



06 PERSPECTIVES
FOR THE TRIBAL
GAMING & HOSPITALITY
INDUSTRY IN 2020

08 INCREASE YOUR
WIN PER UNIT
WITHOUT BUYING OR
MOVING A NEW GAME

18 ISLETA RESORT
& CASINO'S NEW
VISION AND 40-MILLION
DOLLAR RENOVATION

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A Message From Brady



Dai' sla,

A few months ago, we held our first annual TG&H Advisory meeting during the Global Gaming Expo. The room was full of industry Native American thought leaders. As we talked about future articles, something else happened. The true shape and mission of the magazine revealed itself in a very personal way. Every person brought a story to the room and shared why they were supporting this publication.

Yes, we are a magazine for operators by operators. Our team of advisors are educators, CEOs of tribal enterprises and government leaders; our columnists work hand in hand with Tribal casino marketers and general managers every day. What are we striving for?

- A platform in which to curate content to inspire younger generations.
- Subject matter that is truthful and meaningful to move the industry forward.
- A vehicle to share best practices and forward-thinking strategies that will help Tribes improve their economy.

As we enter into 2020, we asked our advisory board members to share the topics that we spoke of at that meeting, the issues that keep them up at night or the conversations that are top of mind for their organizations.

It's with honor and responsibility we take their feedback and that of you, our readers, to heart.

Thank you, once again, for your readership and your support.

Tsu tse wass,

Brady Scott
Editorial Board Chair
TG&H Magazine

CONTENTS

- 06 **INDUSTRY PERSPECTIVE 2020 FOR TRIBAL ORGANIZATIONS**
- 08 **HOW TO INCREASE WIN PER UNIT WITHOUT BUYING OR MOVING A NEW GAME OR THEME**
- 10 **INCORPORATING KIOSKS INTO YOUR OVERALL MARKETING STRATEGY**
- 12 **AIRING YOUR DIRTY LAUNDRY!**
- 14 **WHY IS THE GAMING INDUSTRY STILL MANAGING PAYMENTS LIKE IT'S 1985?**
- 16 **PURCHASING A NEW SYSTEM**
- 18 **COVER FEATURE: ISLETA RESORT & CASINO**
- 20 **GENERATING ADDITIONAL REVENUE THROUGH DATA ANALYTICS**
- 21 **WHY SMART RESEARCH IS CRITICAL TO YOUR SUCCESS**
- 22 **A GREAT DINING EXPERIENCE BEGINS WELL BEFORE THE FOOD IS DELIVERED**
- 24 **MARKETING BENCH-BUILDING MENTORING HACKS**
- 26 **TYING UP THOSE LOOSE STRINGS ON THE USE OF GAMING MONEY**
- 28 **CAPITALIZING ON SPORTS BETTING AT YOUR TRIBAL CASINO**
- 30 **DEMYSTIFYING SURVEILLANCE**
- 32 **ENSURE ACCOUNTABILITY AND STRATEGIC READINESS**
- 33 **TRIBAL GAMING LIFE AND DISABILITY INSURANCE**
- 34 **TRIBAL SPIRIT OF GIVING**
- 36 **ASK THE EXPERT SERIES**
- 38 **BACK OF HOUSE**

On The Cover
Isleta Resort & Casino, Albuquerque, NM

TG&H

TRIBAL GAMING AND HOSPITALITY

ISSUE 02 — Winter 2020

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TG&H Online

How Graph Databases Will Revolutionize the Gaming Industry

Fortune 500 companies are moving to this design, and it's time that gaming does as well

By Michael Minniear

The Lighter Side of Research

Ten studies that will leave you scratching your head in disbelief

By Deb Hilgeman, Ph.D.

Behind the Scenes Teams That Impact a Guest Experience

Or, EW ... that's gross! But thanks for cleaning it up!

By Brett Magnan

Change Strategy Meets the Pit Bull

Advice for marketing change agents

By Tom Osiecki

The Important Role of a Slot Ambassador

Don't let technology replace the human element on our floors

By Steve Browne



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in, and at the same time make smart business decisions that are not too risk-averse – especially to the things that matter for our associates and guests. It’s easy to want to pull out the playbook from the last recession and start making moves – but that’s not the best approach. Now is the time to invest more in our teams, to be courageous with seeking approval for capital projects and expenditures, to invest in projects that will add value to our guests’ experience – like slot floor improvements, slot machine replacements and hotel and food venue enhancements. We can’t control the economy, but we can control our businesses, so focusing on the most crucial factor to your business’s health – profit – is also a great next step. Evaluate your operating models, look back at how costs were passed onto your business in the last recession by your biggest vendors, and explore ways to hedge against that in preparation for the next recession.”



Jason Younker, Ph.D.
Assistant Vice President and Advisor to the President on Sovereignty and Government-to-Government Relations at the University of Oregon

“Since the establishment of Indian gaming, only a small percentage of the 573 sovereign domestic nations have experienced substantial and related economic growth. This is a result of

being removed to areas where little or no gaming clientele exists. Of all the investments we can make, higher education must be our priority. Not only must the fortunate Tribes invest in their college students, but also in scholars from other Tribes as well. Tribal scholars succeed at a much greater rate if they are attending college with those who have similar Tribal experiences. Investment in Tribal scholars from other sovereign domestic nations is an investment in our collective survival.”



Andrew Hofstetter
Chairman
Tribal Gaming Protection Network & Tribal Government Affairs, BlueBird CPAs

“As I walked around G2E this past year, I couldn’t help but notice how far the gaming industry has come as a whole. From the tradeshow floor, all the way to educational classes, it has evolved in a profound manner in just

the past 10 to 20 years. With that being said, there was one lesson that was ever apparent to me and that was ‘change.’ Failing to grow and change will leave our organizations behind when it comes to evolving technology, programs, systems, new trends, regulations, training and potential threats. Regarding technology, we’ve seen the advancement of table games, slot machines, food and beverage systems and programs that streamline operations and beyond. In addition, we’ve seen training programs in online gaming, leadership, active shooter and human trafficking. But are we doing enough to keep up with technology and incorporating technological advancements into our strategic planning? Are we incorporating advanced technology into our regulations, compacts, ordinances, etc.? As the industry grows, so must we, for if we fail to grow, we not only fail ourselves, but those we represent.” ♦

Native Vote “My Vote Will Count”

By Chairman Ernest L. Stevens, Jr.

On November 3, 2020, the American people will head to the polls to elect federal policy leaders in Congress and the White House. Once again, the importance of the Native vote cannot be overstated. The right to vote is the most fundamental right and duty we have as American citizens and is the truest foundation of our government. As citizens, it is our solemn responsibility to exercise our voice – our vote – in helping determine the future of our Country.



The importance of the Indian Country vote is already at the forefront. Many predict that the Native American electorate could end up being pivotal in major swing states. As a nonpartisan organization, the National Indian Gaming Association continues to encourage the importance of your vote. Whether you are a Republican, Democrat, or Independent, we urge to educate, develop policy proposals with, and elect candidates that will stand for the best interest of Indian Country and our Tribal sovereignty.

This is why last month, the National Indian Gaming Association unveiled the “My Vote Will Count” campaign to empower the importance of the Native vote. We are partnering with our Member Tribes and our sister Tribal organizations to plan events throughout Indian Country to educate, empower, and encourage all Native Americans to register to vote and commit to getting to the polls in 2020.

Whether you are a young, first-time voter or a Tribal elder who has committed years to going to the polls, one thing remains the same, our power at the polls will determine whose voices will ring in the halls of Congress, at the White House, in Local, City, County, and State governments. Together, let’s pledge to ignite the flame of our power by registering and voting in 2020. We can and will make a difference. ♦



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ASSOCIATION**



How to Increase Win Per Unit Without Buying or Moving a New Game or Theme

Start thinking supply, demand and price for better revenue

By Michael Minniear

When maximizing win per unit (WPU) on a slot floor, the discussion often involves trying new themes, adding or removing games or moving games around to new locations. Unfortunately, the industry still lacks a fairly reliable WPU predictive model to estimate the effects of these types of changes in advance, though there are many slot professionals with decades of experience who seem to have a knack for getting this right. What's often overlooked, however, is that, in many cases, WPU of a given slot machine can be increased without changing the theme, box or location, but by simply adjusting the price.

Of course, we need to talk about this concept of slot price. When I once asked a slot manager what he felt the price of the slot machine was, he stated the house advantage, which is certainly one price metric, but the price I'm really talking about is the price per spin. When I say "per spin," I mean it.

Price is not the average bet of a game, but the price per spin. Why does this matter? Well, as you know, slot machines have lots of bet choices. A penny game panel, for example, may allow bets such as 50, 100, 150, 300 or 500 credits. Let's say the average bet is \$1.21. Is that what the player plays? Obviously not, since \$1.21 is the average, but average of what? Counting the number of spins at each of the given prices matters here.

If you dig deep into pull by pull numbers, you'll find that most players are going to bet the minimum. In this example, it's 50 cents. When I say minimum, I mean playing all the lines at the minimum credits per line. Almost all of my data analytics in slots reveals the same result, that a significant portion of all bets on a game are made at max lines with minimum credits per line. If you're lucky, you'll get some higher betting, even max betting, which will increase the average bet and corre-

Dominic Orozco, Chief Marketing Officer, Gila River Hotels & Casinos – Wild Horse Pass, Lone Butte, and Vee Quiva

What are some kiosk programs you used that were a huge success?

“Targeted programs to a specific demo, ADT and frequency have provided us with the greatest success. During a recent promotion with the Arizona Cardinals, our ‘Pick the Pros’ game allowed our guests to pick the winner of professional football games, which resulted in great incremental trip growth. Overall the kiosks have decreased lines, increased game play and provided our guests with more time to do what they love, which is to play their favorite casino games.”

And how are you measuring your success with kiosks – financial and gaming on the floor?

“When we launched our new Everi kiosks, we remodeled our players club around the kiosks to make it a faster and seamless experience for our guests. We are measuring success based on overall usage and the savings we achieve. For example, we’ve cut the waiting time in half for gaming transactions on the floor, which in turn gets our guests back on the slot machines faster. The guests can bypass the players club and do most of their transactions on their own. This allows the players club to do more on the gaming floor by assisting guests instead of being behind the players club booth. We’ve gotten great feedback, too – our guests like the quick access and user-friendly experience.”

Jaci Marx, Senior Director of Marketing, Isleta Resort & Casino

Are you using the kiosks on the floor to market to your guests differently? Are you doing different programs if they are local, high-frequency, lower ADT, etc.?

“Yes, we can use kiosks for a new member game or really target any level of guest. For instance, we may send out a VIP-only promotion on a direct mail piece and have the mail list loaded into the kiosk so that only those players are eligible to check in and participate in the promotion. A mid-level guest may want to check the points they have earned that day to see if they are eligible for bonus entries or to see if they played enough for a gift. A new member or a lower level player may receive their free daily entry into a promotion. This allows them to find out more about the property and promotion, and it is designed to incent them to want to earn more entries through play once they figure out how the promo works and what prize they are playing for. The other really nice feature is really being able to give the players targeted offers, either through a special promotion or through database offers. Since the mailing list can be loaded onto the slot machine, only those players who are supposed to get the offer see the offer.”

From the vendor side, we caught up with Angela Ahmet, Vice President, Loyalty Products, Everi, and asked her, “What feature or technology do Tribal gaming operators tell you is the most important to them?”

“Operators invest a lot of time and money into building their brand identity. It is what relates them to their audience and makes them appeal to certain demographics. Ergo, when they partner with a supplier, it’s fair to expect that brand will be maintained throughout all content. Everi is able to support this by customizing the content and layout of each user interface to provide an apparent custom solution that guests recognize, combined with the research and development that has gone into our technology. Much of our growth in the Tribal segment is also attributed to being good faith partners. We have former operators who have been in their position and understand how to plan for successful deployments and the importance of sovereignty. Our customers are always afforded the ability to retain all data locally.” ♦

To read the full interview online, go to www.tgandh.com



Christine Faria, Executive Editor, Tribal Gaming & Hospitality Magazine and VP of Marketing, Raving — As Executive Editor, Chris Faria oversees content development for *Tribal Gaming & Hospitality Magazine* and also serves as a contributing writer. In her role at Raving, Chris manages marketing and content for the firm as well as Raving’s tradeshows and signature conference, Raving NEXT.

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Airing Your Dirty Laundry!

A compelling reason to clean up your act ...

By Brett Magnan

When it comes to casino properties outsourcing their linen and laundry service or making the capital decision to handle it on-site, there are several factors to consider:

- Capital investment and return
- Staffing
- Space and ease of movement
- Quality expectations
- Availability and ability of outside company
- Volume

Installing a laundry is not a cheap investment. The cost of

the machines, transporting and storing equipment, initial stock and parts, utility costs and added labor dollars all need to be weighed against the length of return on that investment before you decide to do your own laundry. Outsourced laundries are not cheap either and don't fix all the headaches that you have in running your own operation. Oftentimes, it just creates different headaches.

Machines today are far more efficient and even with adding irons, they can be automated to self-press and fold your laundry, minimizing staffing. Techniques in washing and drying also can minimize "touches" by team members so that you can run as efficiently as possible. But ... can you hire enough capable or trainable team members in your area to perform this work?



Isleta Resort & Casino

Forty-million dollar renovation, new sports book and a clear vision for 2020

By Christine Faria

Isleta Resort & Casino, just outside of Albuquerque, NM, has been in operation since 1986. The Pueblo of Isleta is one of the larger 19 pueblos within New Mexico and was established in the 1300s. As far as competition goes, there are five casinos in the Albuquerque market, with a total of 29 casinos and pari-mutuel facilities throughout the state. In popular culture, you may recognize Isleta in *Breaking Bad* scenes, through an upcoming PBS series by Laurence Fishburne or their iconic Jar Spa.

Isleta faces challenges that are common in the Tribal gaming industry today: it's not the largest casino in the neighborhood, doesn't have as many hotel rooms as the competition down the street, faces a tight labor market, has a property that is nearing 30 years old and sports betting is now a reality. Sound familiar?

In a recent interview, we asked Harold Baugus, Isleta's CEO since 2015, about the many changes and improvements that he and his leadership team have been working on. A note about Harold: he grew up driving a custom combine at 12 years old in his family's agricultural business before starting his first job in casino security over 24 years ago. Blame it all on his roots: he's open and candid, and he believes that simple and consistent is the best approach in his leadership role.

He doesn't hesitate to give credit to his incredible team and the many accomplishments they've celebrated recently. And they're just getting started. Here's just a few:

Reinvestment in a 30-year-old property

In its history, the property has seen two major reinvestment projects, the last one was in 2012 after the Pueblo of Isleta dropped its affiliation with the Hard Rock brand. The newest renovation project, valued at \$40 million, was launched in 2017 and was completed in Fall 2019 with a new bingo venue, new entertainment showroom, new poker room, new non-smoking gaming area, new grand entrance, the Triple Sevens sports and dance bar and a sports betting lounge. It also now boasts many firsts: the first Fatburger location in New Mexico, the only Panda Express located inside a casino in New Mexico, and the only casino with a food court in New Mexico.

Sports betting

Isleta's Sports Book opened August 15, the third casino in the state after Santa Ana Star Casino Hotel. Developed in partnership with USBookmaking, the Sports Book takes wagers on local teams, pro baseball, pro football, English Premiere League, UFC,



NBA, WNBA, PGA Golf, NASCAR and more. Baugus adds, “I got beat up in the media because I allowed in-state colleges to bet. Here’s the deal. First, no major league professional sports teams are based in New Mexico. Second, you want to bring transparency into it, and we have the means to monitor that. If you see some games that are getting really sideways, there is a mechanism in place. If you keep all that stuff underground with the bookies where no one sees it, then that’s where your problems begin. They’re already betting on the games and they’re illegal. That was my philosophy from what I learned, and we’re the only ones who do it.” Interestingly enough, Harold was surprised that there wasn’t more betting on the college teams. “UNM and NM State, the two major colleges in New Mexico, have played already and the bets were really low. We didn’t get a whole lot of action on them. Now, basketball might be another story.”

According to Harold, the move was the right one. Cross-play, new guests, the volume of bets and the revenue have been “phenomenal.” One of the things his team implemented was that you cannot place a bet there unless you have a players club card.

The preparation was a long one, making sure that the Tribe understood the implications and legalities of what they were

stepping into. That included a personal education, as well as training his frontline team members. “We went to UNLV and we were educated, because if I don’t know, I don’t know, but I’m sure as hell going to find out. We found out about risk management and how that information flows. You can tell that there’s a lot of people coming in and not really knowing what to do. We started looking at the service providers and chose USBookmaking. We also sent all of our frontline people to training to make sure that they can tell people how to bet, show them how to bet and help them,” Baugus said.

Isleta is a destination experience: “It’s not about adding more slot product”

Isleta might not be the largest property in the area, but it is banking on a couple major initiatives moving forward to keep it the most popular one in the area. “We have the Isleta Lakes, the RV park, the golf course, the hotel and the spa. We have the Fun Connection, we have entertainment (and our improved showroom), and I don’t think anybody in the Southwest has that complete of an amenity package as we have. It’s more about entertainment than it has been in the past. As I said, I don’t need any more slot machines.” A big part of creating the Isleta experience will be rewarding fishermen, bingo players, spa guests and gamblers alike, recognizing and rewarding their true value through a one-card system that they’re exploring now, and plan to roll out by the second quarter of 2020.

Retaining team members in a tight labor market

“In the Albuquerque market, there are 17,000 hotel rooms. People don’t realize, but it’s a major hub, so we all fight for service-level team members,” Baugus shared. With large employers (such as Facebook and Amazon) and state minimum wage increases, competition for team members is tough. He adds, “When Facebook came in, it depleted my security team.”

So, how are Harold and his team attracting and retaining his team members? He added, “People don’t always stay for the money. They’ll stay for the people too, so we do our very, very best to try and create a good working environment for our team members. We have recognition programs, we have town hall meetings and we have a good benefits package.” In the last year, they launched a fully executed guest service program while expanding their orientation program, wherein all of Isleta’s management takes a turn working with new team members.

Baugus concluded, “One of the things that I learned is to keep guest service simple and consistent. My first job working graveyard was opening the front door at a casino, greeting people and then driving the cart up to the front in a tent. So I just worked my way up. I remember how I and those other guys felt when they came to work there, at the entry-level position. You don’t forget it. You shouldn’t forget it. I also realize how valuable they are today. We pay them a fair wage, but it also is more about how we treat them.” ♦



Christine Faria, Executive Editor, Tribal Gaming & Hospitality Magazine and VP of Marketing, Raving — As Executive Editor, Chris oversees content development for *Tribal Gaming & Hospitality Magazine* and also serves as a contributing writer. In her role at Raving, Chris manages marketing and content for the firm as well as Raving’s tradeshows and signature conference, Raving NEXT.



A Great Dining Experience Begins Well Before the Food is Delivered

Understanding the role that F&B plays in your guest experience

By Mike Engel

A great dining experience begins well before the food is delivered, the server greets the table or the guest enters the casino. Pardon the pun, but knowing what sets the table, specifically for quality and consistency within your food and beverage venues, defines your ability to consistently deliver to your standards and ideally exceed your guests' expectations. From my perspective, food and beverage is easy, however ... for many, easy is hard. Knowing the key components of setting up your food and beverage team is essential to delivering a consistently great dining experience for your guests.

My growth in casino management is far from the normal path that most casino leaders take. Nineteen years ago, I opened the Winds Steakhouse at Grand Casino Hinckley as the executive chef. Today I lead a team of over 1,350 associates as general manager of Grand Casino Hinckley. Throughout my journey, I have gained a unique perspective about the role that amenities have within gaming operations.

When I joined Grand Casino Hinckley, the food and beverage department seemed as though it was an afterthought. Food

and beverage was something that most casinos had, but no one understood the role it played in our players' experience at our property. I was lucky, since the team that lead Grand Casino Hinckley's food and beverage had the forethought to understand the importance of food and beverage and the role that it played in our guests' visits to our property. I will reluctantly admit that at some core level, it is as simple as food is fuel for gamers. That being said, I believe it is so much more. Today our guests, our gamers, are paying more for their experience, their time at our casinos. With that, departments like food and beverage are charged with doing more and delivering an experience that adds value to the guest's visit and, ultimately, time at the casino.

“ I will reluctantly admit that at some core level, it is as simple as food is fuel for gamers. That being said, I believe it is so much more. Today our guests, our gamers, are paying more for their experience, their time at our casinos.”

As I think about it, I was lucky when I joined the Grand Casino Hinckley food and beverage team, since there was already a super solid strategy in place. It's all about the people who you do business with. As I grew with the company, I learned even more – it's about relationships and partnerships. I have heard many stories of casinos that shop their food and beverage distributors on a weekly basis, looking for the best pricing. I would challenge that those operations are focusing on short-term gain at the expense of long-term success.

Strategy

Pricing is an important part of the food and beverage strategy, but just as important is consistency, reliability and quality. The only way you guarantee these key aspects is to have relationships with the people who you do business with. At its core, it's a partnership and ideally a long-term relationship. Finding a distributor that wants to partner with you and consistently meet or exceed your expectations for product quality and delivery service has more value than one may understand. When you build a relationship with vendors, whether they may be a local egg vendor, meat vendor, produce

supplier or a regional food service supplier, you build a bond that focuses on mutual success. A strong relationship with the vendors you use on a daily and weekly basis is essential for your restaurants' success.

Establishing standards by which you do business, such as delivery timelines, quality standards, product sourcing and preferred manufacturers, sets operators up for consistency and quality. Establishing standards is only the first part. Having a regular cadence of checking in on performance, including quality and service levels, with your key vendors is essential in keeping lines of communication open. We call these Business Reviews and, depending upon the vendor, they may happen quarterly, biannually or yearly. This is a great opportunity to talk about what is going well, where challenges are, fiscal performance and, probably most importantly, key strategies that are important to you in the coming period. These conversations allow your best partners to up their game and share how they may help you meet the goals that you have.

Leverage

I would also suggest an investment in the brands of products that you do business with. Many casinos have a unique position within the food and beverage industry – volume. The more we are able to do business with one manufacturer, the more we are able to establish our expectation for quality and product specifications, as well as drive pricing down. It is imperative that we utilize this advantage to set our operations up for success. Whether it's leveraging volume to stock an item with a distributor or establishing a business volume expectation to drive down pricing, we as operators should be maximizing that advantage.

“Ship Building” is the calling card of a friend and mentor of mine; he says that he has built his own personal brand on friendships, relationships, partnerships and sponsorships. I believe this thought process is key to consistently delivering quality to our guests. Establish relationships with your vendors, build strong partnerships by clearly communicating your expectations and take ownership of your business by managing to the expectations that you have established. ♦

Takeaways:

- › Challenge short-term gain over long-term success
- › Build partnerships with a distributor
- › Adhere to regular business reviews with vendors
- › Leverage your overall volume



Mike Engel, General Manager, Grand Casino Hinckley — With over 19 years of experience in the Gaming Industry and 35+ years Hospitality Industry, Mike Engel is the General Manager of Grand Casino Hinckley and former Corporate VP of Beverage, Food and Fun for Mille Lacs Corporate Ventures where he remodeled, re-branded and built 11 different venues within the casinos.

everybody dreams of a mentor who can guide them through the thousands of challenges that we call a day at work.

Mentor programs for marketing are not only the answer, they are becoming a necessity. Yesterday's skills and strategies are like a box of cassette tapes, useful tools that disappear in a flash as the shiny, new tools take over.

Let's look at some new trends that can be quick mentoring hacks.

Like Mr. Miyagi and the Karate Kid, bring in the micro-mentors

Your team is sharp and dedicated. They have basic skills, but the world is moving fast.

Bring in the micro-mentors! Mr. Miyagi first taught the Karate Kid basic skills. Wax on, wax off. But he later advanced and refined specific skills. There is no end to the skills that are necessary in today's marketing departments. Bring in the social media experts to mentor your social media team. Data science mentors show your database group how to hot-wire new techniques.

By bringing in mentors with specific skills for short periods of time, you can move your department ahead without the cost of long, expensive classes that are half as effective.

Like Professor John Keating from Dead Poets Society, cue the inspirational speakers

If your mentor program is undeveloped, consider bringing in one-shot speakers to cover marketing techniques. Like Professor John Keating in Dead Poets Society, you can carpe diem, or "seize the day" with a series of speakers who cover a wide range of knowledge. Speakers can be more practical than scholarly. Ask your attorney to teach contracts, bring in your advertising agency for a class on digital media techniques, consider a sales training session for your player development department. Cross-training your team today could save you later when team members are promoted or leave.

Like Professor Albus Dumbledore and Harry Potter, try magic mentoring

Harry Potter's mentor, Professor Albus Dumbledore, allowed Potter to get into scrapes, but always oversaw from afar. Bringing in virtual mentors is a hack that you can employ for your marketing team. Virtual mentor programs and training can be easily accessed today. A wide variety of subjects can help your team gain knowledge with skills like copywriting, design, media buying and marketing planning. Call on the magic Google machine and find virtual mentor programs that fit your needs.

Doing it Obi-Wan Kenobi and Luke Skywalker-style

Obi-Wan Kenobi took the one-on-one route with Luke and Anakin Skywalker. Sometimes old school is best. Here are three tips to make classic mentoring work:

1. Your marketing mentor relationship is about building skills and creating decision makers with solid judgment. Focus on step-by-step skills training, but back it up with opportunities to teach about learning from mistakes.

2. Keep your energy high and cynicism low. Marketing personalities range from the silent to the hubris-heavy. Each marketing team member has concepts and opinions that can be short-sighted or brilliant. You may be wiser and scarred from experience, but keeping positive momentum is important.
3. Marketing is never an island. Interactive skills between the marketing department and all other departments are learned techniques. Marketing mentees need to understand that their success comes from all departments, not just marketing. Teaching interpersonal skills and collaborative approaches is the difference between failed programs and success.

As Mr. Miyagi said, "No such thing as bad student, only bad teacher." When it comes to marketing mentoring, "Use the Force, Luke." Just keep your Force positive. ♦



Tom Osiecki, Raving Partner, Advanced Operations and Marketing — As a highly accomplished casino operator and marketer, Tom has a proven track record of effectively analyzing casino markets and implementing strategic planning that yields optimum EBITDA using customer focused tactics. He is adept at organizing strategic marketing plans through the execution of branding strategies, channel management, media, digital, corporate communications, database marketing, sales, promotions and agency management.

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Brett Magnan
Raving Partner — Hospitality

“ Tribal leadership may sometimes direct or influence spending by the casino in ways that can violate both the RAP and IGRA.”

usually go south is the use of funds by the casino or through the casino. Aside from the five purposes named in IGRA, there are some key areas of concern that we should keep in mind as we make spending decisions.

If the Tribe has a Revenue Allocation Plan (RAP) approved by the BIA, it must be followed. Spending gaming revenues in ways that are inconsistent with the RAP will result in an NOV. The last thing we want are payments being deemed unauthorized Per Capita payments (whether we make Per Capita payments or not). We don't want the IGRA violation and we don't want the uproar from the members who didn't receive the unauthorized payment or benefit. Funny thing about this type of violation is that we're violating our own policy passed by our own governing body. If we want to change it, we can submit for BIA approval.

Tribal leadership may sometimes direct or influence spending by the casino in ways that can violate both the RAP and IGRA. Knowing that spending by the Tribal government is scrutinized, some think that they can accomplish their agenda by having the casino make payments to or on behalf of individuals who are disguised as casino operating expenses. If it is wrong at the government level, it's wrong at the casino level too. NOV's have questioned whether some payments were legitimate operating expenses. We need to remember that proper spending of gaming revenues includes how the casino spends.

Saying certain casino payments are on behalf of or in support of Tribal "programs" is another thing to watch. Does a formal program exist? Should a Tribal program benefit come directly from the casino? If the payment comes from the government, is it documented and qualified under the terms of the program? Payments that aren't part of an actual program or don't meet that program's criteria will be deemed unauthorized Per Capita payments. As discussed above, we don't want that.

Use or misuse of credit cards, travel and per diems are areas to watch. Personal use of credit cards is not a good idea, period. Whether reimbursed or not. Such use is, in essence, a loan that isn't part of a formal program. Similarly, travel that isn't for legitimate business reasons and per diem allowances in excess of amounts set by the GSA are improper payments. Paying for family members to accompany leaders on business trips is also inappropriate, whether reimbursed or not. Travel and expense reimbursements can not only violate IGRA, but can have negative consequences should the IRS audit the Tribe or casino's taxable income reporting.

Use of Tribal members as consultants, team members or

contracted assistance should be handled carefully. We want to use Tribal members and their families whenever we can, but any such transactions should be done properly. Contracts should be in writing. Contract terms should be no more favorable than for an unrelated Tribal member or a non-Tribal member. The contract award process should comply with our own procurement policies. Entering into arrangements with Tribal members or their families where there is no evidence of work performed or payment at excessive rates can be construed as unauthorized Per Capita payments.

Payments, loans and perks for Tribal leaders or other select Tribal members are risky. This can be a very sensitive subject. Our Tribal leaders and elders certainly deserve our respect for the positions they hold, but any perks should be limited in their nature and amount. They shouldn't be a "blank check" for use of the gaming property's facilities and amenities. These benefits have to be available to all who meet the criteria or hold the same or comparable position. We can't do for a few elders or council members what we wouldn't do for all of them. Again, such payments can be deemed unauthorized Per Capita payments.

Gaming has provided opportunities for many Tribes to become more self-sufficient and improve the lives of our people. The law that gave us the right to game also came with some loose strings on how we can use the gaming money. We need to make sure that we aren't acting in violation of the law and jeopardizing a significant source of revenue. While we don't like the idea of being told what we can do with the money we earn, many of the things mentioned above are common sense and good business practices. If applying those practices and common sense helps us comply with the law, doesn't that make it the right thing to do? ♦



Kevin Huddleston, CPA, CGMA, CFF, Raving Strategic Partner, Accounting and Auditing and Partner, Finley & Cook — Kevin, a member of the Choctaw Nation of Oklahoma, provides outsourced accounting and consulting services for Native American Tribes and casino clients. Through his nearly three decades of working within the gaming industry, he is an expert in integrating the many financial systems unique to the gaming industry.

25 USC § 2710(b)(2)(B); see also 25 U.S.C. §§ 2710(d)(1)(A)(ii) and 2710(d)(2); 25 C.F.R. § 522.4, 522.6. The term "net revenues" is defined in IGRA as "gross revenues of an Indian gaming activity less amounts paid out as, or paid for, prizes and total operating expenses, excluding management fees." 25 U.S.C. § 2703(9); 25 C.F.R. § 502.16.



Capitalizing on Sports Betting at Your Tribal Casino

Six strategic marketing secrets

By Dan Stromer

I was recently at a casino that had just opened up a new sports book. This was certainly not the first time that I had participated in the wagering of a sporting event, but the feel was very different. What I noticed was the excitement and the conversations that were taking place that I had never witnessed before in this same property.

As I sat back and listened, I recognized the opportunities available and wondered how casinos would take advantage of this newfound gold mine. If you are familiar at all with sports gamblers, you learn very quickly that they all have opinions and are experts on all sports and teams. But this should only help you with attracting more gamblers on a regular basis, and that is where strategic marketing will pay off in the long run.

Build the database

By now, any savvy marketing director knows the value of a quality name added to your database. You have information on an individual who has a propensity to gamble and

on what games. As always, make sure the information is accurate. Name, address, phone number and, most importantly, social media contacts. Email, Facebook, Twitter and Instagram. A whole group of new players are coming to you to give you that information. Take Isleta Resort & Casino in Albuquerque; if you want to place a bet, you need a loyalty club card.

Sponsorship partners with vendors

There is a pretty good chance that during games there are opportunities where your players would like the chance to pick up a little something extra for nothing. As always, the marketing budget is stretched pretty thin as it is. The good news is you probably have a vendor that is willing to give these things to you. If you have a beer or alcohol vendor, I guarantee that they have shelves of these items in their warehouse looking for a new home.

Here is another little secret: you are probably that vendor's biggest account.

Catering to groups

Support the home team. Regardless of where you are located, there is a team that is predominantly the favorite. Whether that be professional, college, local or regional, somebody is wearing those colors. Hang banners or flags of those groups, create partnership arrangements with those teams and throughout the season schedule events and specials during their games so that your facility is THE gathering place to watch them. Who wouldn't want to win a free buffet, a hotel stay or a gift certificate to the steakhouse or spa? The best news is that you get to give these away at wholesale, while everyone else is giving them away at retail.

By the way, the other advantage that you have is they can put \$10 on their favorite team to win the game.

Specialty games or events

It's no secret when it comes to sports betting that there are certain events that bring out gamblers of every age and background. The Super Bowl, the Final Four Basketball Tourney, Bowl Games and many others. This doesn't mean that you can't create additional events to attract players.

Rivalry games, Monday night games, all these events can be structured to do one thing, put more people in your seats than you had before.

F&B revenue

If there were ever three things that went together, it would be eating, drinking and gambling on sports. I spoke earlier about the atmosphere at a casino that had just added sports betting. If you have ever gone to a live game, the tailgating has become an event all on its own. It's amazing to see the set-ups in the parking lots with the vehicles, the tents, the TVs and satellites dishes and oh, the food and drinks. There is no reason that a casino cannot create an environment similar to that.

From a casino perspective, at the end of the month the bottom line does not care where the revenue comes from. Profit on a blackjack table or a bottle of beer all spends the same. With the profit of beer or drinks at a 500% mark-up or more, most places will take that all day long.

Cross-play

To no one's surprise, if you think sports gamblers only bet on sports, you would be shocked. You have been given a gift when sports betting was legalized in your jurisdiction, especially if the states around you have not yet done so. But your profits will not just be coming from gambling on sports. These people will play blackjack, craps, poker and slot machines. Eat in your restaurants, stay in your hotels and go to your shows. Providing a total entertainment experience is what casinos have the opportunity to do.

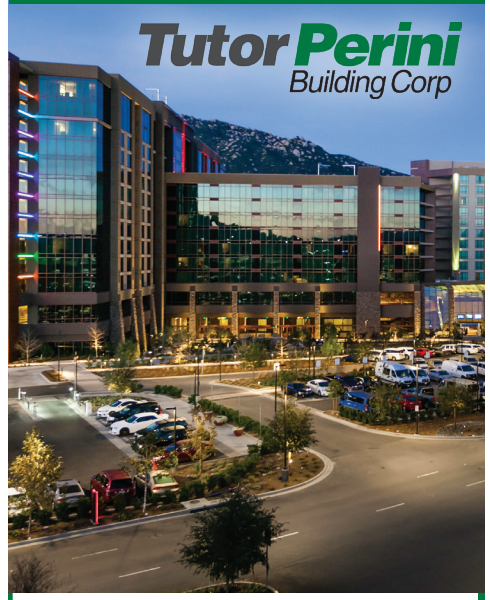
If you are not analyzing that information, you are missing out on a huge opportunity. You need to be able to ask the right questions and interpret what the data is telling you.

Good luck, and put an extra \$20 on your favorite team just for fun.◆



Dan Stromer, Raving Partner, Executive Tribal Development and Senior Operations — For the last 27 years, Dan has been involved in all aspects of casino operations including positions as a Table Games Director, Director of Marketing and for the last twenty years a General Manager. Dan believes that surrounding yourself with the right people and your ability to make those around you better helps to achieve that.

CORPORATE PROFILE



Tutor Perini Building Corp. is a leading builder of Native American hospitality and gaming projects, offering expertise in building quality, on-time, on-budget projects throughout the United States. Major Native American projects include Choctaw Casino and Resort Expansion in Durant, Oklahoma; Pechanga Resort & Casino (several projects including recent expansion), Chumash Casino Resort (original casino and expansion), Graton Rancheria Casino, Morongo Casino Resort & Spa, San Manuel Indian Bingo & Casino, all in California; Mohegan Sun expansion, MGM Grand at Foxwoods, both in Connecticut; and Seminole Hard Rock Hotel & Casinos in Florida. In all, Tutor Perini has worked with 22 Native American communities, constructing over 7,000 hotel rooms and building \$5.6 Billion in construction projects for these clients. Professional services include construction management, general contracting, preconstruction, post-construction and design-build as well as certain self-perform subcontracting work. The 126-year-old company's success is based on its philosophy of "Building Relationships on Trust," deriving more than 80 percent of its business from repeat clients.



By Demystifying Surveillance ...

You proactively demystify where your money went

By Jen Boss

The surveillance department is a mystery to those outside of it. And it should be. There really isn't any reason why most team members and guests need to know anything about how surveillance operates.

On the other hand, there are key individuals or departments that should have a basic understanding of what surveillance does, how they do it and what they need to do it. Such individuals are usually the general manager, human resources specifically, but normally will include the executive team as a whole. It is these individuals representing their respective departments that support the surveillance program by providing the information we feed upon to do our job.

In this day and age, surveillance doesn't or shouldn't work in the dark anymore. It isn't necessary to work by random selection. We are far more effective when we know where to go and what to look for. If you can provide your surveillance team with that type of information and business intelligence, you are well on the way to helping them be successful.

A successful surveillance department means that losses in all areas of the property are reduced to a minimum, the casino

wins as expected, and crime and civil suits are prevented, defended vigorously or settled quickly based on informed decision making. Something every property should strive for.

To attain this level, you need to know that surveillance needs certain things to perform at a top level, which means proactively. A proactive surveillance department doesn't depend on random observation of the casino floor; a proactive room knows already, for the most part, what we should be looking for.

A proactive surveillance room will:

- From the previous day, review all of the players' wins of a certain amount or more from all gaming departments to ensure the wins were legitimate and who won the money.
- Review the daily gaming reports to locate losing games, game types or slot machines or banks of machines.
- During live play, analyze certain players to determine the threat level to the property. These players are identified by predefined parameters, such as wagering \$100 or more, buy-in amounts, winning more than a specified level, etc.

“ When working from data and information, surveillance can often (and should) locate an issue and begin their observation before anyone else even knows there’s a problem.”

- Review points of sales for key transactions, such as Voids, No Sales, Sign In and Outs, and cancelled sales, etc., to locate illicit activity.
- Monitor slot areas for thieves and get them off-property before they rip off a guest.
- Conduct video audits of key areas and transactions to locate developing or active theft and fraud.

The above is just a few of the processes that surveillance should do each day. When working from data and information, surveillance can often (and should) locate an issue and begin their observation before anyone else even knows there’s a problem.

A good surveillance room needs information to succeed. When property executives provide surveillance with access to business information that’s already been developed and used by themselves, they will find themselves and their

departments better protected and served.

Demystifying what surveillance needs from you and putting them to work intelligently with hard facts and information will end up demystifying where your money went. ♦



Jen Boss CSP, IACSP, Raving Partner, Security, Surveillance & Fraud Investigations — Jen has fifteen years in the gaming and hospitality industry beginning her career as a Surveillance Agent and holding positions such as Security Training Manager, Risk Manager and Corporate Fraud Investigator & Analyst. She has worked as corporate liaison with federal and state law enforcement as well as regulatory agencies. She co-authored the IACSP white paper “Video Review, Investigation and Retention in Gaming Environments” and is on the Board of Directors for IACSP.

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Ensure Accountability and Strategic Readiness

Why organizations need to create a senior leadership team

By Paula Allen



If there is one thing I have learned in my 25 years of casino experience, it's that every organization should spend the time and effort needed to create a strong senior leadership team (SLT). Creating a strong SLT ensures accountability, but it can also create a strategic plan to implement necessary change. We create a very toxic environment if we are complaining about the same issues year after year. It also leads to frustration and burnout from other leaders throughout the organization if the senior leadership team is disconnected and not in alignment.

Begin here

You will need to identify who is on your SLT; it's usually the directors who report to the CEO, but this may vary. This team will need to become a close group that cultivates a trusting, professional relationship with each member. Our SLT at 7 Cedars Casino is known as the “dream team” throughout Indian Country. Part of that is because we have been together for nearly 25 years, but we also have a dynamic relationship with each other and it's noticeable. We have put time and effort into those relationships.

Golfing is a big part of our culture. We find those informal outings outside the casino property very beneficial. Get creative with this; professional or even high school games are fun ways to get to know your team better. My partner organization, Raving, has added axe throwing, bowling, pinball and batting cages to their SLT regimen. Remember, we exceed our guests' expectations to create loyalty ... we need to do the same with our team; we need to be in the mindset of exceeding their expectations.

Identifying needs

Once the team has been selected, the SLT should agree on

a baseline view of the organization and identify immediate needs. It is very helpful to organize focus groups to get perspectives from our frontline team members as to our immediate needs. Also, ask for input from your support teams (IT and HR) when it comes to issues like communication and how you can improve. A goal should be to actively improve communication from the SLT to the frontline team members.

I can't say enough about creating a culture of recognition. Your SLT should put a plan together for informal and formal reward and recognition. They should analyze if their team members are satisfied and happy, or if there is work to be done to create a balanced work environment. Here's an example: If I'm new to your organization and basically ignored by my leadership team, I'm already looking for a new job. But it only takes one engaged and developed leader to lean into me and ask where I see myself in the next year, to create a satisfied, lifelong member of the team. We need to make sure that our SLT understands and promotes this type of culture.

Total organizational alignment

The SLT should also be efficient in communicating organizational goals so that each team member understands their role in the goal. Once this starts to happen, each department's goals align with the organization's goals rather than feeling siloed. It's also helpful for the SLT to give updates on their own area so that the team has a feeling for what is going on throughout the property.

After the team has identified any needed changes, it's important that a plan be developed and followed up on with an updated report for the next meeting.

One general manager said to me, “Paula, I love the program we developed, but my favorite benefit of the process was creating a senior leadership team that is truly connected and competent enough to get things done. There is no finger-pointing anymore, we just come together for solutions in a way that seemed disconnected before this process.” ♦



Paula Allen, Raving Partner, Leadership and Tribal Member Development, and Director of Leadership Development and Guest Services, 7 Cedars Casino

— Paula has extensive experience working at all organizational levels creating, promoting, and delivering training solutions designed to support the organization's goals. An enrolled Tribal citizen of the Jamestown S'Klallam Tribe, she formulates programs for Tribes that put more focus on relationships with guests and coworkers, rather than the mechanics of the job.

Tribal Gaming Life and Disability Insurance

Are the Tribe's enterprise's paying enough attention to these expensive employee benefits?

By Tyler Moore

With Tribal gaming health benefit programs costing Tribes an average of \$10,000 to \$15,000 per employee per year, coupled with the challenges the Affordable Care Act present, it's easy to understand why group life and disability plans are taking a back seat. Life and disability benefits are an important part of an employee's total compensation, making them a very valuable tool for attraction and retention of quality employees. Equally important, they are also a place to look for substantial cost saving opportunities within a benefit program.

First, let's discuss the benefits of providing a standard group life and disability program. Most Tribal gaming operations provide some level of employer paid Basic Term Life Insurance. This typically ranges from a flat \$20,000 benefit to one or two times annual earnings. The benefits of an employer paid life insurance benefit are obvious, but there is an often over looked benefit – being able to provide a voluntary (employee paid) Supplemental Term Life benefit. This allows employees to buy additional life insurance in multiples of \$10,000 to a max of around \$300,000 to \$500,000. These plans will typically come with a guarantee issue of around \$100,000 to \$150,000, which allows employees to elect up to this amount without having to answer any health questions (through evidence of insurability) or do a blood draw for the carrier to get lab results. Often times, this allows employees who are not eligible for individual life insurance to purchase up to the guarantee issue in a group setting, no questions asked.

Second, most large commercial employers are offering some type of employer paid Short-Term (STD) and/or Long-Term (LTD) Disability. This is no different when you look at the disability benefit offerings of most Tribal enterprises. The most common layout in a Tribal gaming environment would be a base/buy-up scenario. This would be where the employer provides a basic benefit of 50% of the employee's income (base plan). The employee would then have an option to pay an additional payroll deducted amount to purchase a higher benefit plan of 66 2/3% of the employee's income (buy-up).

We find that many employers underestimate the value of providing disability insurance. Because of this, they under communicate the benefit. When disability benefits are properly communicated to employees it not only increases the participation of the buy-up plans, but it also significantly increases the perceived value, by the employee, of the benefits being offered.

Now on to what you really want to hear. How can my employer sponsored life and disability insurance plans provide an opportunity to save the Tribe/Enterprise money? First, because life and disability benefits typically take a back seat to health



benefits, they often do not get marketed as regularly as they should. Combine this with a soft market and flat renewals and most employers and their brokers don't take the time to do the proper due diligence. In many situations, a simple RFP process will provide the leverage to negotiate your renewal below current or provide another carrier option with the same benefits with rates significantly below current. If the second option becomes the logical choice, this will also provide the employees with an opportunity to purchase supplemental life with a new guarantee issue amount.

Finally, there are tribal employer trusts that specialize in offering Native American Tribes and their Enterprises life and disability insurance. These trusts are able to tailor the plans to meet the unique requirements of a Tribal benefit program. This includes, but is not limited to, specific communication approaches, no requirement to waive Sovereign Immunity and unique benefit design. In addition, these trusts will negotiate with a select few carriers (who are willing to quote Tribal business) and use the entire membership of the trust to receive longer rate guarantee periods, stronger benefit provisions and more competitive rates. Over the past couple of renewal cycles we have seen trusts save the Tribes an average of \$80-\$100 per employee off their life and disability premiums and oftentimes this is with an enhanced benefit offering. ♦



Tyler Moore, Raving Strategic Partner, Benefits Management and Partner, Face Rock Enterprises

— Tyler has an extensive background in managing benefits for Native American Tribes. He consults on many self-funded plans and continues to work with Tribal organizations on their unique benefit needs.



Anti-Bullying and Wrestling Come Together

On November 19, 2019, Oscar Schuyler, Executive Director of the Morongo Gaming Agency and member of the Oneida Tribe of Indians of Wisconsin, was present for the anti-bullying program, "Two Cultures One World." Held at the Oneida Turtle Tribal Elementary School in Oneida, Wisconsin, the program included a 45-minute presentation with Q&A, presented to kindergarten through 12th grade. Through a mutual friend, Schuyler met Rikishi, an American champion and HOF WWE professional wrestler, along with his business partner and professional wrestler Reno Anoa'i. Together they formed a plan to bring their anti-bullying campaign to Tribal schools, where "bullying" is so contrary to the culture and principles that Schuyler stands by today. The program was made possible with the help of Rikishi's cousin, Reno Anoa'i and with the support of NIGA, Chairman Ernie Stevens, Jr., Aztek Gaming Solutions and the Oneida Casino. He added, "The presentation was inspirational, emotional and very powerful." Schuyler hopes this will be one of many programs in Indian Country.

For more information on this program, contact Reno Anoa'i at rjanoai@gmail.com



Snoqualmie Tribe and Snoqualmie Casino Honor Veterans

The Snoqualmie Tribe and Snoqualmie Casino continually look for opportunities to show appreciation to men and women who have served and are currently serving in the U.S. Armed Forces. Community members and veterans from all generations assembled in the Snoqualmie Casino Ballroom on Veterans Day 2019 to pay tribute to the sacrifices of servicemen and women both past and present. North Bend resident and Air Force pilot, Major Joe Crecca spoke about his experience as a POW at Hanoi Hilton during the Vietnam War. There wasn't a dry eye in the house as he recalled the experience of being shot down over North Vietnam by a Russian surface-to-air missile. Major Crecca was captured immediately upon touching the ground. He would spend over six years at Hanoi Hilton; the first eight months were in solitary confinement.

Following Major Crecca's talk, veterans from Issaquah/Mt Si VFW Post #3234 and American Legion Post #79, along with U.S. Congresswoman Dr. Kim Schrier presented over seventy attending Vietnam veterans with the Vietnam War Commemorative Lapel Pin for their service during the Vietnam War era. Snoqualmie Tribal Council Chairman Robert de los Angeles, Treasurer Chris Castleberry and Martin Duarte from the Wounded Warrior Family Support organization presented Snoqualmie Valley veterans with a 2019 Ford Explorer that will serve as a courtesy vehicle for local veterans by providing complimentary transportation to basic services. The veterans' transportation program will launch in the New Year and will be operated jointly by the Snoqualmie Tribe and Snoqualmie Casino. The event concluded with the Snoqualmie Tribe and Snoqualmie Casino honoring over 125 veterans with newly released Challenge Coins designed by Tribal veterans and casino team members. ♦

For more information on this program, contact Tarah Smigun at tsmigun@snocasino.com.



Innovation & Expertise

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Finley & Cook has been an integral part of Tribal gaming, assisting both operational and regulatory entities with performing accounting services, internal audits and assessments, drafting policies and procedures, and offering compliance-based solutions.

The products and services Finley & Cook offers have been developed based on the needs of the Indian gaming industry.

From our perspective, those needs center around casinos maximizing profits, minimizing costs, and doing it all the right way. We want to help our clients have the confidence they are accomplishing their goals, not because of what we do for them, but because we stand shoulder to shoulder to accomplish those goals with them.

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Accounting

- **Outsourced Accounting:** Our accounting experience in Indian Gaming allows you to be confident in the numbers you have today so you can plan for the future. Create financial structure, stay on schedule with reporting, and gain economic insight so you can focus on your day-to-day operations.
- **Real-Time Reporting:** We leverage technology to supply you with accurate reporting, provided at the speed of business. Real-time insight into your front of house, back of house, and promotional campaigns is critical to sustainability.

Compliance

- **Audit & Assessments:** Audit time can be stressful and frustrating, but for Finley & Cook, audits are an opportunity for your casino to improve. Whether it is preparing, conducting, or training, our team of professionals make audits a painless, rewarding experience for you.
- **Interpreting Regulations:** Understanding the rules is vital to protect your assets, ensure the integrity of gaming, and mitigate the risks of the industry. Sometimes simply reading the regulations only causes more confusion, so let us use our experience and resources to help you make sense of it all.

Consulting

- **Operational Assessment:** Running a business requires making well-informed decisions, as well as having an awareness of where you are, where you've been, and where you're going. Our specialists with a variety of backgrounds will help you determine your current state, then make a plan to get where you want to go!
- **Internal Control Development:** Determining the destination is half the battle, but the journey to get there is often the biggest challenge. Our team develops policies and procedures, implements internal processes and external systems, and makes informed, experienced suggestions to help your casino grow.

Technology

- **Virtual Vault:** A paperless cage & vault tool, delivering powerful control, compliance, and operational protections to your casino.
- **Ghost Sentry:** Controlling and logging remote connectivity into your casino environment.
- **Tailored Accounting And Software Systems:** Accounting software seamlessly integrated & customized to your environment tier 1 support from our experts.

Training

- **Personalized Training:** Industry information is readily available using the Internet. Our training specialists take it to the next level, combining with an understanding of your needs. The result is tailored, hands-on training with the substance needed to make a difference.
- **Industry Educational Sessions:** Sharing our knowledge and experience is an important part of who we are, as our goal is to enable our clients to grow and succeed. We accomplish this through speaking engagements and panel discussions at industry events.

For more information, visit us online at www.finley-cook.com. ♦

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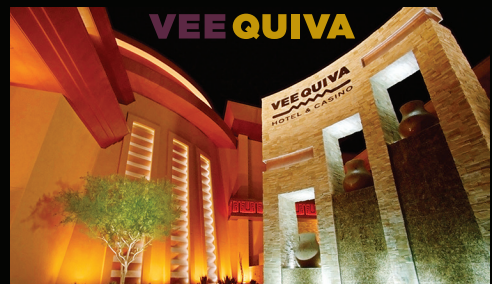
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