



Conversations w/Tino

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| Guest | Mary Ketterling |
| | General Manager |
| | Fort McDowell Casino |
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Tino: I'm really excited about this. Mary Ketterling, of course, is the GM of Fort McDowell Casino. How long have you been there now? It's been pretty recent, right?

Mary: Yeah, it's a recent move for me. I have been here just one year. In fact, I'm celebrating my anniversary this-

Tino: Congratulations.

Mary: Yes, thank you. This week.

Tino: Yeah, that's great. So it's appropriate. It's an appropriate show.

When you and I spoke last time, we were in Vegas for some show. I can't remember. But, you had told me a great story about your family, and how your family were farmers and some incredible tidbits growing up. Can you tell us a little bit about that? Because I feel like that's the foundation of your work ethic and some of the great things that you do.

Mary: Sure, absolutely. I grew up in Western Wisconsin on a dairy farm. I'm one of nine daughters. So, my parents were-

Tino: Wow.

Mary: Yes. They were in the dairy business. They were farming. And as you know, or anybody is aware, that dairy farming is a 24/7 business. It's no quiet. There's no time off 365 days a year. I think that actually seasoned me a bit for the job that I have today.

But anyway, we grew up in a dairy farm. Nine girls, all of us engaged in the family business.

I was fortunate that my parents were very hardworking. They set a great example for us. Since I was real young, my dad always talked about business, and what we were doing with the farm and where we were going. It was a really great foundation to listen to and learn from.

It's interesting, too, that with all of the girls, and we all learned how to do all of the jobs and how to be part of the business. Coming from a family of all girls, there really wasn't a lot of coddling or a sensitivity to, "You're a girl. You need something different."

I remember, and I think I mentioned this to you, I remember being with my dad and a couple of sisters and a hired hand that was working on the farm, and we were headed out one day to bail hay, which is how I spent many of my summer days as a kid.

Western Wisconsin is beautiful. It has rolling hills, and on our farm there wasn't a lot of flat ground. It was pretty much hilly all of the land.

Anyway, I was on an empty flatbed wagon. My dad was driving a tractor in front of us pulling us, and of course we were on a hillside, as always, when all of a sudden he hit a bump. Not only did I bounce to the ground, but I landed in just the right place to have the tire run over both of my legs.

Tino: Oh man!

Mary: Yes. And I was probably 10 years old.

Tino: Wow!

Mary: 9, 10 years old, something like that. My first inclination once I landed on the ground and realized I hadn't been killed or badly injured was to at least look up and anticipate and expect sympathy and some attention. My sister had hopped off the wagon and was down standing next to me, checking me out, seeing if I was scratched or bruised.

My dad jumps off the tractor. He circles around and wanders over to where I'm on the ground, and watches my sister brushing me off and cleaning me up, and puts his hand out to help me get up, and then looks at me and says, "Until you can balance, you better find something to hang onto."

That's kind of how it was for us. That's really a lot of what we grew up with.

Tino: Sounds like my dad.

Mary: Yes.

Tino: That's wow, yeah, that's incredible. Yeah, well, there's a lesson to be learned, right?

Mary: Absolutely. It was like my entire childhood was find a solution to your problem. Fix what the issue is out there. Take care of it. Find a solution. So, it was a great education.

Tino: Yeah. Yeah, and great for a GM, because that's basically what you're doing all the time is finding solutions to problems.

Mary: Absolutely.

Tino: Now, were you guys on a ... Were they like waking up early in the morning and you had that whole regiment, right?

Mary: Oh heavens yes.

Tino: Yeah, like really early, right? Like 3, 4 in the morning?

Mary: Yes. It's a 4 in the morning, and it's throughout the day, and then again late night in the evening. It's an all day ongoing process, yes.

In Wisconsin, obviously, the weather is less than cooperative sometimes in the winter, so it makes for some special challenges, as well.

Tino: Yeah, yeah. It's really, really, really incredible winters.

Did you ... Can you talk a little bit about the first time you went into gaming. I know it was a full casino, but there were a lot of challenges at the time. Describe to us a little bit about that era in gaming and how you came in to get this job and what the experience was.

Mary: Okay. Well, getting into the casino business for me was kind of a fluke. It wasn't ... As many of us, I've been in gaming for 20 years. At that time, it probably wasn't a planned career for many of us that are in it.

It was really a second career for me. I had spent about 15 years in a small business. I had gone back to college and gotten an accounting degree.

I was a new CPA, and I was actually planning a career in public accounting, when I was contacted by an acquaintance who I'd worked with before and had talked to me about going out and talking to the tribe. This was in North Dakota. Now I had relocated to North Dakota. Talking to a tribe that was operating in a temporary facility, and was building a larger new facility and was looking for someone to come in and work as a CFO.

This was one of the tribal casinos at the time that was self managed. The tribe had been in business for about I think three or four years at that time. Had a very temporary, limited facility. It was a full gaming site. It was full class [inaudible 00:06:33] gaming, but small in size.

Kind of on a fluke, I went to talk to the tribe and talk to the manager. There was a new general manager that had been hired to take on this process, and talked with them, and just really peaked my interest. I thought it would be something that really might be a good fit for me.

With the small business that I was involved in, I was in the hospitality restaurant, and so I already knew that I really liked hospitality. I liked the variety of work. I liked the number of things that are happening. And, obviously, I knew this was going to be a big project and it was going to be putting myself out there to learn something that was completely foreign to me to be honest, the gaming itself, other than having tried a few slot machines on my own.

But anyway, I was up for the challenge, so I took the job. I took the job thinking, "I'm going to give it a little try. I don't know how this is going to work. This is something brand new for me, but I'm going to give it a try."

I committed to trying ... I started working in May, and I committed myself to working for ... I thought, "I'll try it over the summer, and I'll give it my best and just really see." Obviously, it's been over 20 years and I'm still in the business. [crosstalk 00:07:56]

Tino: Describe a little-

Mary: Go ahead.

Tino: No, no, just go ahead. What were you going to say?

Mary: When I went to work for the casino, obviously this was at a time when gaming was new. As a CFO, there were very little resources or places where I could really go to seek a lot of the information or the things that I needed in that position. So, it was really a trial by fire learn on the job.

The property was new. It was a great group of highly motivated individuals who wanted to see this new casino open and work really hard as a team. I can say that we learned the process together. We learned the ways of the business ... From marketing, to running the business in general, we really learned as a team.

After I went to work for the tribe, the big move to the new facility happened 45 days after I went to work for them. Obviously, that was a big piece to get ready for. The casino had done a fair amount of planning for it, but big jump, big step. And I didn't know anything about gaming when I went there, so great adventure, and thrilled that I'm still here today.

Tino: That's great. What a fantastic [inaudible 00:09:25] the business [inaudible 00:09:26] transition. What ... Describe those times. What year was it did you say at the time?

Mary: I went there in 1996.

Tino: Okay, and so it was fairly early on in the native gaming, right?

Mary: It was. It was in the early years of gaming.

Tino: Mm-hmm.

Mary: One thing that I always find is interesting is at that time our employees didn't have cellphones. It was very rural, obviously, as most of North Dakota is. But, it was a very rural location. And on the reservation was really quite isolated at the time. So, it was a cultural change. It was just a huge shift and change for our team members.

We had I would say 75% tribal member employment, which was great. There were a lot of tribal members that were employed. It was a great experience and opportunity for the nation, as well.

But, our team members didn't have telephones. Many people didn't have home phones. We would find ourselves on occasion sending shuttles out to someone's house and waiting for them to get ready for work and come to work unannounced, because there were just a lot of those kinds of things happening.

Obviously, we didn't have bill validators. We didn't have ticket in, ticket out. It was all ... Drop was quite a large, was a big job with all the of the coin.

So, it was completely different technology time, but a lot of the same thing with guest, and guest service, and taking care of the guests. That piece of gaming really hasn't changed.

Tino: Yeah, that's constant throughout, isn't it?

Mary: It sure is.

Tino: Yeah, it's a major thing. Obviously, from the time that you went to this community to the time that you left, you saw some major changes in the community, because we know that unlike commercial gaming, the native gaming really feeds into the community. Describe a little bit what it feels like to work in that kind of environment that is community first.

Mary: Yes, okay. One of the things, Tino, that I tell people is really to me was very meaningful was that the tribe itself really came into more of a rightful place and was able to earn respect in an area and a time when the tribal community didn't have that respect.

As they became ... As the revenues came in and they became a real player and were able to get financing, we did two expansions during the time that I was there. We added a hotel. We were on a lake, and we added a marina. We added an RV park. To see that process happen, and to see, not only the tribal leaders, but some of the tribal members that were involved in that process, and really be able to come into their place, was really great to be a part of and great to see. That was a good piece.

Other than that, it was just the jobs and the job opportunity opened up.

Because remember, the reservations in North Dakota, they're large land base and large population. To see employment grow, and to see opportunity grow, and to see individuals and families being able to take pride in what they were doing, it was a really rewarding time.

Tino: Yeah, it's amazing what the revenue from the gambling does for the community. A lot of people don't realize, but it builds infrastructure, nursing homes, schools, all the things that they need to just be sustainable.

Mary: Absolutely.

The tribe that I worked for had a manufacturing plant that had been flourishing for many years, but it was in defense materials. That business had slowed down, so it came into, as well, as a time that was great to be able to maintain those government services, and add new government services, and just really provide opportunity that hadn't been available to the membership earlier.

Tino: Yeah, it's amazing. Very satisfying work.

Mary: It is, absolutely.

Tino: Yeah.

Still like any business, there are challenges for women, and our industry is very male, but that is changing as you know. There's a lot more great female leaders in our industry. How do you see this evolving into the future and what can you tell us about some of the hurdles that you've had to overcome?

Mary: Well, obviously we see more women that are in these positions, and we see more women that are taking leadership roles in gaming.

But speaking for myself, I have to say that I was fortunate that I was raised by parents who encouraged their children to achieve and didn't really see the separate male or female careers. So, I didn't grow up as-

Tino: Yeah, that's correct, yeah.

Mary: As some do where you're on a path that's female career based or male. We didn't really grow up with that in our household, so we didn't really think in those terms. At least, that was a great, that was a really good piece that I had from my childhood.

But, I think the thing that's really important as a woman when you get out there, and you're working, and you know where you want to go, and you want to be in a leadership position, I think the most important thing you can do is to see yourself at the same table with your male counterpart. You have to believe that you can do that. You have to expect that you can be there.

I know myself, even when I went to work for the casino, I actually worked at the first property for over 10 years. I was the CFO for I believe five, 5 1/2 years. Through that time, there were three male general managers that came in and were there for various amounts of time. I think maybe around the second or third time I started thinking that, "I could do this. I have the skills. I have the talent. I have the knowledge in this business, and I could be doing this."

But, it took me a little harder to make that assumption than I assume it may have for a male. So, I think it's just really important that you see yourself in that role. You expect that that's a kind of role that you can have. We have to get that in our heads.

I think, too, whether you're male or female, if you really want to get ahead in any kind of a leadership career, whether it's tribal gaming or any gaming or any business, you have to first off be willing to work really hard, you have to be very committed, and you have to find passion in your work. I think that's important at all levels, but to really get to a leadership position, it's critical.

And then you have to be able to take risks, because some of the things that I have taken on in my career were not always the easiest thing to do or the most comfortable thing to do. There were times when it may have been just easier to stick with a more traditional job or not push myself to step outside my comfort level, but I really believe you have to take risk in this world if you're going to get ahead. Especially women do. It's real key for that.

Then, I think women, one of the challenges that women face, and I did too, is that we want to do it all. That sounds kind of cliché, but it's really true, because we want to be good parents, and we want to be good spouses, and women I think take more of, unfortunately, still a role in that or believe we have to. We believe we have to do everything perfectly or everything best. I think a person really has to come to terms with, "I will pick the priorities in my life and I will do what's important, the most important for myself, for my career, for my family," and then focus on that.

I think one other thing, too, to add onto that is that it's really, really important to develop a support network. This is for men, as well, but I think it's really important when you're at work and you have to be on show and you have to do, you need to be the leader, you need to lead by example, you need to do the right thing, there's clearly some time when you just really need to decompress and clear your mind and find and have that support network that can help you with that. I think that's key to success, as well.

Obviously, we see a lot more women in this industry, particularly. I see a lot of women council members, and at Fort McDowell, we have a woman president. It's part of today's world and it's a really great thing to see it happening.

Tino: Yeah, one of the things that you were saying ... There's two things that really stood out about what you said. Number one is about taking risks. Expand on it a little bit.

Mary: I think probably the first risk I took was going to work in 1996 in a tribal casino on a rural reservation that was foreign to me, and foreign to a lot of my colleagues, and probably clearly not the norm. I think that was the first risk was going into a world where not only was it a new industry, it was one where I was putting myself out as the lead finance officer for the organization in an area where there wasn't a lot of resources or help for that position, completely unlike working for an organization that has several layers and a financial team. I think that was a risk.

And then just pushing myself out there when things that would happen that would be frightening in that early world, or the uncertainty, or the not knowing where we were going or if we had done the right thing or the decisions that we were making, because

this was a new industry, this was a new business, and we had a lot of people depending on us.

I think it's just ... Those are the kinds of risks that are obviously here today, too, but I think the biggest risk there was just completely stepping into, for me, a very foreign world, and embracing it, and not giving up over several challenging things that happened over those first couple of years.

Tino: Yeah, it can be scary, can't it?

Mary: Mm-hmm.

Tino: Yeah, really scary.

Mary: Definitely can.

Tino: How about ... You said about the network; make sure you have a great network.

Mary: Mm-hmm.

Tino: That's important, isn't it?

Mary: I think a network is hugely important. I think you need ... Work networks are very important. Knowing other women, which I didn't know a lot of women that were in the same career that I was, but I knew others that were running other businesses.

I think ... And I developed networks with the other partners that came into the casino, whether it was our financial, or regulatory, or wherever it may be. I think that network is important, but I think the support network is equally important, because we all need to ...

I work a lot. I enjoy working. Work is my passion. I want to be here. I'm committed to ... I'm committed to the jobs that I have and the places that I'm employed and the tribes that I work for.

But, there are some times when we really need to be able to decompress, clear your mind, have somebody at home that can listen to you vent, or have a group of friends that you can talk to about things away from work. I think that's probably as important as the work network.

Tino: Yeah, it's good to share in other people's experiences.

Mary: Absolutely.

Tino: And be able to move forward. Yeah, especially people that have been around longer.

There's so many things going on right now, online gambling, interactive games, indoor digital, sports events. What is your advice to tribal casinos on the next stage of their business?

Mary: That's a good question and something I wish I had the perfect answer for. If I knew that, that would be great knowledge if I had the perfect answer for everyone.

But, I do think it's important for tribal casinos to really be able to identify who they are, identify the fact that today's ... We can't be, our business can't be, everything to everybody, at least for most of us. That's not true for large venues in some areas, but for the most part it's really key that we know who we are, that we know what we're good at, and that we know where we're going. I think once those things are put in place, we can really capitalize on what we know how to do, we can capitalize on who our market is, and we can really capitalize on what we do best. I think that's just really key today in this industry and with tribal gaming is know who you are, know what you can do, know what you can do best, and put those processes in place to drive the property in that area.

Tino: Yeah, you have to really know what your capabilities are and your identity is.

Mary: Absolutely. And there's competition. Competition is out there. It's in all markets. Obviously, some markets are much more mature than others and there's obviously different levels of competition.

We are in Phoenix. We're on the outskirts of Phoenix. So, we are a little bit of a rural casino at Fort McDowell. We're a very locals casino, clearly different than our larger competitors in the middle of the population. That forces us to rethink, again, who we are, what we can do, and how we can capitalize on our local base, our customer base, and really work to those efficiencies.

Tino: Yeah. That's definitely trying to find out exactly what you're good at.

What advice can you give for younger people coming up through the ranks? What can you tell them?

Mary: I talk to younger people, not only at this property, but I have a lot of folks that I've worked with throughout the years and that I keep in contact with. I think the one piece of advice that I think has stuck, and that I would offer to young people today, and I think is very, very important is whatever job you're in, whatever position you have, is to learn, learn, learn.

Continue learning. Doesn't matter what your craft is, but learn everything you can about the business that you're in. In tribal gaming, we have so many components, we have so many departments, we have so many different opportunities. Regardless of where you are, which departments you're working in, I think the more that you can learn about the business is critical. It obviously puts you in a better place and prepares you for future opportunities.

Along with that is being engaged, just be engaged.

I have a daughter who's graduating from college this year, and I talk to a lot of other young folks, and I think young people do feel like there are not opportunities out there; that the opportunities are very limited. There are opportunities. I believe there are many out there. But, we have to stay away, and I kind of caution young people, that you have to stay away from thinking that an opportunity is going to come to you or fall in your lap, because in reality, that's very few and far between.

So, I think it's just really key to be engaged, find out what's going on in your business. When you are on the job, volunteer for things. Learn about the entire business. Just get engaged.

And then something that ... One of the other things that I think is really important is that, for real success in a career, is to choose your partner carefully. This is true I think of male or female is seek a spouse that supports your career, because-

Tino: Mm, interesting.

Mary: A lot of career success is having someone there that can support you. I think that piece of advice is probably right on the top for success.

Tino: Never heard that one before. That's a good one. So what you're saying makes perfect sense, because if you have a partner that doesn't want you to work long hours, you've got a problem.

Mary: Absolutely.

Tino: Yeah, great advice.

Mary: I think it's very important.

Tino: Yeah.

Mary: It goes with the work life balance. We all have different views and visions, and our partners may, as well, but I think that's really essential to career success.

Tino: Mary, some of the young people that you've talked to, what has been some of the things that you've seen that they're more concerned about from the questions you get from them?

Mary: Well, one thing that I think I hear often from young people is work life balance, because, well, those are things that I think were important for us in my generation after we had secured the job and after we had determined the career. It was something we realized was important and was needed, but we didn't think about that upfront. I do hear that from young people that they're very concerned about how that will work.

And their priorities are different. They may be looking for flexibility. They may be looking for opportunities to work flexible hours. Just I think a lot of things that will improve their home life, or their personal life, or their social life, I think those things are very important.

I don't mean to take that away that I don't believe young people are hardworking or motivated, because I absolutely believe that the young population and the young folks that are coming up often don't get credit for the fact that they are hardworking, and they do care about social issues, and they do care about engagement. I think we're so quick to think that they're always on social media and they don't want to work hard. I don't think that's true. I think it's just much more focus on the social features of the job and balance in life, as well.

Tino: Yeah, balance in life seems to be a top priority for them, right?

Mary: I really think it is, yes. And young people don't grow up with the commitment, or the feeling of safety, or the feeling that an employer will have a commitment to them. Obviously, these younger folks have gone through, watched their parents go through the recession, and they've struggled with some of those issues in their own families, and they certainly heard about it and read about it.

I don't think they see themselves as working for a business or working for an employer for along period of time as probably more of my generation went into. I think that's really a change, too.

I think they're also looking to get places faster. That's something that I try to caution folks to, too, is that there is a path. There is a path. There is ... We all have goals and we all want to pave that way to get there, but it's really key and really important that you take the time to learn the things that you need to do and put in your time, put in your homework, do the things that you need to do, and then the rest will come into place for you. But, I think young people are often impatient and want to see those things happen sooner.

Tino: Yeah, they want to get right to it, right?

Mary: Absolutely, get right at it.

Tino: Yeah. That's I guess a function of the Age of Information since everything happens so quickly.

Mary: It is. No, it is, isn't it?

Tino: Yeah, it's definitely-

Mary: Yeah, yeah.

Tino: It is, absolutely, yeah. There's no-

Mary: It wasn't that many years ago I was struggling to contact my employees, because there were no home phones and there were no cellphones. I can imagine today that those very same folks in those very same families that everyone has a cellphone, and we all have instant information at our fingertips for anything we need. It's constantly-

Tino: Yeah.

Mary: That's been a short time period. Imagine-

Tino: Very short time period.

Mary: Yes. The change that we've all seen happen in 20 years.

One of the nice-

Tino: Very, very short time.

Mary: Yeah.

One of the nicer benefits or one of the fun things that I've had as a general manager is that we do get to work with a variety of ages. Employees, we have folks from all spectrum of age groups. I think it's a great, refreshing thing. It's a bit challenging at times, because different age groups learn in different ways and they like different work environments, but I think it makes a business really great when there's all the age groups and all the opportunities. The opportunities to come together for overall success is really a nice thing.

Tino: Yeah, it's a good mix.

Arlene: Tino, can you hear me?

Tino: Hooray!

Arlene: Yay!

Tino: How are you?

Arlene: Hi, Mary. How are you doing?

Mary: I'm doing well, thank you.

Arlene: I used to work actually in Phoenix. I worked with [inaudible 00:37:14] to open up the casino there, and I was with Gila River, as well.

Mary: Very nice.

Arlene: I've played at your casino many a time.

I just have a couple of questions for you. One is have you guys had to change some of your plans for ... I know you have a lot of events outside, and with the issues that happened in Las Vegas, have you changed the way you're going to host your events outside? I know a lot of casinos are concerned. They have a lot of outdoor concerts. Have you guys changed up the way you're going to be doing some of your things outside?

Mary: That's a great question. Part of our business plan this year and going forward has been to do lesser of the outdoor concerts. We're actually looking to do more smaller group concerts, more smaller VIP events, and more of the indoor and capitalizing on the We-Ko-Pa Resort next door and utilizing that, as well.

But, I have to say that what happened in Las Vegas was, not a wake up call, but something that has changed the way that we think about security in the building, has changed the way that we think about team member awareness. It's changed the way that we think in general about everything that goes on at the facility.

Yes, absolutely a game changer in the way we think about things, although it kind of worked out that this was a shift in the way that we were looking to do our events. So, it happened at, I guess at a good time for that business change to have happen.

Arlene: My second question is I was in the gaming business for 20 years, and decided-

Mary: Wow, congratulations.

Arlene: Decided I wanted a break just to step back and have a personal life. Now, I'm trying to get back into the business and I'm getting a lot of questions to why did you leave? Any recommendations on ...

I basically left because I wanted just to take a break. I'd been doing it for 20 years, working 12 hours a day for 20 years, putting your personal life kind of on hold.

Now, any recommendations on what I can do to kind of not make that such an issue for me?

Mary: That's a great question, as well. I think that the key things that are important as far as getting back into the business are, obviously, staying as current as you can, being knowledgeable about the industry. There's so much that's happening in Arizona right now with potential compact changes and all of the number of things that are going on with new projects, casino growth, casino change, increased competition. And, I think being, number one, keeping your knowledge base up, knowing what's going on, being well aware of the climate here.

And then contacting the organizations, sending resumes, making personal contacts.

And of course, networking. Networking is so important that you know folks that are in gaming. You let those folks be aware the fact that you're out there looking. It's absolutely important to keep that up, as well.

Arlene: Thank you.

Mary: You're very welcome. Thank you.

Tino: Great. Thanks so much, Arlene.

Arlene: You're welcome.

Tino: Okay.

In terms of the Arizona business, I mean the Arizona climate in gaming, it differs a little bit from other states, right?

Mary: Yes. Well, in Arizona, there is a restriction on machines. That is ... Yes, that's clearly difference from most states, at least to my awareness. The restriction on machines, it has helped to avoid an over-saturation in the market. But, it has also encouraged lots of growth, lots of amenities added to the gaming facilities, and lots of competition that's out there around us at all times in Phoenix.

Tino: Right, you have quite a bit of competition there.

Mary: Phoenix is also a strong retiree market, so when we talk about millennials and we talk about those things that are always front and center is who will our guests be in 10 years? Who will they be in 20 years? What will the gamer look like? Do we need to change our business models for millennials.

That's hard to do, especially at Fort McDowell, because we definitely have a very aged customer base. It's tough to really be thinking about resources and efforts put forth for a generation that we don't know how they'll react or what they'll do when they're at the age of our gamers today. It makes for challenges in determining those plans.

Tino: Yeah, it sure does. You're definitely over 40, 50 years old skewing the majority of your players, right?

Mary: Yes, and probably in the 55 and older is really our core market.

Tino: Wow.

Mary: Yeah.

Tino: Wow.

How do you handle the competition? You said you got a lot of competition out there. What are you doing to distinguish yourself and to keep the customer coming back?

Mary: Well, Fort McDowell has a very strong locals market. We're out a bit, so we're on the edge. We're on the northeast corner of Phoenix. We have a very, very strong, loyal, locals market. We spend a lot of time ensuring that we're taking care of those patrons. They've been very, very loyal to Fort McDowell.

Fort McDowell has been here for a long time. The tribe and the nation has a ... They have a very ... I would say they have a very proud gaming past.

I don't, Tino, if you're aware or if others listening are aware, but Fort McDowell fought the fight back in May of 1992. That's when they had been gaming. They had been unable to sign a compact with a governor. In May of 1992, federal agents came to Fort McDowell and attempted to seize the gaming machines that were here. So, there was a raid that took place over a number of days. In the end, the community members, using everything that they had available for cars, trucks, and machinery, blocked the access to the casino.

Yeah, it was an amazing event. It was big event that was obviously carried on by a very passionate group of tribal members. It's a history that Fort McDowell is immensely proud of. It's celebrated every year on May 12th, which is the anniversary date. It's a great story. It's something they're very, very proud of and is theirs.

As a result of that, the governor at the time called off the raid and did come, and did come to Fort McDowell, and did start the compacting process. It's a great story and something that just is a source of great pride for the tribe.

Tino: Yeah, so they were pioneers?

Mary: Absolutely. They paved the way.

Tino: Yeah. How long after that did they start building other casinos?

Mary: Fort McDowell has only the one casino. Yes, there's just ... Fort McDowell has one casino. I believe the other ... I don't know the time on the rest, but they followed suit shortly after, but-

Tino: Certainly has, yeah.

Mary: Fort McDowell is very, very proud-

Tino: They were the ones that basically paved the way, right?

Mary: Yes, yes. And they have very ... There are very loyal customers at Fort McDowell that have been coming over that entire time period. They're very appreciative and work hard to retain those loyal customers.

Tino: Yeah. So, what is the most important thing that you as a GM have to keep in mind, or [inaudible 00:47:31] the most important things that you have to keep in mind, when you're running a casino and running it for optimum performance?

Mary: Well, I think as a general manager the key, my key role is to make money for the nation. Casino profits support the government programs, a large number of government programs, and they're critical to the nation. I can't lose sight of the importance of the profits that are generated by the casino and the importance of my role.

But, I think as far as what I see important in my own job, it is, number one, to engage my team. Engaged team members I think are the key to what sets any casino aside from all the competition that's out there. If your team isn't engaged and your guests aren't involved with your team, I don't think you have what you need for success, because we all have slot machines, we all have table games, we all have restaurants, and some obviously to greater degrees and higher levels than others, but it's that team member engagement that's really going to make the business. It's what's really going to keep the guests coming back, because the guests need something; they need a reason to get in their car and drive to our casino, and to drive to any casino.

Our guests are coming here. They're making an effort to come here. They're spending their hard earned money. It is key that me and the team that works for me shows those guests a good piece of entertainment, friendly team members, good gaming value. We work hard to have good food value, entertainment value. We want our guests at Fort McDowell to feel that when they left here that they had a fun experience and that they had a good value.

Tino: Yeah, that more than ever now is very important is the value that they get.

Mary: It really is.

Tino: From the experience that they're getting there, whereas before, I don't think it was ... But now, I think after the crash and everything, people are wanting to have the biggest bang for their buck, and they're shopping like anything else.

Mary: Right, and there's a lot of competition for entertainment dollars. Whether you're in Phoenix or whether you're anywhere in the country, there's definitely lots of opportunities for those entertainment dollars to be spent. If we want our fair share in the gaming venues, we really have to show our guests that we care about them, we're listening to them, we are providing a great experience and at a great value.

Tino: Yeah, and Phoenix has a lot of spas, and resort areas, and hotels, and golf courses, right, not just from competing casinos, but also from just recreational things to do.

Mary: Yes, absolutely. There are many, many recreational opportunities; many, many, entertainment opportunities. Phoenix has great golfing. We have two signature golf courses here at We-Ko-Pa Golf. It is part of Fort McDowell's entertainment area. They're

wonderful golf courses. We see lots of folks that come here and are very happy to be here and play their signature golf courses.

At Fort McDowell, we also say that we're on the edge. We're in the Wild West. We have something called Fort McDowell Adventures where folks can come and do things like horseback riding and have outdoor events.

That's something that we have and we can offer to our guests a little bit of get away from the hustle and bustle of the city, but it also has the challenge of having the distance. We obviously do not have the proximity to the majority of the population as our competitors do.

Tino: Yeah, you actually have a ranch set up, right?

Mary: Yes, it's an outdoor ... It's called Fort McDowell Adventures, and it has a number of outdoor-

Tino: Yeah, I've been there.

Mary: Outdoor Western events that are really great.

Tino: Yeah.

Mary: Lots of-

Tino: It's really cool. They had a ... The last time I was there, they had a food competition where they had all these chefs set up. It was really amazing. And then all the room is just like back in the Western days.

Mary: It's a great-

Tino: It's really something.

Mary: Great outdoor Western atmosphere. We have corporate events. We have groups that do getaways and want to be outside and under the stars. It's just a fabulous place.

Tino: Tell us a little bit about your biggest challenge; when you started in the business what you were trying to figure out and what was most important [inaudible 00:52:57]. What was the biggest thing that you had to break through for you?

Mary: Probably the biggest challenge that I faced was, I think, learning the business and helping the tribe reach their goals, and also trying to weigh those goals and make those happen.

As a general manager as a tribal gaming property, there are different goals. There's clearly the need for gaming profits to support programs. There's also needs for employment. And then, obviously, just the cost of the business, running a business

that's efficient while addressing some of those needs. It may be training for tribal members, maybe dealing with workforce, and this is tribal or not tribal, that wasn't trained, didn't have skillset, because it's a new industry.

I think probably my initial challenge was workforce, was helping to get that training and position the folks on a good path to have success in the casino, be able to run a profitable business, and take care of and support the needs of the tribal nation.

Tino: Yeah, it's juggling a few balls in the air at the same time, isn't it, especially at that period where you're just learning about the business?

Mary: Yes, it's definitely a lot of juggling, but it's a good juggling. It is that though. There's lots of moving parts, moving pieces, and ever changing pieces. So, while I-

Tino: Yep.

Mary: We don't always think that our industry is the quickest or the fastest with technology. We do have to clearly see that there's been huge changes in technology over the 20 years in gaming. What we have today with all the opportunities, even for things like email and being able to, the geofencing, texting, such a long ways we have come from the traditional radio and newspaper ad that we started out with that was our core piece of promotions and advertising so many years ago. And the player clubs. We didn't have a player club when we started 20 years ago.

Tino: Yeah, there's no sophisticated tracking, nothing fancy schmancy, that's for sure.

Mary: Not at all.

Tino: I just got a ... Yeah, I just got a text from Rogelio Rubio.

Mary: Okay.

Tino: He can hear us, but he can't ask a question, but he texted me a question to ask you. So, that's good to. You guys that are listening, you an text me some questions. I'm at 310-699-9442. Just send me a text and I'll ask Mary and she'll respond.

His question is he wants to know what gets you engaged in gaming every day. What keeps your passion going? What's the secret that you have?

Mary: Thanks, Rogelio. What keeps me going every day is wanting to get up, wanting to come here, wanting to accomplish something. I want to be engaged. I want to see this property and the others that I have worked for accomplish the goals that we set out.

We work with a large number of folks that are passionate about their work, passionate about their jobs. I think that's what gets me up and gets me going every day is being part of that team, working together to accomplish a goal, sharing in those successes that

we have, whether it's on a daily basis, weekly basis, monthly basis, just making it happen.

Tino: That's great. And I think he has one more here. Let me see.

Okay, so what he's asking here is, "Casinos are becoming more and more like resorts and hotels with all the leisure activities. Do you think there will be more of a shift towards that and away from gambling?"

Mary: I do think that there will be. Yes, I do believe there will be more of a shift, because we're finding with the younger folks that the things, the wants, and the needs, and the more social interaction, and the other amenities, are key to the success of the gaming operation. There's folks that are looking for more things to do. They're not looking to just come and be happy sitting at a slot machine. They're looking for other things that they can do when they visit the property.

But, I do think that the thrill or the exhilaration or the excitement of gaming and the game of change, I don't think that goes away. I think that's there. It will always be part of our business. We may shift the way we present it. We may look at more interactive games. We may be looking for more skill based games down the road. I don't think that's really answer for today's market or today's guest. But, I think we may shift the way we do things. There may be more interactive social media games, and maybe we bring that into the brick and mortar, but I think the game of change and the excitement and the thrill, I think that's going to stay.

I think we just need to continue to expand on the amenities, listen to our customers, hear what they want to do, hear what else they need to do to come to our brick and mortar facility, and just not lose sight of that piece.

In summary, my answer is yes, I do believe we will see more growth in the added amenities to the facilities.

Tino: Sounds great. Thanks, Rogelio.

We have another question here. "Can you talk a little bit about the Arizona market and where you think it's headed?"

Mary: The one thing with the Arizona market, as I mentioned earlier, is with the restriction on games, that's something that has assisted with avoiding market saturation.

With that being said, we do have new players in the market. We have competitors that are adding to their amenities. And we also have compacts that run out in 2026 and thoughts from the governor that he would like to open the compacts, modernize the compacts, make changes potentially that obviously may benefit the state, as well as the tribes.

So, there's a lot of opportunity right now today for changes that may be coming in the market. There may be pressures to do gaming that may be outside the traditional exclusions that exist today. I certainly hope not. I certainly hope that's not the way that the future may go.

But, I do think we're going to see some changes in the regulation, in the compacts, in the Arizona market.

But other than that, I think Arizona is experiencing population growth. We know that gaming is more acceptable, more socially acceptable. So, I do believe that we will continue to grow our businesses. But, I do believe it's going to be much more competitive. We have to sharpen our game and just really be on top of things, because it's going to heat up the competition, as well.

Tino: Yeah. Yeah, there's no question about that.

Okay, great. Mary, sorry about the technical difficulties. This is the first time that happened, but thanks for a great show. You've been an amazing guest. We'll need to have you back on so we don't have these technical difficulties and the people will be able to call in and ask you questions.

You have a merry Christmas and a happy New Year.

Mary: Thank you very much, Tino.

Tino: We'll talk to you soon.

Mary: Bye.

Tino: Alright, that was great. Mary had some great stories and growing up in a family with nine siblings, all of them girls. That's pretty amazing.

We are going to pick up the show in January. January 11th, 2018 we have Ken Manuel. He's a pretty amazing his trajectory and the strategy to get to where he is today.

You all have a merry Christmas and happy New Year. Remember, there's always someone who's got a story to tell. You just have to have time to listen.

Y'all have a good night. Thank you, and Merry Christmas.

END