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## Conversations w/Tino

Guests	<b>Jani Cummings</b>
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Airdate	Monday, August 19, 2019

Tino Magnatta: Hello, and welcome to another episode of GT Radio. My name is Tino Magnatta, and I have a lovely guest tonight. She's an amazing woman, amazing person, she's got a lot of great stories to tell us. Welcome to the show, Jani Cummings. How are you?

Jani Cummings: Hi, I'm great. Thank you for inviting me.

Tino Magnatta: No problem. Tell us a little bit, you're from a small French-Canadian, sort of French and also Canadian, town in Minnesota, right?

Jani Cummings: Yes. Actually, it's just southeast of Duluth, Minnesota. It's called Cloquet, C-L-O-Q-U-E-T, a little French Canadian town that specializes in wood industries. It's a paper mill town, and I grew up there. My dad was French Canadian, spoke mainly French at home. Mother was a Danish homemaker and it was a very tight-knit community, fun place to grow up though. It's a Small Town USA where you knew everybody.

Tino Magnatta: What kind of things did your parents teach you that then followed you throughout your life? What were some of those examples that they gave you?

Jani Cummings: I guess to be respectful of elders and others that had needs. My mother was famous for saying, "There's no such thing as can't. There's, "I'm not going to try," or, "I don't want to," but there's no such thing as can't." And that's kind of been what I've lived my entire life. My dad was very easygoing, he was into sports and I was the tomboy because I was the third girl, so I guess I never learned that things were supposed to be beyond my grasp or beyond my expectation. I never understood that that was a possibility for others, because I didn't accept that.

Tino Magnatta: You went to high school in your hometown, right?

Jani Cummings: I did, Cloquet High School, that's right.

Tino Magnatta: Yeah. And then after that you went to college. Where did you go? In Wisconsin, right?

Jani Cummings: Went to the University of Superior Wisconsin when I was working at a pipeline company over in Wisconsin at the time and I wanted to learn more about finance and accounting and how big businesses worked, so that's what I did. I was there for about two years, and then I decided it would be fun to get married and have a family, so I stayed home for one whole year and then my sister-in-law who currently ... She worked at the Fond du Lac Band of Lake Superior Chippewa up in Cloquet. She wanted to take a summer off and asked if I would be happy to work-share with her, and I thought, "Well, that's interesting. I've never worked for a tribe before." But it kicked off a whole new career for me.

Tino Magnatta: Tell us a little bit about that experience, because you had never been exposed to a Native people before that, right? I mean, not in the way that you did when you started working for the tribe. What were your first impressions when you started the job?

Jani Cummings: My first impression was what a wonderful group of people who are very open and trusting and are willing to accept people regardless of their background or education or ability. They took a little while to warm up, but once you got to know them, then they learn to trust you, they accepted you as part of the family. Not necessarily part of the tribe, but certainly part of their family, and I appreciated the opportunities that they allowed me to use. There were no restrictions. As long as you were willing to step up and try and assist, then they utilized everything that you could offer and gratefully accepted it.

Tino Magnatta: Why do you think that is? Why do you think Native people are like that?

Jani Cummings: Well, actually, in some of the Native tribes that I've known, they shouldn't necessarily trust or accept people because of the injustices that have been done. But in Minnesota they were just a very down-to-earth, very genuine spirit, and I appreciated that and I gravitated toward that. I guess they sensed that I really wanted to be a part of what their culture was and never looked down on anybody, but I looked up to what they had to offer and to teach.

Tino Magnatta: Now, you were there for quite a while, right?

Jani Cummings: I was, from 1975 to 1988 I worked with the Chippewa tribe in a number of capacities. I was their director of programs and personnel and then became their deputy director of administration, helped them start their first bingo because I knew a little bit about bingo and gaming, not from working in it, but from playing in it. And I said, "Let's just see how the other tribes do this, and there's no reason why we can't make it work." They wanted to diversify economically, and there was a window of opportunity that I felt we could step in.

And we did, we went out to Michigan and we talked with folks out there that were running Class II operations. Now, there was no Indian Gaming Regulatory Act when we started some of this, and it was very small-scale, it was done in a school, the [inaudible 00:06:08] school as a matter of fact. And as we progressed and made some money, we were able to get a grant to help us build a multipurpose facility that was a gymnasium and a learning center, and it was big bucks bingo on the weekends, so that's how it all started. And I got to be an integral part of that.

Tino Magnatta: One thing that fascinates me about you is the fact that you're able to transition from one responsibility to another, even if those responsibilities don't really have any similarities. What is that quality that you have, and if people don't have it, how do they build up the knowledge to do that?

Jani Cummings: Well, I guess curiosity is something that I have, and a quest for knowledge. I love to research. When I was working as a paralegal at the public defender's office, a big part of my duties was to do the Westlaw research and find out what the holdings were, what the loss date is so that I could help with the opinions. And I use that everywhere I've ever gone, whether it's as a waitress, get to know what the specials are and what the people like and remember their names, to working with a public defender's office, at the pipeline, and then into gaming.

I guess the magic kind of equation here is the people. I really, really enjoy working with people. There's so many different personalities and walks of life, and people in any field like to be recognized, appreciated, and they want you to remember their name. That's just something that I enjoy, I like working with people. And dogs, I like dogs too.

Tino Magnatta: Yeah, I like dogs too. One of the things that you told me was that-

Jani Cummings: I do.

Tino Magnatta: Yeah, no, I have a cocker spaniel, his name's Romeo, and he's a lover, so yeah, he's a great dog. I love dogs.

Jani Cummings: Yeah.

Tino Magnatta: You told me that around that time, women in the industry were unheard of, much of them more in HR, right? Or marketing.

Jani Cummings: Yeah.

Tino Magnatta: [crosstalk 00:08:22] didn't have any executives. Can you just tell us a little bit about what it was like back then for women?

Jani Cummings: Well, it was a little daunting initially, especially when we opened the Fond-du-Luth Casino in Duluth, Minnesota because I don't think there were any women in gaming back then, at least not that I knew. One of my first experiences, I was asked to speak at a National Indian Gaming function. It wasn't even a real organization back then, but I got to do a speech about Jack and the Beanstalk, is what my topic was, about Jack was the leader of the tribe and he wanted to help bring a higher way of living and economy and diversification for his people. So, he climbed this beanstalk and wanted to copy what they did and do it the hard way, he wanted to work for it.

Standing up in front of a keynote luncheon crowd in Las Vegas with about, I don't know, 1,000 people in that room, I'm grateful there was a podium so you couldn't see how bad my knees were shaking. But It kind of gave me the opportunity to really showcase what Indian gaming can do for people, and I didn't realize that it was a novelty to be a female executive in the gaming industry. I just figured it was just a role that I had stepped into, but I got a lot of

feedback from people that there was this glass ceiling and women needed to be challenged and given opportunity.

And I have done that every day of my adult career, I've always tried to help people get into the business if that's what they want, to teach them that there are no boundaries. If you love what you do and you're good at it, then don't let anyone or anything stand in your way. You have to step up, you have to take the knocks because you're going to get them, you have to be strong and take the humor and sarcasm that's going to be thrown in your direction. To this day, people will say, "I want to talk to the GM," and I'll walk out and they'll say, "I said the GM."

And I'll say, "Well, I'm Jani, the general manager."

And they'd say, "But you're a woman." Like, "Oh my God, when did that happen?"

"Yes, I guess I am, but I'm also your general manager and I think we can help you." So, that's kind of how I am and what I practice, and I practice what I preach.

Tino Magnatta: Let me ask you something. When it comes to that, in terms of you saying you were the only woman there, didn't you ever feel apprehensive that you were the only woman there?

Jani Cummings: Yes, but I just, in my naïve way, felt, "Well, maybe they're in other sessions, maybe they're busy making phone calls and catching up with work." I guess I never thought of being unique or different, because I didn't feel unique or different. I just felt I was someone who worked in tribal gaming and I loved what I did, and this was an opportunity to help showcase that opportunity for others, so I didn't see myself as special.

Tino Magnatta: So it goes back to your passion.

Jani Cummings: I guess it does, and I still have it. It's been a lot of years, but if you work in this industry, you really have to love it, because it's not just a job, it becomes a part of your life. It truly does become a part of you and your life.

Tino Magnatta: [crosstalk 00:12:08] lifestyle. Yeah.

Jani Cummings: Yeah.

Tino Magnatta: Mm-hmm (affirmative). Where I was [inaudible 00:12:11] the only two businesses that are 24 hours are our business and 7-Eleven, and that's it, right? 24 hours and 365 days a year.

Jani Cummings: Well, the hospitals too, got the hospitals.

Tino Magnatta: Yeah, the hospitals. I forgot about that. Right. And they are a business now, that's for sure.

Jani Cummings: I'm a Yoda fanatic, it's do or do not, there is no try. If you're going to work in this industry, you're going to work, the hours, the days, the weekends, the holidays.

Tino Magnatta: Yeah, you're going to do it.

Jani Cummings: You're going to do it, yep.

Tino Magnatta: You're going to do it. When people are off, you're working, because those are the peak times.

Jani Cummings: Yeah. And you have to remind people that if you want your weekends and your holidays off, then this is not the right business for you because that when we're busy.

Tino Magnatta: No, no, no.

Jani Cummings: Yeah.

Tino Magnatta: Yep. You said to me, "I never saw something I shouldn't do."

Jani Cummings: I didn't.

Tino Magnatta: And, "Every opportunity is a challenge."

Jani Cummings: It was and it still is, because that's the opportunity to learn and to grow. If you never try, you will never succeed, and if you take the wrong path, sometimes you just stop, get a better look at your surroundings and figure out, "Okay, we need to make a change." And you can change paths and directions as often as you need to as long as you can see that you're getting where you want to get. And going back to my mother, there's no such thing as can't, you just find another avenue, but you never give up your passion.

Tino Magnatta: When you go into a situation or see something that is challenging for you, are you telling me that you gravitate towards that?

Jani Cummings: Unfortunately, yes. Yes, because otherwise I think that I would be a little bored. I could never work in an industry where you're on a conveyor line or something very routine day after day after day. In the hospitality and the gaming industry, every day is different, new people, new guests, new issues and challenges, new regulations, new opportunities. I mean, as a GM you get to work with every single department, and that is the most exciting thing because you have your finger on the pulse of so many moving parts and you get to be a part of it. There's not many businesses where you can do that. That's why I love this.

Tino Magnatta: Right. You're involved in all the different sort of elements of it, the different factors and the different food and beverage, and hotel, and slots and spa, and there's all these different things that you have to keep track of.

Jani Cummings: Yeah.

Tino Magnatta: What qualities do you need to do that? I mean, most people would be completely afraid to take on those challenges, and even most of the women that are probably listening are like, "Wow, that's pretty remarkable." What qualities do you need to be able to attack things like that?

Jani Cummings: Well, you have to have patience, you have to have a belief in yourself, in your own abilities, humor. Humor is critical, because sometimes you just have to stop and laugh at yourself, you're going to make mistakes. If you don't, the you're not human. I make a lot of mistakes and I apologize often even if I don't think it's my mistake, but you need to move on. You can't get stuck and dwell on something.

And a little sarcasm sometimes helps to get through an awkward situation, and it's okay to say, "I don't know that, but I'll be happy to research it and find an answer." Nobody knows everything. I'm still learning and I've been in this business for 30 years, but yes, I am still learning, and I always will. So, you have to be honest and you have to admit when you're wrong.

Tino Magnatta: Where does that come from? Do you think it's your European upbringing?

Jani Cummings: I don't know. I guess it's the way ... First of all, yes, the way we were raised. If you made a mistake, you admitted it, you apologized and you tried to learn something from it, and you also tried not to make it more than once. Although, I admit I have made the same mistake more than once, but it's okay, eventually I usually learn from it. But it's also just wanting to continue growing and learning.

If you stand still for too long, you kind of get stuck where you are, you get happy with the routine and the complacency, and you can't grow a business if you're complacent. It's not possible. Technology changes, the people that are coming up in the ranks and the youth of today, they're a little different breed. They have different likes and dislikes, and you have got to be able to grow with society or you're not going to make it, and you have to be open to that.

Tino Magnatta: To the changes.

Jani Cummings: You have to.

Tino Magnatta: Not have blinders on, yeah. Yeah.

Jani Cummings: I mean, look how much gaming has changed in the past 20-some years, from strictly coins in a slot, to tickets, to multimedia, social media marketing and cool

signs, and it's a different world than what we had way back when. It's grown and expanded because people have embraced it and it is a form of entertainment for many, that's their discretionary income. If you don't keep up with the industry, you will be left behind, somebody new will be eager to take your place.

Tino Magnatta: You told me you need to learn how to make your opportunities and earn it.

Jani Cummings: Yeah.

Tino Magnatta: What do you mean by that?

Jani Cummings: A lot of times you will have a chance to step into another role or take on an additional responsibility, or volunteer for something. Maybe there isn't any paycheck attached to it, but you're going to be able to break into some new ground and that's basically how I've grown my entire life. When I worked at the pipeline I said all I ever wanted to do was answer the switchboard, I thought that would be great fun, but then I started figuring out, "Well, you have to answer people's questions, so you better do some research."

And in doing the research, you grew, so those are opportunities that I didn't have to accept. I could have just answered the switchboard and stayed where I was, but then I couldn't have grown. Chances to go to school on a scholarship, or to have the company pay for my training because I was interesting, could have said no, "Nope, I'm happy where I am." But I wanted to find out if there was more. It was just a curiosity, like I said, that's inbred.

And I'm the only one in my family that's like this, so maybe I'm missing a gene or got an extra one, I'm not sure, but that's something that I have always not been afraid to try, is something different, something new, to learn. Center for Creative Leadership for emotional intelligence, that was just a buzzword for a while. But it really resonated with me, that if you don't pay attention to people and the physical and the verbal and the nonverbal cues, you're missing a big part of what they're really trying to say to you. I thought that would be a great thing to learn.

It's fascinating, and I preach it here with my entire board as well, is you have to do more than just be book-trained or paper-trained. You have to know how to read people. You don't approach the boss if they're having a really bad day and you can tell from their posture this is not the time, you only get one shot. You certainly don't approach the tribal chairman if he's not in a good mood, it's your one shot. Those are opportunities to learn timing and discretion, and yeah, opportunity. It's true.

Tino Magnatta: Let's go back to the woman in the workplace. I'm just fascinated by this, because you told me that you were naïve, you didn't even realize that, you just attacked the situation in a time when it was unheard of that a woman would be



doing all these different things. How do you cope with it? You told me that a lot of it has to do with humor and sarcasm, right? You have a special way of coping with those adversities, which I love.

Jani Cummings: I do.

Tino Magnatta: Explain this back to us a little bit.

Jani Cummings: Well, I guess I still don't think that I'm anything different or special or unique. I see myself as just another female with a passion for what they do. Humor and sarcasm are something that I probably have always used when I'm nervous or a little unsure, or to put someone else at ease to try and break through so we have a common ground so we can begin chatting. I don't think it's unique, I just think, like I said, it's part of my personality. I make fun of myself, and I think that's okay. Not that I'm self-deprecating, because I'm not, but sometimes you have to bring a little humor and sarcasm into a group, especially when it's all guys and you're the only female, and break the ice so that they don't feel uncomfortable around you, perhaps. Does that help?

Tino Magnatta: Yeah, absolutely, and it's really cool that you've taken that approach, because instead of dealing with it in an emotional kind of antagonistic way, you just flip it around. I mean, sometimes that's difficult to do, isn't it? Especially if someone's being rude to you or saying things that they shouldn't be saying. How do you do that?

Jani Cummings: I stand there and keep eye contact with them, and if they're being especially nasty ... I had one gentleman that was telling me, "Well, who do you think you are telling me that there's a better way?" Or I could be wrong, or I should try something else, and he was feeding \$100 bills into this \$25 machine and wasn't winning, which is why he demanded to see the GM.

And I just asked him, I said, "Is there anyone pulling those bills out of your pocket and putting them in the machine for you?"

He said, "No."

I said, "Well, is there any reason why you would stay on the same gaming machine for a half an hour when you're not having any luck?"

"Well, it's got to pay off sooner or later," he said.

And then I said, "Well, so this is really your choice. No one is forcing you to stand here and lose your money."

And he said, "Well, no, nobody is."

I said, "So, why are we having this conversation? Is there anything else I can do to help you? Can I bring you a coffee?"

And he says, "Well, how about if I apply for a job and work here."

And I said, "Oh, I'm sorry, sir, but you probably won't qualify because we hire friendly people that have good common sense."

And he started laughing, so yes, that's an example of my sarcasm and my humor.

Tino Magnatta: I love that. That's fantastic.

Jani Cummings: Totally true.

Tino Magnatta: Oh, man, that's so good.

Jani Cummings: He's still a platinum player here too.

Tino Magnatta: He is? Oh, he kept coming, no problem?

Jani Cummings: Right.

Tino Magnatta: You told me you tell new hires, "You only have to offer professionalism and respect."

Jani Cummings: That's correct. You spend 2080 hours a year at your job, and you have to really like where you're going when you drive to work every morning. I cannot imagine how miserable it must be to hate your job. Can you hear me okay?

Tino Magnatta: Yeah, I can hear you great.

Jani Cummings: Oh, it sounded like [crosstalk 00:24:50]-

Tino Magnatta: Is that what you mean by that? No, no. Is that what you mean by that?

Jani Cummings: Yes. Yes.

Tino Magnatta: You have to love what you do is what you're saying.

Jani Cummings: Well, it would be horrible for both you and for the company you work for if you don't love what you do, because it would be miserable and a horrible way to make your money. I like to enjoy going to work.

Tino Magnatta: Yeah.

Jani Cummings: Yeah. That's a lot of time you spend here.

Tino Magnatta: That all said, you have the personality and the skills to do all the things that you're saying. What if the people that are listening, they don't have those skills? What do they need to do? Some people just don't have those skills.

Jani Cummings: Well, I'm going to give you two answers. First of all, you can read everything you can about the position, and you can take training, you can copy people that do well in the field that you want to be in, and you can practice and you can work your way up. But if you are not going to be a good fit personality-wise, then perhaps it's better to just visit those establishments and not work in them, and that's truly the bottom line.

Not everybody's going to work out as a gaming executive. It's hard work. On the backside of the screen, you have a completely different perception than what most of the players see when they walk in the front door with the lights and the music and the fun. There is a serious work element behind those doors, believe me. Not everybody can do it.

Tino Magnatta: Yeah. Tell me a little bit about your responsibilities as a GM and how you approach those responsibilities.

Jani Cummings: Very hands-on, very realistically. I believe you have to spend a lot of time with your team so they know you, they know your capabilities, they can identify with you. It sounds strange but one of the best things I did was to get this hummingbird tattoo on my right shoulder, and the younger dealers and servers around here are high-fiving me the day after I came to work with that, because they identified with that persona. Weird, I never looked at it that way. I just wanted a tattoo, but it worked in my favor.

I do think you need to spend time with your customers, too, so they identify with you, they identify with how you relate to them and listen to them. I ask them, "What would you like to see for entertainment next year? What do you think of the gaming floor? Do you have any suggestions for the menus at the steakhouse?" And then implement those things that make sense so that they feel they've been heard.

I answer every complaint letter, because there's usually a nugget of truth and advice in every complaint. Not everybody is just out to get a free lunch out of us, but they're sending a letter in or a comment card in because something wasn't right in their experience, and I want to know what that is so that we can fix it. Because there's a lot of casinos in the state of Oklahoma and we all offer the same gaming and food and entertainment, but if you don't take care of your guests, they're going to take their money and head on down the road. I don't want that to happen. I listen.

Tino Magnatta: You treat your employees like you treat your customers [crosstalk 00:28:24]-

Jani Cummings: You have to. If you don't take care of them, they're not going to take care of your guests. One of my mentors, Bill Sherlock, way back when said, "People, products and profits. You take care of your people and provide a good product and the profit will follow." And that's true, three simple words, people, product and profit. I believe that. It was good advice.

Tino Magnatta: Our industry is competitive, it has this discretionary income and you have to fight hard for that money because that's the money that people budget last.

Jani Cummings: Yes.

Tino Magnatta: What are some of the things that you do to keep the people coming back to your casino and keep budgeting that money to spend it on casino?

Jani Cummings: Well, like I said, you have to listen and pay attention to what's new in the industry, but you also have to take care of your older customers who have more disposable discretionary income. You have to constantly be out there taking a look at what your competition is doing, what their promotions are, what they're doing in Las Vegas, what they're doing in the other Native American casinos, and there's some huge ones, and kind of pick up on what's current and what people are gravitating to.

I read the Pollstar magazine every week to see which artists are playing where and what they're charging, and I bring in a mix of old and the new, the up-and-coming, so that I can entertain all of my clientele. I've worked very closely with our slot director and table games director. We attend G2E and all the trade shows to see what's the new product, what do people like as a plan earn or a gift, what would I want. And then you also have to pay attention to maintaining the culture and the way that the tribe wants their operation run.

We do a lot for the employees, so that goes back into the community, and you have to be a face in your community, you have to be a team player and be part of your surrounding community. And we border ... We're Oklahoma, Missouri, Kansas and Arkansas. I mean, we have a lot of states that we work with, so it's a big geographic demo and each one's a little bit different, so you need to get out there and see what they're doing and what's next. And don't be afraid to step into something new.

Tino Magnatta: What is your advice to younger people coming up in the business and want to achieve success?

Jani Cummings: You're going to have to make some sacrifices if you're going to be successful as a gaming executive. Like I said, you're going to work holidays and weekends, you're going to get called in for issues. If your power goes out, you've got a major problem. If you have a fire, you have a major problem. If you have a tornado, which we do every once in a while, you have to be responsible and be

available. You have to have a passion, you have to want it, and you have to dedicate a certain percentage of your time. You're going to make sacrifices.

I missed a lot of ballgames and karate sessions for my boys, and I missed a lot of family outings because my job came kind of equally first to my family and I had to weigh it out. My advice would be, take a good look at the industry and where you want to go. If you're doing it for a paycheck and for a title, this is not the right business for you, because you'll make a lot of money but you're not going to be happy, so choose wisely, grasshopper.

Tino Magnatta: I used to love that series. That was great.

Jani Cummings: Me, too.

Tino Magnatta: Bruce Lee was going to star in that series.

Jani Cummings: I know.

Tino Magnatta: Yeah, the studio decided they didn't want an Asian person, and so he went back to China.

Jani Cummings: Which is crazy.

Tino Magnatta: Yeah. But can you imagine if he would have starred in that? That would have been amazing. Although, Carradine was pretty good.

Jani Cummings: [crosstalk 00:32:32]-

Tino Magnatta: Our business is getting more competitive ... I'm sorry?

Jani Cummings: Yeah.

Tino Magnatta: Again, it was what?

Jani Cummings: No, you're fine. Yes, it is. It's very competitive, and you have tribes that are opening more and more branches in different areas, you have some commercial gambling still opening. Pittsburg, Kansas opened up a facility two years ago, so there's still a lot of new facilities to compete with. But the one thing that we focus on here is how we treat our customers and how we treat our employees. Like I said, everybody offers games and food, but it's your service that's going to bring them back.

Tino Magnatta: Do you see any red flags on the horizon?

Jani Cummings: I just hope that people don't get too greedy. I mean, you have to be fair to your consumer. They want a good product in a safe environment. You can't cut costs and hurt your business. Red flags, I think diversification is inevitable. We've

done some of that here as well, farm-to-table, we have our own greenhouses, we have our own produce, our own cattle company. We make and blend and roast our own coffee and sell it and serve it here, I think that's a good thing. It's also in keeping with the tribe's culture, that something that they believe in is agriculture and serving Mother Earth. Those are good qualities to have. But like I said, people, I hope they never get so greedy that they hurt the business.

Tino Magnatta: You think that this expansion and proliferation of gaming is sustainable for the next 20 years?

Jani Cummings: I think that there will be some cannibalization. You're seeing it with gaming companies now, the big ones buy up the little ones, so you have to be good at your game and true to your customers and your employees. I do think that there will be some that aren't going to make it, but I think that if you run a good business and you treat people well, that you'll be okay. I don't compete with Las Vegas, that's not who we are, that's not what we offer.

We offer what the people in this geographic demographic want, and that's a great product, a fun environment that's safe and secure, that's fair, and they're treated well, and that's what we give them. It's Midwest, yes, and we're down to earth and we treat people like family. We really do know their names when they come through the doors, and that's great. I have 1,000 employees and I really do like most of them. Most of them, yeah.

Tino Magnatta: That's cool, most of them.

Jani Cummings: Yeah.

Tino Magnatta: How do you maintain a proper work-life balance?

Jani Cummings: I don't. I'd be lying if I said I did. I'm still at work, it's 10 after 8:00 my time, and I will let my dog run around when I get home and probably have a potpie, but that's my choice. That's what I have chosen as my career and my life, and that's what I want to do.

Tino Magnatta: Are you saying that if you're going to be successful in our business, you definitely have to, like you said before, make some sacrifice, and that might include very, very long hours, right, like you put in?

Jani Cummings: Absolutely. I mean, there is some jobs where you're going to work 9:00 to 5:00, you're going to be at the players club, or you're working the warehouse or in finance, but if you're going to be a director, vice president, in an executive role you cannot have a 9:00 to 5:00 schedule. It just isn't possible in this industry, or in a hospital, or in any of the 24/7 industries. It's not the life for you if you're not willing to make those sacrifices. I haven't had a New Year's Eve off in ... Oh, gosh. I'll date myself here, but 30 years, I would say, because that's the biggest

night of the year, so you work it and you celebrate with your guests, that becomes your party.

Tino Magnatta: Yep.

Jani Cummings: And that's what I tell my team, "Hey, it's our party too. It's still New Year's Eve, we're still going to count down and throw the confetti, but yes, we're on the clock and getting paid for it. How great is that?"

Tino Magnatta: It is very amazing.

Jani Cummings: Yes, it is.

Tino Magnatta: "I don't micromanage, I help them understand their talents and let them run with it," you told me.

Jani Cummings: Yes.

Tino Magnatta: Tell me a little bit about that.

Jani Cummings: I think if you're a decent executive or director or manager, you don't have time to micromanage, certainly not in a GM position, because there's only so many hours in a day and I can't give you all of them. I still like to go to the gym and play with my dog.

Tino Magnatta: Yeah, sure.

Jani Cummings: I think that you need to allow people, let people make their mistakes, let them learn from it so they can grow, teach them. There has to be another generation that's going to take our place. Let's face it, nobody lives forever, nobody gets to be on top forever, that's not the way the world works, so you need to prepare people and create opportunities for them, help them. I had a lot of help, I had great mentors. People gave me chances or I could not be where I am. The difference between a stepping stone and a stumbling block is how you use it, and I don't remember who said that but that's the greatest quote I've ever heard, ever.

Tino Magnatta: That's really cool.

Jani Cummings: Yeah.

Tino Magnatta: People need take more chances.

Jani Cummings: Yes. Absolutely. You can't learn to drive if you never get behind the wheel. On the other hand, you never get to see the scenery if you're always behind the wheel, so you have to have a good mix. I like to drive, but I also want to take the time to see what's around me, and I think both of those are taking chances,

taking risks and being willing to accept whatever the consequences are and however it turns out. You can always change direction. If it doesn't work for you, there are other careers. That's okay, at least you tried.

Tino Magnatta: You're very into the human interaction and the relationship-building.

Jani Cummings: Yes.

Tino Magnatta: Does that sway business?

Jani Cummings: Of course. I think that people gravitate toward people that they enjoy being around, and in this business, entertainment, hospitality, they come here because they know the people that work here. Like I said, you can play slot machines at any casino in Oklahoma, but we have people that they really like and identify with, and they like to be able to say, "Hey, that's Jani, she's the GM."

And they have that advantage because I stand up and introduce the concerts and the events. And I have a badge on, they don't, I have to remember their name. I think that that's the difference, why some places are more successful than others, is we genuinely appreciate the fact that people bring their disposable income here and enjoy our company and allow us to get to know them.

Tino Magnatta: How do you feel about online gambling and sports betting, and what do you see as something new that could shift the business and provide new income for the casinos?

Jani Cummings: Well, the realistic part of me is a little nervous about it and thinks, "Oh my gosh, they'd never have to set foot in this place. They can just do it all online. How much fun is that?" I guess it's okay for people that want to see what gaming is like and risk is all about and they can control their losses, perhaps, better. But I also know that technology has changed so much in the last 10 years that the newer generations are very technology-driven. And I can understand with two sons that are very technically ... Doing very well in that field, that that is what's going to happen.

They are going to want to do online things and sports betting through a kiosk. They're not all about winning, they're about having a good time with their friends, so the types of games are going to change a little bit, and I see that already. It's interesting, but when you have kids, you kind of understand that that's the way the world changes, it's the way it has to change, so I welcome that as another challenge. I will learn all I can about it.

Social media, I mean, that's how we advertise an awful lot of our events and our promotions and our specials at the spa and then the restaurant, so you can bring people in the door through those avenues as well. It doesn't have to be all



about gaming. You can, like I said, bring them in with your entertainment, your food, your microbreweries, it's a lot of different opportunities, your RV park. It doesn't matter as long as you welcome them and treat them fair. It's part of the industry, it's hospitality, not just gambling, so much more.

Tino Magnatta: Yeah. Yeah, it's a little different than just the gambling.

Jani Cummings: Yeah.

Tino Magnatta: What do you see as the future of the business? There's been a lot of talk about the millennials and all this stuff, and social gaming, and what do you see as the future?

Jani Cummings: Well, you're still going to have all of that. If you capitalize on areas like midweek business with your corporate clients, hotel room blocks with local negotiated rates, trade shows, charitable events that involve your community, giving back. And there'll be more and more of that, food banks, and volunteer work, and involving yourself with that community. I think the industry will be just fine.

Like I said, there will be some cannibalization, which is already happening so it's nothing new, but it's going to force those casino industries to do better, to pay more attention, try a little harder, to refresh their property and their product so that it stays new and exciting. It's part of the challenge, and it's also part of the opportunity. And I don't think anybody's any different than I am, they have to look at it, realize what it is and embrace it, or you won't survive.

Tino Magnatta: Excellent. Should we take some calls?

Jani Cummings: Absolutely.

Tino Magnatta: Okay. Great stuff. [inaudible 00:44:09] to you.

Hello, this is Tino Magnatta. Do you have question for Ms. Cummings?

Haley: Absolutely. Good afternoon. Good evening, Jani. This is Haley from Southern California, Temecula. How are you today?

Jani Cummings: I'm great. Thank you, Haley. Thank you for calling in.

Haley: And how are you, Tino?

Tino Magnatta: Great, fantastic. Always good to hear from you.

Haley: So, Jani.

Jani Cummings: Yes.

Haley: Thank you. Jani, you're a handful of amazing woman in Indian gaming in the likes of [Kerri Stotz Merth 00:44:40], and Lisa Miles, and [Kimberly Honamberg 00:44:43], Dawn Clayton. But I have seen working in Indian gaming in the last few years that it is just a handful, and we talk about the future is female but there's still a huge disparity. At the same time, I think as women we need to take accountability. What do you think women do that get in the way of moving up to C-suite level, or don't do?

Jani Cummings: I think wear their feelings on their sleeves sometimes, and that can be a mistake. You can't let people know where your buttons are, is what I believe. If you maintain professionalism you will keep their respect, but you can't revert to, "Well, I didn't know," or, "They never let me." Don't make excuses. Stand up for yourself and show them that you know what you're doing and that you aren't going to be thwarted or backed down by anyone just because you're a female. What difference does it make? You're a professional. It shouldn't be colored by whether you're a man or a woman, or by your age. That has nothing to do with your ability, nothing.

Haley: Absolutely, so not allowing people to see what buttons they can press is what you said, right?

Jani Cummings: Absolutely. Yes.

Haley: I really believe in that no one was really born with a success gene, but they have the secret source, and it's something that I teach in gaming as well, is the art of how to influence and impact with intention. As you moved up the ladder, as you moved up in gaming, what did you feel, what skills did you have to be able to increase your influence and your impact?

Jani Cummings: I asked questions, I never shied away from taking on something that was more than I thought I could do, because you can't learn it if you never try and you can't succeed if you don't give it your best shot. I guess I had a self-motivation that I was going to be successful at whatever career I chose, and it had to be something that I really enjoyed doing, and then I wasn't going to let anything stand in my way.

If it meant more education, then I'd get it. If it meant more time in greed, working my way through various positions in facilities, then I would do that. And if it meant paying attention and listening and taking the feedback and the criticism that I was given, I was open to that, because I needed to see how I could better me so I could better the company I worked for.

Haley: I love that, and obviously better your teams as well, right?

Jani Cummings: Absolutely. Nobody's a one-man show. If you succeed together or you fail together, that's just the way it is.

Haley: And what you've said through Tino's conversation I keep picking up is that in terms of that influence and impact factor, what I think you have a lot of is ability ... Social intelligence is what I call it, the ability to read people. Right?

Jani Cummings: You have to. It's critical. I actually went through the training with the Center of Creative Leadership and it was eye-opening, and I sent all of my team through it. It was that important to me so you would understand the things that are going to derail a career. And it's not just in your professional life, but emotional intelligence helps you navigate in your personal life as well, so you can handle just about any situation if you're paying attention.

Haley: Right.

Jani Cummings: It's like anything else, you have to practice.

Haley: Thank you so much, Jani. I've really enjoyed listening to you, your golden nuggets this evening.

Jani Cummings: Thank you.

Haley: And thank you, Tino.

Tino Magnatta: Thank you so much. Thanks for calling in. Great stuff.

Jani Cummings: Great, thank you.

Tino Magnatta: Great questions. Yeah. Let's see who else we got here.

Hello, it's Tino Magnatta. Do you have a question for Jani?

Nick: Good evening, Tino. This is Nick [Bausing 00:49:09]. How are you doing, Jani?

Jani Cummings: I'm doing good, thank you.

Nick: First off, I totally agree with you on the online gaming. Your creating experience is definitely going to keep you getting your customers coming. There's a reason that [inaudible 00:49:22] bartender hasn't taken off in bars, because people really want to have an experience when they go to some place.

Jani Cummings: Right.

Nick: One question I had is you've been at Downstream 10 years.

Jani Cummings: Yes.

Nick: Could you talk about some of the things that have changed in the last 10 years, and some things that you see changing in the next 10?

Jani Cummings: Yes. First of all, the economy has a lot to do with your business, and you need to stay in touch with the market and what's going on in the world, because those things do impact people. They're not going to spend their disposable income if they're nervous about what's going to happen politically or economically. Seasonally around Christmastime, they're not going to spend their money because they're saving it for Christmas and for taxes. When I first came to Downstream 10 years ago, it was one of those economic flux times. It was 2009 when I started here, so the economy was just in a mess, which is why I left my prior job.

Again, I had to take steps backwards. I came in the door as director of human resources, and I wanted to concentrate on building the team, the morale, the recognition, because that's where things needed to start here in order to get the difference out on the casino floor. And I think that's changed a little bit over the last 10 years, it's more about technology now than it is about the people. I see a little bit of a difference there, and it's not a bad thing, but there's less personal interaction and there's more social media interaction, more communication in that way, constant contact, and Facebook and Twitter and LinkedIn, and that's great.

But the personal element is beginning to disappear a little bit and I think that's unfortunate. It's hard to exercise emotional intelligence on social media sometimes. It's a face-to-face thing is what it is, so I see that as a change.

Nick: Sorry. Great, great. One other question I had is, you talked about admitting when you're wrong, which is really take accountability, do you run into many leaders in your organization that struggle with that, and how do you get them to turn the ship around and start to understand they have to admit when they're wrong and take accountability?

Jani Cummings: Well, it's difficult. I've had situations with gentlemen that were directors that reported to me that weren't happy with that, and I don't allow it to become personal. I'll turn around and tell them, "It's not what you believe is the best way or what I believe is the best way, it's what our customer feels is the best way for them." You have to take the personal aspect out of some of these things and let people see that it's not you or me, and right or wrong, that we're not at war, we're here to make the best product for our guests, and that's what it's about. Sometimes that's really hard to do. Words can be very hurtful, but again, you have to not show everybody that those are your buttons, because once you do, that's your Achilles heel.

Tino Magnatta: Yeah, very well said.

Nick: Yeah, I agree [crosstalk 00:53:03] for sure. All right. Well, thanks, guys. I appreciate it.

Jani Cummings: Thank you.

Tino Magnatta: Thank you so much for calling in. Thank you. Great stuff.

Hello this is Tino Magnatta. Do you have a question for Jani?

Rogelio: Hi, Tino, it's [Rogelio 00:53:19].

Tino Magnatta: Rogelio, how are you?

Rogelio: Good, good. Hello, Jani. How are you?

Jani Cummings: I'm great. Thank you for calling.

Rogelio: Good, thank you. Yeah, you talk about doing this to have to take on the challenge, or don't be afraid to fail and just face your challenges and kind of move on because you'll never get somewhere if you don't take a risk.

Jani Cummings: Right.

Rogelio: At what point in your career were you comfortable with saying, "Okay, this is it. I'm ready to be a GM," or, "I'm ready to move up," were you kind of thrown into the situation, or did you have some kind of a ... Did the light bulb turn on, per se? Or at what point of your career were you ready for that?

Jani Cummings: Well, it was very impromptu. When I worked with Fond-du-Luth, which was my first experience in big-time gaming, I was the chief operations officer and someone else was the general manager, but the general manager quit three months after we opened, and I was asked to carry a dual role while they conducted a search. Well, I'd never been a GM before, so this was new territory, but I figured if I'm chief operations officer I know what the games are, I know what the policies and procedures are, so how hard can that be?

Rogelio: Sure.

Jani Cummings: I mean, "I'll try it," and I did, and I ended up doing that for two years until I left. And I started out in Connecticut with a tribe where I did not come in the door as a GM. I saw it as an opportunity to help them establish gaming, and took that risk, moved to Connecticut all the way from Minnesota and helped build their gaming for 20 years. And when I left there I was the vice president, I was not a GM, and when I came here I came in the door as director of human resources and within two years became a GM, and two years after that I was appointed as general manager. So, in all honesty, I have never applied for a position as general manager.

Rogelio: Wow.

Jani Cummings: I just took the chances, the opportunities, the risks, and I worked my butt off because I liked it, and it happened, so I was really lucky that people took notice.

Rogelio: Sure.

Jani Cummings: Yeah. I mean, I really only had five jobs in my whole life and three of them were in gaming, so must be where I belong.

Rogelio: There you go. Yeah, there you go.

Jani Cummings: Yeah. Yeah.

Rogelio: Is there any other major risk you think you can point out that you really said, "Wow, that was really the changer there," besides coming into working for a tribe?

Jani Cummings: I don't ... I guess I'm colorblind and I'm culture-blind. I welcome differences, because we're all different. I think it's fascinating, people that have accents, people that have different religions, people that have been all over the world and have tried different things. I don't think age or sex or religion defines who you are, I think you are the unique individual that you were meant to be and you end up where you're supposed to be as long as you don't abuse the position and responsibility that you've been empowered with. And that's just my personal way of life, and I can't change, it's who I am. I don't want to change it. It's who I am.

Rogelio: Okay, great. Great. Well, thank you, Jani. Thanks you, Tino.

Jani Cummings: Thank you.

Tino Magnatta: Thank you so much for calling in.

This is Toni Magnatta. Do you have a question for Jani?

Michael: Hey, good evening, Tino. It's Michael in New York. How are you?

Tino Magnatta: Good, good. How are you?

Michael: Very good. I'm also burning the candle. It's 9:00 ... Or 9:30 where I am, so we never seem to shut down, do we, Jani?

Jani Cummings: Nope, we don't.

Michael: So, you touched on the personal contact with players and with staff, so if you can, talk to us about how the data game, especially on the analytical side ... Has that either fostered better personal touch with players, or has it kind of made it a little bit less personal and more so just about the numbers?

Jani Cummings: Well, that's the amazing thing about data and analytics, and we have some excellent analysts here and we work with firms that help us as well. Because

when you learn how to read that and truly interpret what is being said, you can find out which demographic age-wise, money-wise that you're losing and where they're going, what promotions they like, which days of the week they don't like.

Maybe it's because you're not offering anything. All of that information is available through your analytics if you take the time to learn how to read it, and you have to keep changing. We change our matrix for hotels and our mailers, oh gosh, every other month because we're paying attention, but that's what the data tells us.

It's not the old way where it's like, "Well, I think," or, "I see what the competition is doing," and that's what's kind of forming your path forward. Analytics, yeah, if you're not using it, you're missing a huge part of the information that will help you better shape your business and stay on top of your competition. I agree, absolutely.

Michael: Yeah. And with the technology, the way we have it now, we always run into people, whether it's in the casino space or other industries, that are just so hesitant to use the data, and it's just there for us to cultivate and to really segment and make the offers and make the personal touch so much more specific for that person. I don't know where we would be today. Tino, where would be today without that technology?

Tino Magnatta: Well, it's interesting because Bill Bennett who made Circus Circus and Luxor, kind of like a guy who wasn't really known in the business but monumental. Back in the day, they used to go to the parking lot and take tally of the license plates to find out where people came from, so I think that even though you don't have the technology, I think there's a certain kind of ... Like Jani would say, you have to be a certain kind of person to work in this business, and you've got to have moxie, right? You've got to come up with new ideas.

Michael: Yes.

Tino Magnatta: Even if we didn't have that technology, I'm sure we'd find some way of doing our own analytics, you know?

Jani Cummings: Sure.

Michael: Yep.

Tino Magnatta: Just like [crosstalk 01:00:56] did back in the '60s with Bill Bennett and the license plates and take tallies. And who knows what the future holds? I mean [crosstalk 01:01:06]-

Jani Cummings: Yeah. Well, now you have license plate recognition systems so you don't have to do that.

Tino Magnatta: Yeah, exactly. You don't have to do that at all.

Michael: That's right, yeah.

Tino Magnatta: You know?

Jani Cummings: Yeah.

Tino Magnatta: I think what you guys are talking about is right on. I mean, even though you have all that, it's still a human business. You have to have that interaction. People need that.

Jani Cummings: It's relationships. That's what it's all about in gaming, it's you build that relationship with people and they become your professional friends. It's okay.

Tino Magnatta: Yeah.

Michael: Yeah, and especially with so much competition that we're all facing, we're no different in many ways than the local tavern, the local restaurant. We're going to go where we feel most comfortable, and from our side, from the casino side, the operation side, we have to make sure that they feel most comfortable at our place so one day-

Jani Cummings: Absolutely. And you can't get complacent.

Michael: No.

Jani Cummings: You have to keep renewing that constantly. You have to be in touch with your people.

Michael: Yeah.

Tino Magnatta: Good stuff. Thank you. Thank you for your time.

Michael: Thank you, Tino.

Tino Magnatta: Thanks. Thanks for calling in. I appreciate it. Okay, I think we've got time for one more here.

Jani Cummings: Okay.

Tino Magnatta: Let's see what we got. Yep.

Hello? Hello, this is Tino Magnatta.

Nancy: Hello?



Tino Magnatta: Do you have a question for Jani? Hello, how are you?

Nancy: Yes, I do. I'm doing good. My name is Nancy, I'm from Albuquerque, and I just want to say I've really enjoyed this call tonight. I appreciate all the insight that you have, women in gaming and the achievements you've made, and it sounds like you're very passionate about what you do and it's attributed to the success that you have, and I've really enjoyed this.

And I think it would be maybe a good ending before you get that potpie, is there a particular achievement that you have that you're really proud of and you'd like to share with all of us? Because it sounds like you've done a lot, and I just think that ... I'm sure there's a lot of awards and things on your shelf, and achievements that you've had personally or professionally that you'd like to share with us.

Jani Cummings: Well, perhaps the greatest achievement was back when I worked in Connecticut for the casino in Foxwoods. One of the things that I started to do was to help the homeless shelter in that area, because they had no Christmas and it just hurt me to know that there were so many children and single parents that were in situations where they had to get out of their home or find a safe place to go. I started doing some fundraising with the executives where I worked and it kind of grew, that we created Christmas for the shelter every year.

We did this for 15 years, and then our food and beverage people would come up and prepare. Our chefs would prepare their dinner and Santa would come, and any money left over we would put into the shelter, and managed to put all new washers, dryers, and beds, playground equipment, the whole nine yards. And I was called to a meeting of the TVCCA, which conducted the shelter, and they awarded me with the Volunteer Ambassador of the Year, which was probably the biggest honor anybody had ever given me just for doing the right thing and seeing there was a need in helping. I didn't do it by myself, but somebody just needed to step up and say, "We can do this."

What a thrill when you pull up with two vans filled with gifts for every parent and every child and watch those teenagers unloading and looking for something with their name on it, because they haven't had anything for so long. How can that not affect you? I've never been so touched to be recognized for doing the right thing. It was great.

Nancy: Oh, that is wonderful. That is great. I mean, it gave me chills to know that you've put smiles on their faces during the holiday, and hopefully you still have that program going on, but that's just a great personal achievement so thank you for sharing.

Jani Cummings: You're welcome.

Tino Magnatta: Thank you so much for calling.

Jani, it's been a fantastic interview. Thank you so much. You're just an inspiration to everybody. I can't even put it into words. You're fantastic.

Jani Cummings: I'm just a normal human being doing what they enjoy doing, but thank you for the opportunity. I enjoyed the callers and I enjoyed our conversation, and if I helped anybody in some small way, then I'm grateful.

Tino Magnatta: Thank you so much, and have a great evening. Enjoy that potpie.

Jani Cummings: Thank you. I will. Bye.

Tino Magnatta: Take care. Bye.

Jani Cummings: Bye.

Tino Magnatta: What a great person, what a great interview she's done. She's just fantastic. Thursday I have Erica [Kismon 01:06:21] from [Chalk Talk 01:06:23], another woman who's amazing, well-spoken, a lot of experience and it should be a fantastic interview. Remember, everybody's got a story to tell, you just have to have time to listen. Have a good night everybody. Enjoy the hot weather. Ciao.

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