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Florida Gaming Control Commission

Cardroom Discussions Event

Thursday, April 02, 2026

10:00 a.m.

Reported by: Joseline Oyomire, Notary Commission FL
HH 341178

Job No.: 444695

1 ATTENDANCE

2 BRANDON MCCAFFERY, DEPUTY EXECUTIVE DIRECTOR

3 TINA REPP, VICE CHAIR

4 ALANA ZIMMER, EXECUTIVE DIRECTOR OF THE FLORIDA
5 GAMING CONTROL COMMISSION

6 ELINA VALENTINE, ESQ., GENERAL COUNSEL

7 JOE DILLMORE, DIRECTOR OF PARI-MUTUEL WAGERING

8 MICHAEL STRINGER, DAYTONA BEACH RACING AND CARD CLUB
AND ORANGE CITY RACING AND CARD CLUB

9 FRED GUZMAN, PRESIDENT OF DAYTONA BEACH RACING AND
10 CARD CLUB AND ORANGE CITY RACING AND CARD CLUB

11 RICHARD MANNING, ORANGE CITY POKER ROOM

12 MARK MITCHELL

13 LEEANN ROUNDS, FGCC

14 RANDA SAMSON, FGCC

15 DEREK WASHINGTON, FGCC

16 JESSE HOLLANDER

17 SAIGE CIARLETTA

18 MICHAEL FISCHER

19 JEFF MARR

20 CHOPPER VAIL, DIRECTOR OF MARKETING FOR DAYTONA BEACH
AND ORANGE CITY

21 MICHAEL GIANSAANTI

22 TONY CARTER

23 BRYAN MURRAY

24 JOHN LOCKWOOD

25 SONDRAL HALBERT

1 P R O C E E D I N G S

2 (10:03 a.m.)

3 MS. ZIMMER: Well, good morning everyone. Thank
4 you for coming to our second cardroom discussion here
5 in the last few weeks. As you know, we just did one
6 recently in Tallahassee, and we're trying to do these
7 around the state, so that everybody has an opportunity
8 to come in and speak and share with you -- share with
9 us your concerns, so that we can see how we can do
10 better work together going forward.

11 So we're going to -- we're going to get started
12 with some just, kind of, administrative items that
13 Elina will talk about. We will get into what we deem
14 as important, that you deem as important for us to
15 address. If you would like to speak, we are asking
16 that you come to this side of the table. We find we
17 have got kind of a microphone over here. So we
18 encourage all of you to come up and speak for
19 anything. This is meant to be very conversational and
20 informal. So come on up even if you're like, I don't
21 know, maybe I'm the only person with this or not. You
22 want to make sure everything is mentioned. So again,
23 right here.

24 We can go through and we'll give you an
25 introduction on all of us. My name is Alana Zimmer.

1 I'm the Executive Director of the Florida Gaming Control
2 Commission, and we can start out here with Joe.

3 MR. DILLMORE: Joe Dillmore, Director of Pari-
4 Mutuel Wagering.

5 MS. VALENTINE: Elina Valentine, General Counsel.

6 MS. ZIMMER: Moving on.

7 MS. REPP: Tina Repp, Vice Chair and
8 Commissioner.

9 MR. MCCAFFERY: Brandon McCaffery, Deputy
10 Executive Director.

11 MS. ZIMMER: And I also wanted to ask, just so,
12 you know again, you're more comfortable and you are
13 settling in. Maybe you all know each other, maybe you
14 don't know each other, but I was going to ask you if
15 you all wouldn't mind introducing yourselves and what
16 organization you represent? You want to start there?

17 MR. STRINGER: I'm Michael Stringer with Daytona
18 Beach and Orange City Poker.

19 MS. ZIMMER: Thank you for coming today.

20 MR. GUZMAN: Fred Guzman, same Daytona Beach and
21 Orange City Poker.

22 MR. FISCHER: Michael Fischer from Melbourne
23 Greyhound Park and Club 52.

24 MR. MARR: Jeff Marr from Melbourne Greyhound
25 Park.

1 MR. MANNING: Richard Manning, Orange City Poker
2 Room.

3 MR. GIANSAANTI: I'm Michael Giansanti from
4 OcalaBets.

5 MR. VAIL: I'm Chopper Vail from Daytona Beach
6 Racing and Card Club and Orange City Racing and Card
7 Club

8 MS. ZIMMER: Thank you. Go on gentlemen.

9 MR. LOCKWOOD: John Lockwood, Lockwood Law Firm.

10 MR. HOLLANDER: I'm Jesse Hollander with Bestbet.

11 MR. CLARIETTA: Saige Clarietta from Bestbet.

12 MS. GOODALL: Conilee Goodall representing
13 several companies. You can take down (indiscernible)
14 Barry's solutions.

15 MS. ZIMMER: Okay, and then --

16 MR. MITCHELL: I'm not sure I have introduced
17 myself. Mark Mitchell Inspector General for the
18 Gaming Commission.

19 MR. MURRAY: Bryan Murray, vendor GCB (phonetic).

20 MR. CARTER: Tony Carter, same thing vendor GCB
21 (phonetic).

22 MS. ZIMMER: Anybody -- that's everybody in the
23 background.

24 MS. ROUNDS: Name LeeAnn Rounds at FGCC.

25 MS. SAMSON: Randa Samson at FGCC.

1 MR. WASHINGTON: Derek Washington at FGCC.

2 MS. ZIMMER: Fantastic. Well, thank you
3 everybody again for being here today. I'm going to
4 turn it over to Elina and she'll give you a little bit
5 more information here.

6 MS. VALENTINE: Just the administrative follow-up
7 involving our court reporter here. This meeting will
8 be transcribed and we will be sending out the
9 transcript to all of the Cardroom operators that we
10 have contacts for. If you would like to receive the
11 transcript in another email add your email to the
12 sign-in sheet, and then you also provide us with a
13 your email signature. This meeting is scheduled to
14 end at 12:00 p.m.

15 MS. ZIMMER: Just some information. Like you
16 mentioned, we had our first meeting last week in
17 Tallahassee and so there were really a lot of your
18 ideas that were brought up, that many of you are
19 experiencing. Some of those I just wanted to
20 reiterate and we can talk about those further today,
21 because again, there are people here that weren't here
22 last week, so we'd like to elaborate on those, get
23 more information. Again, hear as much information as
24 you can share.

25 One of the first ones was removing the

1 prohibition on employees playing in the cardroom in
2 which they are employed. We had removing the
3 requirement that a cardroom post a list of employees
4 authorized to access the -- certain restricted areas,
5 and then removing -- I'm sorry, and then allowing
6 cardrooms to pull the administrative fee from the
7 jackpot funds, and revising the process for removing
8 the damaged cards from the play. So those were just a
9 few of the ones that were mentioned that we thought we
10 could add the session to.

11 So with that said, is there anybody that would
12 like to speak further to any of those?

13 MR. GUZMAN: Do you want to check?

14 MS. ZIMMER: We just want to make sure
15 everybody's heard in that. If you just want to,
16 again, introduce yourself, so we have that on the
17 record.

18 MR. GUZMAN: Honorable Commissioner, my name is
19 Fred Guzman. I serve as the President of Daytona
20 Beach Racing and Card Club and Orange City Racing and
21 Card Club. Before I begin, I'd like to thank the
22 Commission for providing this forum. The last time we
23 did something similar to this was about 12 years ago,
24 under DBPR. I remember Director Dillmore was there.
25 I found it very useful then and I do look forward to

1 seeing what comes out of this meeting. So, thank you.

2 In this fast paced technological world, I do
3 think it's time that we modernize our rules. We've
4 become a cashless society for the most part, but we're
5 held back by rules that were written more than 30
6 years ago. It could be something as simple as
7 changing the definition of what a monetary instrument
8 is.

9 We should also consider future-looking concepts,
10 like dealer-assisted digital gaming tables. I
11 understand that that concept may be outside of the
12 scope of this meeting, but technology doesn't stop,
13 and we share the same goal of serving Floridian
14 benefits. I'd also like to mention the exemplary
15 communication with Executive Director Zimmer. The
16 transcript that you provided, its going to allow us to
17 avoid redundancies.

18 I want to ask my Director of Marketing, Chopper
19 Vail, to go over what already has been discussed and
20 add a few more discussion points. We will submit
21 written comments after this meeting. Thank you.

22 MS. ZIMMER: Thank you.

23 MR. VAIL: As Fred said, my name is Chopper Vail,
24 legally Jacob Vail for the record. I'm the Director
25 of Marketing for Daytona Beach and Orange City. And I

1 too appreciate the Commission for the opportunity to
2 speak today and applaud you guys for wanting to allow
3 cardrooms the ability to discuss the administrative
4 code and how it impacts the cardroom operations and
5 regulatory compliance.

6 I would like to minimize the time we take today
7 by affirming some of Mr. Lockwood's comments from the
8 March 24th meeting, expounding at times and submitting
9 all the mentioned changes like Fred said, to the
10 Commission in writing, and then we'll speak on a few
11 topics outside of those already proposed, with our
12 entire team available for questions, if they do come
13 up.

14 Starting first with Mr. Lockwood's mention of the
15 occupational licenses on section 009, subsection 6, we
16 support Mr. Lockwood's statements regarding the
17 overall process onboarding occupational licenses.
18 Initial licensing currently can dissuade potential
19 employees from choosing our industry as we find
20 specifically in the areas of food and beverage,
21 maintenance and housekeeping, and facilities work.
22 We'll be submitting proposed changes in writing to the
23 subsection -- or section 9, subsection 6 that may
24 lessen the workload of our inspectors and help broaden
25 the available workforce in our facilities.

1 We also agree with Mr. Lockwood's desire to
2 modify section 0106 on the identification of
3 occupational license applicants. We propose language
4 that would align with federal Form I-9 documentation
5 requirements, whereas applicants may utilize their
6 Social Security card issued by the Social Security
7 Administration as an acceptable document for
8 licensing, as well.

9 We would like to re-emphasize Mr. Lockwood's
10 sentiments pertaining to the publishing of home
11 addresses of licensees. In addition to guests who may
12 have feelings of hostility, as he mentioned, towards
13 staff members, there is added safety concerns of
14 guests who may have unwanted personal attention for
15 team members as well that we find to be a concern.

16 MS. VALENTINE: I have a question on that one.

17 MR. VAIL: Yes, ma'am.

18 MS. VALENTINE: When you say publishing home
19 addresses, where, where are they being published right
20 now?

21 MR. VAIL: They are currently being published on
22 the DBPR websites with specific name or license
23 numbers that show the address for which the person has
24 submitted their application.

25 MR. GUZMAN: So there's no status of telling the

1 reason why they do it. It's there. It's just a
2 simple deletion from the website to take care of the
3 problem.

4 MR. VAIL: As mentioned earlier with access
5 lists, Mr. Lockwood had mentioned, "With maintaining
6 access lists, our goal is not necessarily to reduce
7 security controls, but modernize them." The current
8 standards of posting access lists only creates
9 unnecessary administrative maintenance and simply
10 shows who could enter the room. Modern access systems
11 and surveillance can document who does enter the room.
12 Allowing operators to maintain a manual or electronic
13 record of access provides the Commission with a
14 stronger audit trail, while reducing the maintenance
15 of staffing audits.

16 As section 014 cards had previously been
17 mentioned, two important subsections had already been
18 discussed previously by Mr. Lockwood that focus on the
19 replacement of cards and the use of automatic
20 shufflers. We agree that these sections should be
21 modified to the gaming industry standards, and we have
22 proposed language for these subsections as well as
23 subsection 2, which currently states that all cards in
24 use must be plastic.

25 The use of paper cards throughout the industry is

1 commonplace, and necessitating any type of material
2 only limits the operator's ability to maintain game
3 integrity. By loosening the standards to allow
4 suitable cards provided by a licensed gaming supplier,
5 card rooms can increase game protection, potentially
6 withstand changes in pricing, and disrupting supply
7 chains as well.

8 Section 0279 jackpot surprises and giveaways.
9 Our rooms would like to mirror the sentiment of Mr.
10 Lockwood as it relates to subsection 6. The cost of
11 maintaining jackpot funds is increasing, and allowing
12 an operator to offset a portion of these expenses with
13 transparency to the poker playing public, we would be
14 able to provide better functionality, marketing, and a
15 more enjoyable product to our guests.

16 We'd also like to address subsection 1, paragraph
17 D and subparagraph 2, which states that funds must be
18 held in a noninterest-bearing account. We are
19 proposing language that will allow funds to be held in
20 an interest-bearing account, that would be returned in
21 entirety to the promotional pool of the players.

22 We would like to also speak on section 005
23 subsection 9, prohibition of jackpots. In addition to
24 the topics previously mentioned on March 24th, we
25 would like to address a common concern that we have

1 seen throughout the pari-mutuel industry in Florida
2 and a point of contention for our player base.

3 Currently, section 005 subsection 9 prohibits any
4 additional eligibility requirements for the
5 distribution of jackpots, prizes, and giveaways. We
6 recognize Florida statutes state that these
7 distributions must be tied to a card combination.
8 Players who play in other jurisdictions often request
9 promotions with variable promotional elements, such as
10 splash pots, mystery envelopes, multipliers. We have
11 proposed language, and we will submit in writing that
12 would align promotions with industry standards,
13 provided that they still are tied to a qualifying card
14 combination.

15 We are also proposing additional paragraph M to
16 section 019, which is a methodology for the retirement
17 of chips. The goal is simply to create a transparent
18 and standardized process for removing outdated or worn
19 chips from circulation. The proposal would require
20 advanced public notice and provide players with a
21 reasonable redemption period for any chips that are
22 retired. This protects players by ensuring that they
23 have ample opportunity to redeem their chips, while
24 giving operators a clear regulatory framework for
25 handling chips that have been in circulation for

1 extended periods.

2 Many gaming jurisdictions already maintain
3 similar procedures in establishing a defined process
4 in Florida with a line of state with common industry
5 practices, improve clarity for operators and
6 regulators, and allow card rooms to properly reconcile
7 and remove long outstanding chip redemption
8 liabilities from their accounting records once the
9 redemption period is past. Ultimately, the proposal
10 strengthens transparency, protects players through
11 notice and redemption opportunities, and provides a
12 clear regulatory path for managing chip inventories
13 over time.

14 As it pertains to section 0275 subsection 4
15 chapter C, we are submitting specific language to
16 subsection. The current rule requires currently that
17 documentation of all tournament prize winners,
18 regardless of the size of the payout. In modern poker
19 tournaments, particularly those known as bounty
20 tournaments, numerous small payouts occur throughout
21 the duration of the tournament to our players.

22 Recording each nominal payout can create
23 significant administrative burden without providing
24 additional regulatory benefit, and we are proposing
25 that operators maintain all the information required

1 when winnings needed by IRS for reporting thresholds.

2 MR. DILLMORE: Excuse me. Could you repeat that
3 section again? That last part.

4 MR. VAIL: Yes. So it's the section on
5 tournaments, which is 0275, and this is subsection 4.
6 And the current rule requires the documentation of all
7 submitted prize winners.

8 And then lastly, as Fred had previously
9 mentioned, we would like to -- we would be remiss to
10 not look to where the future of the industry is
11 leading. As technology advances and the world
12 evolves, the preference of our guests change and the
13 methods by which they prefer to participate in gaming
14 changes as well.

15 We are submitting two proposals in writing that
16 firstly defines a wagering instrument to go beyond our
17 current limitations of chips, tokens, and currency.
18 It allows for commonly used instruments such as
19 tickets and electronic products.

20 Secondly, we will be proposing language to allow
21 for the future of dealer-assisted gaming tables, which
22 may utilize digital functionality with the oversight
23 and administration of a licensed dealer. And lastly,
24 we will have four minor additional changes that are
25 going to be definitions and procedural modifications

1 that will simply be put in writing.

2 Once again, thanks to the Commission for -- all
3 those present for taking an active role in the
4 betterment of our industry.

5 MS. ZIMMER: Can you give me a little more
6 information on that last piece? You said you had four
7 additional definitions.

8 MR. VAIL: Sure. So there is section 001.
9 Definition of a button. It currently states that it
10 must be circular. It just seems arbitrary to define
11 what shape the button is. Section 003 subsection 4,
12 direction of button movement, states the button must
13 move clockwise. Certain games within Florida gaming
14 such as Pai Gow traditionally in other jurisdictions
15 work counter-clockwise. It seems arbitrary to define
16 a direction.

17 Section 004, subsection 8, clearing of hands.
18 Many jurisdictions don't define a necessity to clear
19 hands in any sort of code or statute, but simply in-
20 house procedures as a procedural need. We propose
21 that it be less restrictive than what it currently is
22 showing.

23 And then 005 subsection 2, its section defining
24 the extension of credit. There is a concept of
25 overrule referred to as playing behind, where an

1 individual who has presented money off the table,
2 while that money is in transit to the cage and the
3 chips are in transit back to them, they are allowed
4 to, in many jurisdictions, utilize that money as a
5 basis for being able to continue to play. Currently
6 this section may prohibit that and cause problems,
7 that they must have the chips physically in front of
8 them to participate.

9 MR. GUZMAN: It does speed up the game if we are
10 able to do that. More hands per hour and more chance
11 for revenue.

12 MR. DILLMORE: One question there as to that and
13 so, when does that come up? I mean are the chips not
14 normally available in the cash tray or how does that -
15 - I mean, can that not be awarded by the dealer paying
16 more?

17 MR. GUZMAN: Ideally yes. Sometimes not. If its
18 an extremely busy day, and the chips aren't there in
19 the deal cross table, we'd have to call over a brush.
20 And so right now the way it currently stands, the game
21 has a stock, so the brush brings over the chips and
22 transaction is paid. What we're proposing is to allow
23 to bet the money. We're not paying with the money.
24 It's just basically chips in transit and they are
25 already under surveillance, and you can see the chips

1 coming, but we're just slowing down the gaming
2 needlessly. That's the basic point.

3 MR. DILLMORE: Did you have more to go on that?
4 Okay. So, thanks again for a very -- presenting that
5 thought. But if you can go back to one, you're
6 talking about the section 005 subsection 9. Can you
7 talk a little more about your -- you were talking
8 about that prohibitions, and I'd like to get that
9 clarified. Could you go in a little more detail on
10 that? I'm not sure of that.

11 MR. VAIL: Absolutely. So currently the
12 subsection states that, like the statute, that it has
13 to be predicated on a card combination and that no
14 additional qualifier is made in presence in the
15 distributions of these revises. We envision
16 jurisdictions that will use things such as a stamp
17 book that says, if you receive a certain card
18 combination of hands, you will receive an immediate
19 prize, and if you happen to black out the entire book,
20 you'll get an additional prize as well, each one of
21 them predicated on a card combination.

22 There are many things that are being done in
23 other jurisdictions that are still based on a card
24 combination and a prize giveaway that has a secondary
25 component to them at times as well.

1 MR. DILLMORE: Okay.

2 MR. GUZMAN: That secondary component that's
3 basically that we're not able to do and we can't do it
4 here. There's many creative ways of doing that.

5 MR. DILLMORE: Thank you.

6 MS. ZIMMER: I just wanted to thank you. Okay,
7 it just -- this was perfect, and I really appreciate
8 you bringing forward, you know, solutions and language
9 for that. That's really helpful for us. I don't want
10 the rest of you to feel like it has to be, you know,
11 that perfect if you don't want to come up and speak.
12 So, please, you know, don't let that dissuade you for
13 coming up. That was fantastic though --

14 MR. DILMORE: Thank you.

15 MS. ZIMMER: -- and thank you very much. This
16 gives us a lot to go on. I guess I kind of -- I would
17 like to go back to those, and maybe just a show of
18 hands. If you also are experiencing some of that, if
19 you wouldn't mind chiming in and letting us know that
20 that's not just an issue with them, that other places
21 are having that as well. Can anybody, I mean, just
22 speak up and say, : Hey, yeah, we're having an issue
23 with that too," or just so we have an indication of
24 how many people are experiencing those things.

25 MR. FISCHER: As far as licensing goes, we've had

1 -- sorry, Melbourne Greyhound Park Michael. We've had
2 a hard time finding maintenance men that don't have
3 any sort of criminal background.

4 MS. ZIMMER: Sure.

5 MR. FISCHER: I mean its, just in food and
6 beverage as well, cooks specifically. Sometimes it's
7 tough to get guys in that, you know, they don't get in
8 if they have any sort of background. Even if their
9 background isn't exculpatory, they don't still get a
10 license. They find a job and its three weeks just to
11 get a license, and we don't have the cooks that we
12 need or the maintenance that we need. We've been
13 searching for a maintenance man for about a year,
14 because the guys have -- you know, they're lower
15 income guys, they're not --

16 MS. ZIMMER: Sure.

17 MR. FISCHER: So they're -- they need a job now.
18 And if we have to wait for three weeks for the
19 license, they're going somewhere else. So, that's
20 just one of the things that we're also struggling
21 with.

22 MS. ZIMMER: Thank you. Thank you for that.
23 Anybody else want to add to that for any of the other
24 issues that were mentioned that you may be
25 experiencing as well?

1 MR. FISCHER: One other one, the identification
2 requirements. It just, it seems silly to me that we -
3 - that the gaming commission is not accepting the
4 social security card, when the federal government does
5 with the I-9. You know, we're onboarding people
6 constantly with a driver's license and social security
7 card, and then have to have them go find something
8 else for our gaming commission.

9 MS. ZIMMER: Okay. Others also experiencing that
10 in any other organizations?

11 MR. LOCKWOOD: I would just say, John Lockwood.
12 I've heard since that rule, I think, was recently
13 modified for that. We had sent out the notice to
14 clients, and I don't know if they've got missed. We
15 didn't really get a lot of feedback. But however,
16 once the rules started getting applied, we've heard
17 from the clients, that this has been significantly
18 problematic just because, you know, their staff was
19 trained on onboarding people. You know, some people
20 don't have passports.

21 You know, definitely the issue with the form not
22 matching the rule has causing a lot of problems. So,
23 I can just say across the board, I'm not really sure
24 what necessitated the change, but it's definitely
25 caused a lot of heartache in the industry.

1 MS. ZIMMER: Would anybody else like to come up
2 and, and add to some of the things that you'd like to
3 address?

4 MR. LOCKWOOD: I've got just a few minor points
5 to address. Again, thank you all for having this
6 forum. As Fred has said, it's been quite a while
7 since some of these rules have been workshopped. So I
8 think definitely we're in need of that. I definitely
9 echo all of their comments, very thorough. They hit
10 on a lot of the topics that we addressed last week,
11 specifically the jackpot promotions, and the prizes
12 that you were referencing in the prohibition 005(9).

13 I think that there's, you know, a lot of
14 confusion in the industry on, you know, how these
15 promotions are done, and we see, you know -- you know,
16 certainly throughout the room some people get a little
17 bit more aggressive with these things than others.
18 But at the end of the day, all of these, you know,
19 promotions are tied back to an initial qualifying card
20 hand.

21 And you know, right now, certainly, you know, all
22 of the money is being paid back to the players, all
23 the stuff that's being done to benefit the players.
24 Trying to do everything that we can to compete in this
25 marketplace. So, you know, we'd certainly like to

1 have the ability to expand that jackpot.

2 And I would echo, too, I think the rule is
3 potentially in violation of the statute, because I
4 think having the additional qualifier limitation on
5 there is an additional limitation of what's really
6 contemplated by the legislation. The legislature just
7 said that, you know, if we have a jackpot and it just
8 had to be tied to the kind of initial qualifying hand.
9 So, we may have that specified by the operator.

10 One thing Elina, you had mentioned about the
11 identification and the names, the addresses. I do
12 know that it is housed on DBPR, but you access it now
13 through the gaming commission website. So, if you go
14 to the gaming commission's website, like, check
15 license, it takes you to a portal with DBPR, and so
16 that's where a lot of that is. I was actually just
17 talking to someone who said that they had updated
18 their identification with the FGCC to have their work
19 address. But still, when you go to the check license
20 and you pull it up on the DBPR website, it has a home
21 address.

22 And then, this is one additional comment that I
23 have that I didn't raise last week. 75-11.016 card
24 and domino tables. Paragraph 2 has a very specific
25 definition of what a domino table is. We don't have

1 any similar specific definition of what a card table
2 is. And this rule says you can only play dominoes on
3 domino tables. You can only play cards on card
4 tables. I think that's a little unnecessary in 2026
5 and even going forward.

6 We've got some clients that have interest in kind
7 of expanding into some domino games and just trying to
8 have additional offerings and things like that. Being
9 limited to the square table and how this is defined in
10 the rule is a little onerous. And certainly having
11 the ability to spread these games on, you know, empty
12 card cables that aren't being utilized at that time
13 would be helpful for the facilities. They wouldn't
14 have to update floor plans or anything, so.

15 And again, all of this stuff, we'd intended to
16 have written comments in advance of this workshop.
17 Things kind of ran over. We'll have comments provided
18 in writing with suggested revisions, probably within a
19 week or so.

20 MS. ZIMMER: And that would be great. And I did
21 mention this earlier, but we're gathering all this
22 information from all three of the discussions, and
23 we're sending out the transcripts to you all. If you
24 are on our list, you should have received that
25 yesterday or the day before, if you kind of remember,

1 so you got all that information. But we'll be doing
2 the same thing for this one and the next one. And
3 once we have that, we'll compile that and go through
4 and look at how we'll go and what our strategy will be
5 going forward.

6 So, if you have information like you're saying,
7 like written comments and things like that, please,
8 please still provide those to us, because it is very
9 helpful.

10 MR. LOCKWOOD: That's all I have.

11 MS. ZIMMER: Thank you. All right, anybody else
12 like to come up? I might just have to call on you
13 randomly. Okay, well, again, thank you all for being
14 here today. We'll have our next one, the third, the
15 afternoon of Thursday, May 7th. We haven't published
16 the time yet. It will be either 1 o'clock or 3
17 o'clock , but we're not exactly sure yet, but we'll be
18 publishing that.

19 But as soon as the transcript from this is done,
20 maybe a week or so, we'll also send that out to the
21 list. If you didn't receive that, we don't know have
22 your email for that. So we do have a sign-in sheet
23 over here. Maybe just make sure your email address is
24 in that, and you can cross-check it to make sure that
25 you're on that to receive the transcript as well. I

1 also have --

2 MR. MCCAFFERY: Before you give that to them.

3 MS. ZIMMER: Yeah, I also have my card and
4 Brandon's card is up there, too. If you run out, let
5 me know, come up, and you can take that and reach out
6 to us as well. We really do want this to be just open
7 dialogue, and you all to feel comfortable bringing
8 this to us. We know that it's been 12 years since
9 we've done it. We want to make sure that we're
10 catching up. We feel like, you know, we are a little
11 behind in some of these things, and we want to serve
12 you, our partners, as well as we can.

13 MR. DILLMORE: If I could add one thing, I know
14 most of us submitted written comments, but if you can
15 also -- if you have an idea of what you think the rule
16 would look like, I mean, you actually could use -- you
17 know, go to the rule and strike through what you think
18 shouldn't be there and add the new language, that's
19 very helpful to us, too, to not only to see all the
20 sections that need to be touched, because like, if you
21 may introduce a concept, but it really helps if we
22 know exactly what rule and kind of the thought process
23 of the new rule.

24 MR. GUZMAN: So, you'd like to see it in the red
25 line?

1 MR. DILLMORE: If you want to take that
2 opportunity, it just helps us see clearly going back,
3 and that going through the -- of what your -- show
4 what it was and your --

5 MS. ZIMMER: And it expedites the process, right,
6 if you kind of placed the circles. Okay, well, thank
7 you everyone for being here, and you're welcome to
8 come back next month as well. If you have other
9 people in the industry or other people in the
10 organizations that you'd like to participate. We, we
11 do encourage people that are on the floor every day,
12 like are interacting with your customers, who are
13 experiencing this too. Sometimes they have, you know,
14 a different perspective and can add, add a bit to that
15 as well. So, we encourage you to invite them to
16 attend. Thank you.

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CERTIFICATE OF DIGITAL REPORTER

I, JOSELINE OYOMIRE, a Digital Reporter, do
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That the foregoing proceeding hereinbefore set
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during the proceeding.

I further certify that I am not related to any of
the parties to this action by blood or marriage, and
that I am in no way interested in the outcome of this
matter.

IN WITNESS THEREOF, I have hereunto set my hand
this 02nd day of April, 2026.

Joseline Oyomire

Joseline Oyomire

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outcome of this matter.

IN WITNESS THEREOF, I have hereunto set my hand
this 6th day of April, 2026.



Rupa Hegde

<hr/> 0 <hr/>	12 7:23 26:8	<hr/> 6 <hr/>	acceptab le 10:7	addition al 13:4,15 14:24 15:24 16:7 18:14, 20 23:4,5, 22 24:8	advanced 13:20
001 16:8	12:00 6:14	6 9:15,23 12:10	acceptin g 21:3		advances 15:11
003 16:11	<hr/> 2 <hr/>	<hr/> 7 <hr/>	access 7:4 11:4,6, 8,10,13 23:12		affirmin g 9:7
004 16:17	2 11:23	75-11.			afternoo n 25:15
005 12:22 13:3 16:23 18:6	12:17 16:23 23:24	016 23:23	account 12:18, 20	address 3:15 10:23 12:16, 25 22:3,5 23:19, 21 25:23	aggressi ve 22:17
005(9) 22:12	2026 24:4 28:16	7th 25:15	accounti ng 14:8		agree 10:1 11:20
009 9:15	24th 9:8 12:24	<hr/> 8 <hr/>	accurate ly 28:7		Alana 3:25
0106 10:2	<hr/> 3 <hr/>	8 16:17	action 28:11	addresse d 22:10	align 10:4 13:12
014 11:16	3 25:16	<hr/> 9 <hr/>	active 16:3	addresse s 10:11, 19 23:11	allowed 17:3
019 13:16	30 8:5	9:23 12:23 13:3 18:6	add 6:11 7:10 8:20 20:23 22:2 26:13, 18 27:14		allowing 7:5 11:12 12:11
0275 14:14 15:5	3rd 25:14	<hr/> A <hr/>	added 10:13	administ ration 10:7 15:23	ample 13:23
0279 12:8	<hr/> 4 <hr/>	a.m. 3:2	addition 10:11 12:23		annotati ons 28:7
02nd 28:16	4 14:14 15:5 16:11	ability 9:3 12:2 23:1 24:11		administ rative 3:12 6:6 7:6 9:3 11:9 14:23	applaud 9:2
<hr/> 1 <hr/>	<hr/> 5 <hr/>	Absolute ly 18:11		advance 24:16	applican ts 10:3,5
1 12:16 25:16	52 4:23				
10:03 3:2					

applicat ion 10:24	18:5 19:17 22:19, 22	bet 17:23	brush 17:19, 21	cardroom 3:4 6:9 7:1,3 9:4	change 15:12 21:24
applied 21:16	27:2,8	betterme nt 16:4	Bryan 5:19	cardroom	changing 8:7
April 28:16	backgrou nd 5:23	beverage 9:20 20:6	burden 14:23	s 7:6 9:3	chapter 14:15
arbitrar y 16:10, 15	20:3,8, 9	bit 6:4 22:17 27:14	busy 17:18	cards 7:8 11:16, 19,23, 25 12:4 24:3	check 7:13 23:14, 19
areas 7:4 9:20	Barry's 5:14	black 18:19	button 16:9, 11,12	care 11:2	chiming 19:19
attend 27:16	base 13:2	blood 28:11	<hr/> C <hr/>	Carter 5:20	chip 14:7,12
attentio n 10:14	based 18:23	board 21:23	cables 24:12	cash 17:14	chips 13:17, 19,21, 23,25 15:17 17:3,7, 13,18, 21,24, 25
audit 11:14	basic 18:2	book 18:17, 19	cage 17:2	cashless 8:4	choosing 9:19
audits 11:15	basicall y 17:24 19:3	bounty 14:19	call 17:19 25:12	catching 26:10	Chopper 5:5 8:18,23
authoriz ed 7:4	basis 17:5	Brandon 4:9	captured 28:7	caused 21:25	circles 27:6
automati c 11:19	Beach 4:18,20 5:5 7:20 8:25	Brandon' s 26:4	card 5:6 7:20,21 10:6 12:5 13:7,13 14:6 18:13, 17,21, 23 21:4,7 22:19 23:23 24:1,3, 12 26:3,4	causing 21:22	circular 16:10
avoid 8:17	begin 7:21	bringing 19:8 26:7	brings 17:21	CERTIFIC ATE 28:1	circulat ion 13:19, 25
awarded 17:15	benefit 14:24 22:23	brings 17:21	broaden 9:24	certify 28:4,10	City 4:18,21
<hr/> B <hr/>	benefits 8:14	brought 6:18		chains 12:7	
back 8:5 17:3	Bestbet 5:10,11			Chair 4:7	
				chance 17:10	

5:1,6	26:7	companie	23:6	cross-	dealer-
7:20	comment	s	contenti	check	assisted
8:25	23:22	5:13	on	25:24	8:10
Clariett	comments	compete	13:2	currency	15:21
a	8:21	22:24	continue	15:17	deem
5:11	9:7	compile	17:5	current	3:13,14
clarifie	22:9	25:3	Control	11:7	define
d	24:16,	complian	4:1	14:16	16:10,
18:9	17 25:7	ce	controls	15:6,17	15,18
clarity	26:14	9:5	11:7	customer	defined
14:5	commissi	componen	conversa	s	14:3
clear	on	t	tional	27:12	24:9
13:24	4:2	18:25	3:19	<hr/>	defines
14:12	5:18	19:2	cooks	D	15:16
16:18	7:22	concept	20:6,11	damaged	defining
clearing	9:1,10	8:11	cost	7:8	16:23
16:17	11:13	16:24	12:10	day	definiti
clients	16:2	26:21	Counsel	17:18	on
21:14,	21:3,8	concepts	4:5	22:18	8:7
17 24:6	23:13	8:9	counter-	24:25	16:9
clockwis	commissi	concern	clockwis	27:11	23:25
e	on's	10:15	e	28:16	24:1
16:13	23:14	12:25	16:15	Daytona	definiti
Club	Commissi	concerns	court	4:17,20	ons
4:23	oner	3:9	6:7	5:5	15:25
5:6,7	4:8	10:13	create	7:19	16:7
7:20,21	7:18	confusio	13:17	8:25	deletion
code	common	n	14:22	DBPR	11:2
9:4	12:25	22:14	creates	7:24	Deputy
16:19	14:4	Conilee	11:8	10:22	4:1,9
combinat	commonly	5:12	creative	23:12,	Derek
ion	15:18	constant	19:4	15,20	6:1
13:7,14	commonpl	ly	credit	deal	desire
18:13,	ace	21:6	16:24	17:19	10:1
18,21,	12:1	contacts	criminal	dealer	detail
24	communic	6:10	20:3	15:23	18:9
comforta	ation	contempl	cross	17:15	dialogue
ble	8:15	ated	17:19		26:7
4:12					

digital	12:6	elaborat	ensuring	expandin	fast
8:10	dissuade	e	13:22	g	8:2
15:22	9:18	6:22	enter	24:7	federal
28:1,3	19:12	electron	11:10,	expedite	10:4
Dillmore	distribu	ic	11	s	21:4
4:3	tion	11:12	entire	27:5	fee
7:24	13:5	15:19	9:12	expenses	7:6
15:2	distribu	elements	18:19	12:12	feedback
17:12	tions	13:9	entirety	experien	21:15
18:3	13:7	eligibil	12:21	cing	feel
19:1,5	18:15	ity	envelope	6:19	19:10
26:13	document	13:4	s	19:18,	26:7,10
27:1	10:7	Elina	13:10	24	feelings
DILMORE	11:11	3:13	envision	20:25	10:12
19:14	document	4:5 6:4	18:15	21:9	FGCC
directio	ation	23:10	establis	27:13	5:24,25
n	10:4	email	hing	expoundi	6:1
16:12,	14:17	6:11,13	14:3	ng	23:18
16	15:6	25:22,	everybod	9:8	find
Director	domino	23	y's	extended	3:16
4:1,3,	23:24,	employed	7:15	14:1	9:19
10 7:24	25	7:2	evolves	extensio	10:15
8:15,	24:3,7	employee	15:12	n	20:10
18,24	dominoes	s	exculp	16:24	21:7
discuss	24:2	7:1,3	ory	extremel	finding
9:3	driver's	9:19	20:9	y	20:2
discusse	21:6	empty	Excuse	17:18	Firm
d	duration	24:11	15:2	F	5:9
8:19	14:21	encourag	Executiv	faciliti	firstly
11:18	E	e	e	es	15:16
discussi	earlier	3:18	4:10	9:21,25	Fischer
on	11:4	27:11,	8:15	24:13	4:22
3:4	24:21	15	exemplar	fantasti	19:25
8:20	echo	end	y	c	20:5,17
discussi	22:9	6:14	8:14	6:2	21:1
ons	23:2	22:18	expand	19:13	floor
24:22	disrupti	enjoyabl	23:1		24:14
ng		e			27:11
		12:15			

Florida	8:23	21:3,8	governme	hands	hit
4:1	9:9	23:13,	nt	16:17,	22:9
13:1,6	15:8	14	21:4	19	Hollande
14:4	22:6	gatherin	Gow	17:10	r
16:13	front	g	16:14	18:18	5:10
Florida	17:7	24:21	great	19:18	home
n	function	GCB	24:20	happen	10:10,
8:13	ality	5:19,20	Greyhoun	18:19	18
focus	12:14	general	d	hard	23:20
11:18	15:22	4:5	4:23,24	20:2	Honorabl
follow-	funds	5:17	20:1	hear	e
up	7:7	gentleme	guess	6:23	7:18
6:6	12:11,	n	19:16	heard	hostilit
food	17,19	5:8	guests	7:15	y
9:20	future	Giansant	10:11,	21:12,	10:12
20:5	15:10,	i	14	16	hour
foregoin	21	5:3	12:15	heartach	17:10
g	future-	give	15:12	e	house
28:6	looking	3:24	guys	21:25	16:20
form	8:9	6:4	9:2	held	housed
10:4	_____	16:5	20:7,	8:5	23:12
21:21	G	26:2	14,15	12:18,	housekee
forum	_____	giveaway	Guzman	19	ping
7:22	game	18:24	4:20	helpful	9:21
22:6	12:2,5	giveaway	7:13,	19:9	_____
forward	17:9,20	s	18,19	24:13	I
3:10	games	12:8	10:25	25:9	_____
7:25	16:13	13:5	17:9,17	26:19	I-9
19:8	24:7,11	giving	19:2	helps	10:4
24:5	gaming	13:24	26:24	26:21	21:5
25:5	4:1	goal	_____	27:2	idea
found	5:18	8:13	H	hereinbe	26:15
7:25	8:10	11:6	_____	fore	Ideally
framewor	11:21	13:17	hand	28:6	17:17
k	12:4	good	22:20	hereunto	ideas
13:24	14:2	3:3	23:8	28:15	6:18
Fred	15:13,	Goodall	28:15	Hey	identifi
4:20	21	5:12	handling	19:22	cation
7:19	16:13	_____	13:25	_____	10:2
	18:1	_____	_____	_____	_____

21:1	27:9	interest	items		lessen
23:11, 18	informal 3:20	-bearing 12:20	3:12	<hr/> K <hr/>	9:24
impacts 9:4	informat ion	interest ed	<hr/> J <hr/>	kind 3:12,17	letting 19:19
importan t	6:5,15, 23	28:12	jackpot 7:7	19:16	liabilit ies
3:14	14:25	introduc e	12:8,11	23:8	14:8
11:17	16:6	7:16	22:11	24:6,	license
improve 14:5	24:22	26:21	23:1,7	17,25	10:3,22
in- 16:19	25:1,6	introduc ed	jackpots 12:23	26:22	20:10,
income 20:15	initial 9:18	5:16	13:5	27:6	11,19
increase 12:5	22:19	introduc ing	Jacob 8:24	<hr/> L <hr/>	21:6
increasi ng	23:8	4:15	Jeff 4:24	language 10:3	23:15, 19
12:11	inspecto r	introduc tion	Jesse 5:10	11:22	licensed 12:4
indicati on	5:17	3:25	job 20:10, 17	12:19	15:23
19:23	inspecto rs	inventor ies	Joe 4:2,3	13:11	licensee s
indiscer nible	9:24	14:12	John 5:9	14:15	10:11
5:13	instrume nt	invite 27:15	Joseline 28:3,19	15:20	licenses 9:15,17
individu al	8:7	involvin g	jurisdic tions	19:8	licensin g
17:1	15:16	6:7	21:11	26:18	15:8,23
industry 9:19	instrume nts	IRS 15:1	Joe 4:2,3	lastly 15:8,23	Law 5:9
11:21, 25	15:18	issue 19:20, 22	John 5:9	leading 15:11	legally 8:24
13:1,12	integrit y	21:21	Joseline 28:3,19	legislat ion	15:20
14:4	12:3	issued 10:6	jurisdic tions	15:11	limitati on
15:10	intended 24:15	20:24	13:8	Leanna 5:24	23:4,5
16:4	interact ing		14:2	legally 8:24	limitati ons
21:25	27:12		16:14, 18 17:4	legislat ion	15:17
22:14	interest 24:6		18:16, 23	23:6	limited 24:9
				legislat ure	limits 12:2
				23:6	list 7:3

24:24	14:2,25	marriage	17	modifica	necessar
25:21	maintain	28:11	12:24	tions	ily
lists	ing	matching	15:9	15:25	11:6
11:5,6,	11:5	21:22	20:24	modified	necessit
8	12:11	material	23:10	11:21	ated
Lockwood	maintena	12:1	methodol	21:13	21:24
5:9	nce	matter	ogy	modify	necessit
11:5,18	9:21	28:13	13:16	10:2	ating
12:10	11:9,14	Mccaffre	methods	monetary	12:1
21:11	20:2,	y	15:13	8:7	necessit
22:4	12,13	4:9	Michael	money	y
25:10	make	26:2	4:17,22	17:1,2,	16:18
Lockwood	3:22	meant	5:3	4,23	needed
's	7:14	3:19	20:1	22:22	15:1
9:7,14,	25:23,	meeting	micropho	month	needless
16	24 26:9	6:7,13,	ne	27:8	ly
10:1,9	man	16 8:1,	3:17	morning	18:2
long	20:13	12,21	mind	3:3	nominal
14:7	managing	9:8	4:15	move	14:22
loosenin	14:12	Melbourn	19:19	16:13	noninter
g	Manning	e	minimize	movement	est-
12:3	5:1	4:22,24	9:6	16:12	bearing
lot	manual	20:1	minor	Moving	12:18
6:17	11:12	members	15:24	4:6	notice
19:16	March	10:13,	22:4	multipli	13:20
21:15,	9:8	15	mirror	ers	14:11
22,25	12:24	men	12:9	13:10	21:13
22:10,	Mark	20:2	missed	Murray	numbers
13	5:17	mention	21:14	5:19	10:23
23:16	marketin	8:14	Mitchell	Mutuel	numerous
lower	g	9:14	5:16,17	4:4	14:20
20:14	8:18,25	24:21	modern	mystery	
	12:14	mentione	11:10	13:10	
M	marketpl	d	14:18		O
	ace	3:22	moderniz		Ocalabet
made	22:25	6:16	e	N	s
18:14	Marr	7:9 9:9	8:3	names	5:4
maintain	4:24	10:12	11:7	23:11	
11:12		11:4,5,			
12:2					

occupational 9:15,17 10:3	opportunity 3:7 9:1 13:23 27:2	Pai 16:14	14:12	physical 12:13 14:18	
occur 14:20	Orange 4:18,21 5:1,6 7:20 8:25	paid 17:22 22:22	17:15, 23	pool 12:21	
offering 24:8	organization 4:16	paper 11:25	14:18, 22	portal 23:15	
offset 12:12	organiza tions 21:10 27:10	paragrap h 12:16 13:15 23:24	payout 14:20	portion 12:12	
onboardi ng 9:17 21:5,19	outcome 28:12	Pari- 4:3	people 6:21 19:24 21:5,19 22:16 27:9,11	post 7:3	
onerous 24:10	outdated 13:18	pari- mutuel 13:1	perfect 19:7,11	posting 11:8	
open 26:6	outstand ing 14:7	Park 4:23,25 20:1	period 13:21 14:9	potentia l 9:18	
operatio ns 9:4	overrule 16:25	part 8:4 15:3	periods 14:1	potentia lly 12:5 23:3	
operator 12:12 23:9	oversigh t 15:22	particip ate 15:13 17:8 27:10	person 3:21 10:23	practice s 14:5	
operator 's 12:2	Oyomire 28:3,19	parties 28:11	personal 10:14	predicat ed 18:13, 21	
operator s 6:9 11:12 13:24 14:5,25	P	partners 26:12	perspect ive 27:14	prefer 15:13	
opportun ities 14:11	p.m. 6:14	passport s 21:20	pertaini ng 10:10	preferen ce 15:12	
	paced 8:2	past 14:9	pertains 14:14	presence 18:14	
		path	phonetic 5:19,21	present 16:3	
				poker 4:18,21 5:1	

presented 17:1	procedures 14:3 16:20	15,19 properly 14:6	providing 7:22 14:23	9:12 <hr/> R <hr/>	reconcile 14:6
presenting 18:4	proceeding 28:6,8	proposal 13:19 14:9	public 12:13 13:20	Racing 5:6 7:20	record 7:17 8:24 11:13
President 7:19	process 7:7 9:17	proposals 15:15	published 10:19, 21 25:15	raise 23:23	Recording 14:22
previously 11:16, 18 12:24 15:8	product 12:15	propose 10:3 16:20	publishing 10:10, 18 25:18	ran 24:17	records 14:8
pricing 12:6	products 15:19	proposed 9:11,22 11:22 13:11	pull 7:6 23:20	randomly 25:13	red 26:24
prize 14:17 15:7 18:19, 20,24	prohibit 17:6	proposing 12:19 13:15 14:24 15:20 17:22	put 16:1	re-emphasize 10:9	redeem 13:23
prizes 13:5 22:11	prohibition 7:1 12:23 22:12	protection 12:5	<hr/> Q <hr/>	reach 26:5	redemption 13:21 14:7,9, 11
problem 11:3	prohibitions 18:8	protects 13:22 14:10	qualifier 18:14 23:4	reason 11:1	reduce 11:6
problematic 21:18	prohibitions 13:3	provide 6:12 12:14 13:20 25:8	qualifying 13:13 22:19 23:8	reasonable 13:21	reducing 11:14
problems 17:6 21:22	promotional 12:21 13:9	provided 8:16 12:4 13:13 24:17	question 10:16 17:12	receive 6:10 18:17, 18 25:21, 25	redundancies 8:17
procedural 15:25 16:20	promotions 13:9,12 22:11,		questions 10:16 17:12	recently 3:6 21:12	referencing 22:12
				recognized 13:6	referred 16:25
					regulators 14:6
					regulatory

9:5	represen	revises		send	16:22
13:24	ting	18:15	s	25:20	shows
14:12,	5:12	revising		sending	11:10
24	request	7:7	safety	6:8	shuffler
reiterat	13:8	revision	10:13	24:23	s
e	require	s	Saige	sentimen	11:20
6:20	13:19	24:18	5:11	t	side
related	required	Richard	Samson	12:9	3:16
28:10	14:25	5:1	5:25	sentimen	sign-in
relates	requirem	role	schedule	ts	6:12
12:10	ent	16:3	d	10:10	25:22
remember	7:3	Ronda	6:13	serve	signatur
7:24	requirem	5:25	scope	7:19	e
24:25	ents	room	8:12	26:11	6:13
remiss	10:5	5:2	searchin	serving	signific
15:9	13:4	11:10,	g	8:13	ant
remove	21:2	11	20:13	session	14:23
14:7	requires	22:16	secondar	7:10	signific
removing	14:16	rooms	y	set	antly
6:25	15:6	12:5,9	18:24	28:6,15	21:17
7:2,5,7	rest	14:6	19:2	settling	silly
13:18	19:10	Rounds	section	4:13	21:2
repeat	restrict	5:24	9:15,23	shape	similar
15:2	ed	rule	10:2	16:11	7:23
replacem	7:4	14:16	11:16	share	14:3
ent	restrict	15:6	12:8,22	3:8	24:1
11:19	ive	21:12,	13:3,16	6:24	simple
reporter	16:21	22 23:2	14:14	8:13	8:6
6:7	retired	24:2,10	15:3,4	she'll	11:2
28:1,3	13:22	26:15,	16:8,	6:4	simply
reportin	retireme	17,22,	11,17,	sheet	11:9
g	nt	23	23 17:6	6:12	13:17
15:1	13:16	rules	18:6	25:22	16:1,19
Repp	returned	8:3,5	sections	show	size
4:7	12:20	21:16	11:20	10:23	14:18
represen	revenue	22:7	26:20	19:17	slowing
t	17:11	run	security	27:3	18:1
4:16		26:4	10:6	showing	small
			11:7		
			21:4,6		

14:20	staff	statute	14:15	systems	15:11
social	10:13	16:19	15:15	11:10	telling
10:6	21:18	18:12	subparag	_____	10:25
21:4,6	staffing	23:3	raph	T	THEREOF
society	11:15	statutes	12:17	table	28:15
8:4	stamp	13:6	subsecti	3:16	thing
solution	18:16	stock	on	17:1,19	5:20
s	standard	17:21	9:15,23	23:25	23:10
5:14	ized	stop	11:23	24:1,9	25:2
19:8	13:18	8:12	12:10,	tables	26:13
sort	standard	strategy	16,23	8:10	things
16:19	s	25:4	13:3	15:21	18:16,
20:3,8	11:8,21	strength	14:14,	23:24	22
speak	12:3	ens	16 15:5	24:3,4	19:24
3:8,15,	13:12	14:10	16:11,	takes	20:20
18 7:12	stands	strike	17,23	23:15	22:2,17
9:2,10	17:20	26:17	18:6,12	taking	24:8,17
12:22	start	Stringer	subsecti	16:3	25:7
19:11,	4:2,16	4:17	ons	talk	26:11
22	started	stronger	11:17,	3:13	thought
specific	3:11	11:14	22	6:20	7:9
10:22	21:16	struggli	suggeste	18:7	18:5
14:15	Starting	ng	d	talking	26:22
23:24	9:14	20:20	24:18	18:6,7	threshol
24:1	state	stuff	suitable	23:17	ds
specific	3:7	22:23	12:4	Tallahas	15:1
ally	13:6	24:15	supplier	see	Thursday
9:20	14:4	submit	12:4	3:6	25:15
20:6	statemen	8:20	supply	6:17	tickets
22:11	ts	13:11	12:6	team	15:19
speed	9:16	submitte	support	9:12	tied
17:9	states	d	9:16	10:15	13:7,13
splash	11:23	10:24	surprise	technolo	22:19
13:10	12:17	15:7	s	gical	23:8
spread	16:9,12	26:14	12:8	8:2	time
24:11	18:12	submitti	surveill	technolo	7:22
square	status	ng	ance	gy	8:3 9:6
24:9	10:25	9:8,22	11:11	8:12	14:13
			17:25		20:2

24:12	21:19	understa	5:19,20	20:10,	25:7
25:16	transact	nd	Vice	18	26:14
times	ion	8:11	4:7	winners	_____
9:8	17:22	unnecess	violatio	14:17	Y
18:25	transcri	ary	n	15:7	_____
Tina	bed	11:9	23:3	winnings	year
4:7	6:8	24:4	_____	15:1	20:13
today	transcri	unwanted	W	withstan	years
4:19	pt	10:14	_____	d	7:23
6:3,20	6:9,11	update	wagering	12:6	8:6
9:2,6	8:16	24:14	4:4	work	26:8
25:14	25:19,	updated	15:16	3:10	yesterda
tokens	25	23:17	wait	9:21	Y
15:17	transcri	utilize	20:18	16:15	24:25
Tony	pts	10:5	wanted	23:18	_____
5:20	24:23	15:22	4:11	workforc	Z
topics	transit	17:4	6:19	e	Zimmer
9:11	17:2,3,	utilized	19:6	9:25	3:3,25
12:24	24	24:12	wanting	workload	4:6,11,
22:10	transpar	_____	9:2	9:24	19 5:8,
touched	ency	v	Washingt	workshop	15,22
26:20	12:13	_____	on	24:16	6:2,15
tough	14:10	Vail	6:1	workshop	7:14
20:7	transpar	5:5	ways	ped	8:15,22
tourname	ent	8:19,	19:4	22:7	16:5
nt	13:17	23,24	website	world	19:6,15
14:17,	tray	10:17,	11:2	8:2	20:4,
21	17:14	21 11:4	23:13,	15:11	16,22
tourname	turn	15:4	14,20	worn	21:9
nts	6:4	16:8	websites	13:18	22:1
14:19,	type	18:11	10:22	writing	24:20
20 15:5	12:1	Valentin	week	9:10,22	25:11
traditio	_____	e	6:16,22	13:11	26:3
nally	U	4:5 6:6	22:10	15:15	27:5
16:14	_____	10:16,	23:23	16:1	
trail	Ultimate	18	24:19	24:18	
11:14	ly	variable	25:20	written	
trained	14:9	13:9	weeks	8:5,21	
		vendor	3:5	24:16	