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## *CONTENTS*

<b>EVSTROPYEVA OKSANA, BASHALKHANOVA LUDMILA</b> Mapping of Landscape-Climatic Complexes for Responsible Tourism at Lake Baikal .....	7
<b>ALEXANDRA CRINA CHIRIAC</b> Education, Training or Information .....	17
<b>NICOLAE BULZ</b> On The Pilgrimage Pattern Related to Dumitru Staniloae and Arsenie Boca. Prislop Monastery (E-)Site. Does Science-Religion-Phylosophy-Art-Management Relation Matter? .....	24
<b>CORDELL W. RILEY</b> Trouble in Paradise – Is Gaming The Way Forward? .....	35
<b>SILVIU NEGUT, MARIUS-CRISTIAN NEACȘU</b> Tourism, Expression of Freedom in The Global Era .....	45
<b>EVSTRPYEVA OKSANA</b> The Resources of Endogenous Tourism of The Baikal Region .....	54

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**TROUBLE IN PARADISE – IS GAMING THE WAY FORWARD?**Cordell W. Riley, B.Sc., M.Sc., JP<sup>1</sup>**Abstract**

*From the late 1800s, when Princess Louise made Bermuda synonymous with winter tourism, to the 1930s, with the advent of air travel, forcing Bermuda to become a summer destination due to the guaranteed sunshine of distant Caribbean neighbours, Bermuda has always encountered and overcome challenges as it staked out its spot in an increasingly global world. Tourism arrivals steadily grew until 1980, the year that more than 600,000 visitors, (490,000 of them air visitors) came to Bermuda – then a record number. Since that time, the jewel in the Atlantic has faced numerous challenges in getting its tourism “grove back”. While the island still receives some 600,000 visitors a year, two-thirds of them are cruise passengers who spend a fraction of what air visitors spend, so tourism expenditure in real terms has declined. Some residents have proposed gaming as a potential panacea. However, islanders are split as to whether or not the introduction of gaming constitutes responsible tourism and the way back to buoyancy. This paper will examine how the global trend of offering gaming to tourists is causing tourism officials to find a mutually beneficial local approach.*

**Keywords:** Community, crime, gambling**JEL Classification:** Q 50, M31**Introduction: Bermuda’s Historical Background**

Bermuda is one of the most geographically isolated places in the world. Its nearest point of land, Cape Hatteras, is some 600 miles (1,100 kilometres) away. Located in the mid-Atlantic, and often mistaken as being a part of the Caribbean, Bermuda is actually much further north, approximately 1,000 miles (1,600 kilometres). In spite of its distance from its Caribbean neighbours, Bermuda’s history, such as being colonised by Britain and the enslavement of Africans, is a shared one.

The earliest record of Bermuda came from a Spanish sailor, Juan de Bermudez, from whom the island takes its name, when he literally stumbled on the island around 1505. The exact date of discover is not known but a study commissioned in Spain by the island’s Department of Tourism in the early 2000s confirmed that de Bermudez was in the Atlantic region from 1505-1507 (Latter et al 2006). The island did not appear on maps until a few years later.

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The Bermuda islands are a result of an underwater volcanic explosion that took place thousands of years ago. During the Ice Age, sea levels fell exposing the landmass for the first time. This accounts for the islands not appearing on any maps until 1511 when it appeared on a Gulf of Mexico map under the name “La Bermuda.” However, the treacherous reefs that provided a natural protection to the islands have also been responsible for wrecking ships for hundreds of years. Indeed, while the Spanish considered Bermuda to be an “isle of devils,” due to the hogs and the nocturnal Cahow birds that took up residence on the island and making strange-sounding noises at night, they never colonised the island.

Colonisation was left to the British. In 1609 a fleet of ships travelling to “the New World,” and in particular to the colony of Virginia, met with heavy gales and were wrecked on the island. Admiral Sir George Somers and crew were able to save all people onboard the *Sea Venture* and a good deal of supplies. Finding the island plentiful in food and natural supplies, they built two ships out of the cedars that populated the island and sailed to the struggling colony in North America with much needed food supplies. However, left behind were two individuals so that the lands could be claimed for England (Latter et al 2006).

Colonisation actually came in 1612 after stories about the islands led investors to believe that there was much money to be made there. Archer (1977) classified four economic periods in Bermuda, which can be extended to a fifth. The first period covers the timeframe from 1612 to 1684. Initially, it was thought that the island’s waters contained pearls and in 1616 two divers were brought to the island only to find that Bermuda’s waters were not conducive to the cultivation of pearls. The islanders soon turned to farming, with tobacco being the main cash crop, aided and abetted by the slave trade. Increased competition from the United States saw to the demise of tobacco farming.

From 1684-1834, the second period, economic activity largely focused on the sea. Main occupations included shipbuilding and salt-raking in the Turks and Cacaos Islands in the West Indies. Some agriculture did continue with exports to the United States of mostly vegetables.

The third era covered the period from 1834, the year that Britain abolished slavery throughout the colonies, including Bermuda, to 1914, the start of the First World War. The main economic activity during this time was the risky but profitable trade of running supplies to the blockaded South during the American Civil War (1861-1865). At the end of the war, Bermudians reverted back to agriculture, this time selling Easter Lilies and onions to the Americans.

The fourth period extended from 1918 to the early 1990s, when the agricultural declined in favour of the tourism industry. In the late 1800s, Princess Louise’s daughter paid a visit to Bermuda to escape the cold North American winters, which placed Bermuda on the socialite map. As a result, other North Americans followed the princess’

lead, and spent the winters in Bermuda, taking advantage of its temperate climate. Thus, an idea was birthed to create the 'Palm Beach' of Bermuda, a resort area that would cater directly to the needs of this newly-found source of revenue. Influential businessmen were able to persuade the Bermudian Government to force people out of their homes, mostly Black Bermudians, and off their lands, so it could be used for tourism purposes.

Air travel, which came on the scene in the 1930s, secured Bermuda's place as a leading tourism destination, at least initially. Air travel also brought competition from the Caribbean islands to Bermuda's south, as they were able to promise year-round sunshine. True to form, however, Bermuda simply redefined itself as a summer destination. Tourism grew rapidly until the 1980s, when some 495,000 air visitors came to the island and another 114,000 came by cruise ship. It was also during the 80s that the Bermuda Government decided to pursue a sector that was deemed to be more lucrative – international business.

Also in the early 80s, a major industrial dispute between unionised hospital workers and the government over wage increase resulted in the island being cut off from the rest of the world for a few days, dealing a severe blow to the tourism industry (<http://www.bihistory.bm/#!events-in-history/vstc3=1981>). However, the island was able to recover and by the 1990s, the plan to concentrate on international business was so successful that international business had overtaken tourism as the chief foreign exchange earner.

The final period extends from the 1990s to the present. During this time, the importance of international business to Bermuda's economy has grown so significantly that today it represents about 85 percent of foreign exchange while tourism only accounts for about 5 percent.

### **1. The Emphasis on Growth through Gambling**

While tourism numbers continue to exceed 600,000 per annum, the proportion of air to cruise visitors has reversed itself. In 1980, just one-fifth of all visitors (18%) were cruise arrivals while in 2012, of the 610,000 total visitors, more than 6 in 10 (62%) arrived by cruise ship (Royal Gazette Online 09 December 2011). And while total tourism expenditure in 2012 was estimated at \$392 million, compared to \$317 million in 1980, the effects of inflation will reduce 2012's expenditure to a substantially lesser amount (Bermuda Government 2013). A major reason for the decreasing financial value of tourism to Bermuda is the fact that cruise visitors spend approximately one-tenth of what air arrivals spend.

Much discussion has taken place on the island as to how to revive tourism. Bermuda has no substantive gambling product, such as casinos, which many feel is key to tourism's recovery. Many destinations, and certainly cruise ships have gaming as part of the product. It is estimated that the worldwide gaming industry is worth \$382 billion and is expected to increase to \$513 billion by 2015 (MarketLine 2011,

in [www.reportlinker.com](http://www.reportlinker.com)). Indeed, there has been no major resort hotel built in Bermuda since the 70s and many point to the fact that the prohibition of gaming is a major part of the reason why this is so.

In 2010, with air arrivals gradually falling to less than half of what they were in 1980, continuing questions were raised as to how to turn around the island's tourism fortunes – and gambling became the focus of that discussion. This resulted in the Government of Bermuda approving the commissioning of a feasibility study on various aspects of legalised gambling in 2008<sup>2</sup>. This was followed with establishment of a Task Force on Gaming in 2009. The combined results of these initiatives were the presenting of a Government Green Paper on the feasibility of either having a city casino, a city casino as well as one in the eastern and western ends of the island, or having one in all hotels with 100 rooms or more (Bermuda Government 2010). In 2010 there were seven such hotels and one that was proposed for development.

The study waxed lyrical about the litany of benefits to the island's tourism industry, and by extension the economy of Bermuda as a whole. It began with the following opening remarks.

*“The objective of the proposed introduction of casino gaming to Bermuda is based primarily on inducing tourist visitation by offering an activity that is important to a significant portion of the travelling public and which is present in many of Bermuda's competitors for leisure travel. As a result it is expected that this program will induce further visitation to Bermuda. Secondary goals include the generation of tax revenues to support more robust tourism initiatives.”* (Bermuda Government 2010)

The study detailed the economic benefits as follows:

- gaming revenues of between \$84 and \$146 million per annum (2% of Gross Domestic Product);
- public sector revenue (both direct and induced) between \$25 and \$43 million per year;
- between \$4 and \$24 million of Government revenue from constructions costs related to new casinos and support facilities; and
- up to 3,000 new jobs (about 8% of the current workforce).

The Task Force on Gaming, after reviewing the report, went on to recommend to Cabinet the following:

- that some form of casino gaming be permitted,
- that a suitable site in the City of Hamilton is recommended for a casino,
- that all gaming permitted in Bermuda be incorporated under one omnibus piece of legislation,

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<sup>2</sup> There are forms of legalized gambling in Bermuda through betting shops and 'Crown and Anchor,' a board and dice game but no casinos. Slot machines in bars and restaurants had already been declared illegal and were removed.

- that the casino be privately owned and operated,
- that there be no restriction on Bermudian participation,
- that casino opening hours would mirror existing nightclub liquor licensing laws,
- that a 10% gross revenue tax be levied on a casino, and
- that an advanced social service safety net be adapted to address the negative effects of the introduction of gaming.

That last point is noteworthy as there is a preponderance of evidence to suggest that there is a social cost to pay, and sometimes a very high one, for the introduction of gaming. Indeed, Government's report on gaming suggested that some \$4.6 million be set aside annually for dealing with the social costs of gaming, included treatment and additional policing for the anticipated increases in crime. That amount, however, may prove to be inadequate.

Grinols and Mustard (2006), in a landmark, longitudinal, independent study on the impacts of gambling and crime, which covered some 3,000 United States counties from 1977 to 1996, found that every area of crime increased significantly with the exception of murder, after the introduction of casino gambling. Robbery rates, for instance, nearly doubled. The study separated counties into casino and non casino in order to measure impacts over time. The study further went on to state that initial efforts to deal with anticipated increases in crime, such as those proposed by the Government Green Paper, were only effective in the short-term and were not sustainable in the long-term. As a result, the increases in crime were not realised until the fourth and fifth years after the casinos opened. Grinols (2000) came to a stark conclusion:

*“Taken altogether, casinos impose crime and other costs – paid for by society, including those who do not gamble – that exceed their benefits and represent substantial burdens on nearby populations. Because casino gambling fails a cost-benefit test, policymakers should give serious consideration to options that include imposing taxes equal to the costs casinos impose, restricting casino expansion, or banning casino gambling altogether.”*

Grinols' findings were supported by Buck et al. (1991). That study found that crime within 30 miles of Atlantic City rose by 107% in the nine years following the introduction of casinos to the area. However, Park & Stokowski (2011) were not as conclusive. They stated that while gaming had been studied for some time, its impacts were not so clear. They found, for instance, that contrary to conventional wisdom, ski counties had a significantly higher property crime rate than did gaming, natural resource access, and cultural tourist attraction counties.

In 2012, the Bermuda Government unveiled its first ever National Tourism Plan. As part of the redevelopment of entertainment products, it was recommended that Bermuda have a “high-end gaming facility.” In the run up to the general election in December 2012, both parties committed to a referendum on gaming as opposed to simply going through the legislative process.



This view was probably reflected in poll results that were released in March 2012, conducted by the author's company Profiles of Bermuda. The results showed that the voting public were split on the issue of casino gambling. While 46% were in support of it, nearly as many, 43%, were opposed, with just over 1 in 10 (11%) were not sure (Bermuda Sun Online, 15 March, 2012). By race, the dominant Black population were more likely to oppose it (48% compared to 38% of Whites) while Whites were more likely to support it (48% compared with 43% of Blacks). There were also differences by gender with women more inclined to oppose casino gambling (53%) although men were more supportive (61%).

With such division, coupled with a strong religious community, a referendum could go either way, but the possibility that voters could give gambling the thumbs down was quite high. In February, 2009, when Government announced plans for a Gaming Task Force, Muslim groups combined with Christian organisations and called on the community to "rally against the relaxation of the island's gambling laws." (Royal Gazette Online, 20 February 2009). It is probably for this reason that the newly-elected Premier, in recent public pronouncements, has hinted that the issue may be too important to go to a referendum – translation: the Government may use the legislative route. But should they go that route, they can expect opposition from Bermuda's religious community and others who are opposed to gambling.

There are inherent risks involved in going down the gambling road too swiftly. In the Department of Tourism's summer, 2009 study of departing visitors, some two-thirds (66%) of air visitors to the island stated that if a casino were operating in Bermuda they would either probably not or definitely not visit. While the Green Paper stated that 65% of United States travellers value casinos, this figure came from the American Gaming Association, hardly an independent source. The figure could not be substantiated by any other source. Thus, the implications are that if casino gambling were available in Bermuda, it would have to attract a new kind of visitor who would enjoy such an activity. That would require changing the current DNA of visitors, which could be a costly proposition. Such visitors are currently going to more established gaming destinations and thus, to attract them, Bermuda would likely have to mount a major advertising campaign.

However, the Grinols' Study (2006) advises caution if going down that route as well. If a campaign to attract the gambling visitor succeeds, among them is likely to be the pathological gambler. Pathological gambling is a recognised impulse control disorder in the Diagnostic Statistical Manual (DSM-IV) of the American Psychiatric Association. Often referred to as addictive or compulsive gamblers, they are unable to control their urges to gamble and have to rely on others to assist with their financial distress and the repairing of their lives caused by gambling. Casino gambling could also attract the local pathological gamblers, adding to the social costs. However, this view was contradicted by Zimmerman (2011) who concluded that, "analysis shows that

gambling is positively linked to income, a finding consistent with the view of gambling as a relatively innocuous leisure activity.” Zimmerman did find that with regard to race and education, Blacks and the lower educated were more likely to gamble than Whites and higher educated persons, a finding that could have implications for Bermuda, since Whites on the island tend to be wealthier and more educated. This is due in large part to Bermuda’s colonial past, slavery, and the segregation of Blacks giving Whites in Bermuda, and in other places with a similar history, unearned privilege.

## **2. The Way Forward**

One of the key election campaign policies put forward by the then opposition party was the establishment of a Tourism Authority, as opposed to a Tourism Board, that would be staffed by industry professionals in the hope that it would be able to respond to challenges and changes quickly. Prior to the election of 2012, details about how the Tourism Authority would function were limited. With the passing of the election, the new Government has announced that it will require six months to investigate tourism authorities around the world and set one up. It may require legislation, in which case the setting up of the authority may take longer than six months. Ideally, it will be in place before the end of 2013. In the interim, the Government will have to rely on marketing efforts already in place for the first half of 2013.

Time, however is not on the Government’s side. Both arrivals and expenditures were down in 2012. In fact, tourism expenditures were some \$85 million short of the \$475 million predicted in the National Tourism Plan. This finding lends credence to the author’s published comments that the National Tourism Plan’s figures were “ambitious,” (Royal Gazette Online June 12, 2012) and others who deemed them “unrealistic” (Royal Gazette Online July 2, 2012). Now into the fifth year of recession, with economic growth only expected to begin in 2014 or as late as 2015, and with the Bermudian economy already having shed 4,000 jobs or 10% of the workforce, the critical question is what role does tourism play going forward.

While tourism brings in only a fraction of the foreign exchange that international business brings in, it has greater rounds of spending in the economy and its impacts are more immediate. Critical to easing some of the island’s economic woes is to shore up tourism – nothing rocket science here. The question is how. In spite of doom and gloom comments from many quarters, there have been some positive signs of change. One of the island’s flagship hotels, the Fairmont Hamilton Princess, was sold last year to local investors. Those same investors bought the dormant, former Sonesta Beach property on Bermuda’s famed south shore, in 2013. The fact remains, however that no major resort property has been built since 1972. There are those that would argue that a major reason for this is a lack of a gaming license. If this is indeed the case, then a compromise would have to be found that permits gaming while mitigating

the social costs. Some have offered up various solutions from a Monte Carlo-style gaming model to a form of means test for locals who, if they qualify, would be given a licence to gamble. These measures could have the benefit of both attracting hotel investment income and minimising the social costs of casino gambling. However, it is not likely, based on the evidence presented in this study, that the criminal elements that casino gambling attracts would have been fully dealt with.

Those who support gaming tend to represent it, perhaps inadvertently, as a panacea for tourism's ills. This is not the case. Sports tourism is also a big revenue earner. In 2012, Bermuda successfully hosted the Carifta Games, a regional sports track meet. In 2013 Bermuda will host the Island Games and an international cricket tournament, in which the island's national team will compete. For the past several years, the island has hosted the International Rugby Tournament, a series of matches for retired players, and the American PGA Gram Slam of Golf, which has a televised audience in the millions. More could be done in sports as the island has a temperate, year-round climate. First-class indoor facilities for inclement weather are presently limited and would require expansion to attract top overseas teams if the island were to become an off-season training camp. One major project on the books, and endorsed by the National Tourism Plan, is the Cut Complex<sup>3</sup> ([www.cutcomplex.com](http://www.cutcomplex.com)), a major sports facility. Its website describes it this way.

*"Introducing a purpose built, year round, world class destination sports tourism and training facility supporting the performing arts and entertainment. The concept designs have been fully developed and, ready to apply for planning approval, we are looking for investors and partners who would like to be part of the global trend of destination sports training and entertainment in favourable locations around the world."*

In reviving tourism, it is best not to overlook the basics, product development and marketing. The National Tourism Plan focuses some attention on W.E. Deming's Total Quality Management (TQM) concept and how it applies to tourism ([www.deming.org](http://www.deming.org)). Deming's approach, designed for the manufacturing industry, is based on the principle that every employee commits to and carries out high standards of work throughout an organisation's operations. With tourism, those standards would have to be carried out before visitors arrive (marketing), when they arrive (product), and after they leave (follow up, after sale, and continued marketing.) In the Tourism Plan, specific aspects of TQM will have to be developed.

Foot & Stoffman (1997) in their book 'Boom, Bust and Echo' stated that if you understand population trends, you could predict almost anything. Most of Bermuda's feeder nations would have completed their decennial census. That information, if used correctly, would provide information as to where those who are likely to visit can be found and, more importantly, information on any population trends that have

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<sup>3</sup> The author is a board member for the Complex.

taken place since the last census. Similarly, a life-style study on those same markets should be carried out to determine how good a fit they would be for the Bermuda market. This would have implications for how Bermuda is marketed, where it is marketed, whether or not product development was needed, and in which areas.

### **Conclusion**

Bermuda's early development, coupled with its geographical isolation, has necessitated that islanders adapt to change. With air arrivals suffering over the past two decades, international business stabilising, and a lingering recession, there is a real need to get out of the economic doldrums. Some have placed their economic eggs in the gambling basket, but they may well be short-sighted. It is best not to make permanent decisions in temporary circumstances. While Government's Green Paper on Gaming emphasised the economic benefit to Bermuda while addressing, to some extent, the potential social costs, others, such as Grinols (2006), went into great detail about the ramifications of introducing casino gambling into a community. One point that he made quite clear was that those who tended to profit from gambling were not the ones to bear the social costs resulting from it. And while the Green Paper sent aside funds to deal with the social disbenefits of gambling, the amounts may be inadequate to deal with the scope of the problem, particular after five years when social costs deepen.

In spite of the social costs of gambling, there is a real possibility that it could be in Bermuda sooner rather than later. As there have been no major resort developments in more than four decades, investors may 'request' as a condition for development, a gaming licence. This suggests that a symbiotic relationship between gaming and the wider Bermuda community has to be found. Some suggestions, like a means test for locals to gamble, is a start but that suggestion may not be practical or legal, so more thought would have to be given to finding a balance. Indeed, as the Best Gambling Resources website indicated in 2009 (<http://372.us/3>), the gaming industry is not recession proof with, for example, the MGM Mirage in Las Vegas had announced plans to lay off 400 middle managers in an attempt to save some \$200 million annually.

While gaming may not be the way forward for Bermuda, its arrival on the island's shores appears to be imminent. That said, the correct formula has to be found for making it work and that formula should involve the voice of the people. Communities, especially ones as small as Bermuda, would benefit from a community approach to tourism. Okazaki (2008) posits that community-based approaches to tourism are an integral part of sustainable tourism development, particularly through the process of partnership and collaboration. It would be a wise government that listened to, and followed the will of, the people. And while it may be tempting to gamble Bermuda's future on gaming, a possible solution for Bermuda may be to simply get back to basics – fishing where the fish are using the right bait, developing and maintaining all aspects of the product, and delivering great service.

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