JAMES: I am going to ask that as you go down, you introduce each of your panelists who are here with you, that you would please save time at the end so that we could have Q and A.

MR. CLARK: In fact, I'll ask each member of our panel to introduce themselves with their organizations as we go and limit their remarks to four minutes. Would the timer signal us when each one of us has two minutes left?

We put this panel together hopefully to give members of the Commission and you, Madam Chair, a perspective on the entire midwest region. We have representatives here from not for profit organizations that look out for interests of families in five different states, not only Illinois. We'll begin from my left, we'll go with Michigan and then we'll progress based on experience with the gambling industry. After Michigan we'll talk about Indiana, then Missouri, then Iowa and then last Illinois. So let me ask Mike Harris to begin.