

MINNESOTA GAMBLING CONTROL BOARD PLAYS CRITICAL ROLE IN STATE GAMBLING

The Minnesota Gambling Control Board plays a critical role in regulating gambling activity in Minnesota. Northern Light conducted the following Q&A with Matt Gettman, the agency's executive director.

Q: What is the primary role of the Minnesota Gambling Control Board (MGCB)?

A: Our role is to regulate the lawful (charitable) gambling industry to ensure the integrity of operations (games) and provide for the lawful use of net profits (where the dollars go). There are a lot of moving parts with a lot of different stakeholders with potentially conflicting interests.

Q: Who are MGCB's stakeholders?

A: Our stakeholders haven't changed much over time. Licensees, the organizations that purchase gambling licenses, make up a large number of the stakeholders. Licensees include the manufacturer and distributor as well as the organizations.

Other stakeholders include those we don't license, such as the owners and managers of the premise permit locations (where the gambling activity takes place). Other stakeholders include bookkeepers and the accounting firms who assist licensees in determining where the dollars go.

State agencies are also stakeholders, such as the Minnesota Department of Revenue and the Minnesota Department of Public Safety. There are also local agencies, such as city councils, city clerks, city financial officers and planning commissions. We also deal with the associations that represent those groups, such as the League of Minnesota Cities. Stakeholders also include the targeted beneficiaries of the net profits from the lawful charitable gambling.

The last group of stakeholders includes the players, the public and even the non-players who are affected by the gambling taking place. This includes NPGA. We're all part of the community in which this activity is occurring.

Q: What work are you doing related to COVID-19?

A: With mandates and protections for social distancing, there's been a need to figure out how businesses can conduct their businesses without exposing or further exacerbating the virus issues. That includes not having bar service. So people who order drinks sometimes aren't actually going to the bar counter. They may be seated in a parking lot that might not be owned by the establishment.

Beyond the immediate COVID issues, we're always looking to improve the safeguards, flags and controls — all of which ensure integrity of playing games and use of the proceeds. We're also involved in outreach and education so that all of our stakeholders, such as Northstar, are educated.

Q: What changes might take place because of the prolonged COVID-19 closings or reduced capacity in bars and taverns?

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Gambling and the Silver Screen *Uncut Gems* Portrays Saga of Gambling Addict



The 2019 crime thriller *Uncut Gems* depicts the plight of a jeweler in New York City who suffers from gambling disorder. According to BASIS (The Brief Addiction Science Source), a publication of the Division on Addiction, Cambridge Health Alliance, the film offers a relatively accurate portrayal of someone with gambling addiction.

The star of the movie is Adam Sandler, who plays Howard, a jewelry dealer who must retrieve an expensive gem he purchased to pay off gambling debts. Howard must confront many of the issues

faced by real-life gambling addicts, including marital stress, concealment of his gambling debts and preoccupation with gambling to pay off existing gambling debt.

The BASIS reviewer also reminds viewers that this is just one example of how gambling disorder can play out and emphasizes that character judgements on other immoral behaviors displayed in the film should be held separately from the gambling.



Susan Sheridan Tucker
Executive Director
NPGA

FROM THE EXECUTIVE DIRECTOR

Savoring and Remaining Hopeful

I've been savoring these last long days of summer. While I appreciate the four seasons, the decreasing daylight and oncoming chill always brings a tinge of sadness as we move more activities inside. Under COVID-19, I mourn the opportunity to freely gather in large groups for business, education and pleasure. For those impacted by this virus, it presents tangible losses that will forever mark this time for its physical, emotional, financial and social justice challenges.

As I write this, it's mid-September. It's also Suicide Prevention Month and Recovery Month. Each marks the need to recognize the struggles endured and successes gained when presented with daunting and persistent mental health issues or addiction. We know this current health crisis has pushed many to their limits and NPGA will continue to offer hope and assistance.

Since March, NCPG arranged for Wiley Harwell, executive director of the Oklahoma Association on Problem and Compulsive Gambling, and Lorie Rugel, program director of the Maryland Center of Excellence on Problem Gambling, to guide participants in the practice of meditative mindfulness. These sessions have been a grounding point for me and I have appreciated the power of meditating together, but apart. Each time we individually and collectively practice centering on the moment, we are asked to become aware of our breath and invited to focus on an image or phrase.

A recurring guided loving kindness meditation asks us to focus on the following: "May I be safe, may I be healthy, may I be happy and may I live with ease." We're asked to widen our perspective from self to family and those in our community, including people we don't know, from all walks of life and those we don't agree with. These have been powerful practices, reminding me each time that if I am to be truly safe, happy, healthy and to live at ease, so must everyone else. There is a lot of brokenness in our world. Our social fabric is quite frayed. If we're to repair it, we need to remember that we need one another and we need to support the most vulnerable in our community.

Stay well,
Susan Sheridan Tucker

WE NEED YOUR SUPPORT!

We thank all our members, donors, volunteers and affiliates who have contributed to our mission. Become a member today. Visit www.NorthstarPG.org to join us.



Northstar Problem Gambling Alliance is a nonprofit agency whose mission is to help those affected by problem gambling in Minnesota. We do this by promoting awareness and understanding of the issue via our website, newsletter, community education programs, sponsorship of the Minnesota State Conference on Problem Gambling, and training of professionals in preventing and treating problem gambling.

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NEW CEO AT PROJECT TURNABOUT



Marti Paulson



Mike Schiks

Project Turnabout, Minnesota's only residential gambling addiction treatment center, has named Marti Paulson as its new chief executive officer and executive director, effective October 1, 2020. Marti succeeds Mike Schiks, leader of Project Turnabout since 2006 and a longtime NPGA board member.

Mike spent the first 26 years of his career in the treatment field with the Hazelden Foundation, rising to the position of executive vice president of recovery services, in charge of the organization's operations in Minnesota, Chicago, Florida, New York and Oregon. He also served as executive director of the Hazelden Center for Youth and Families in Plymouth. In 2017, Schiks was a driving force behind the establishment of the Minnesota Alliance of Rural Addiction Treatment Programs (MARATP).

"I want to thank everyone who has supported me and the agency over the years," says Mike. "When I first arrived at Project Turnabout in 2006, I could not have known what a special place Project Turnabout is, or how much it would steal my heart. I look forward to watching it continue to grow and serve the people who need its help."

Mike is pleased to be succeeded by Marti, who joined Project Turnabout 16 years ago. "The selection of Marti is an affirmation of the mission and values that I believe make this agency so special," says Mike.

"This is a bittersweet transition," says Susan Sheridan Tucker, NPGA executive director. "Mike has served on our board for many years and has been a true champion for those with gambling disorder and for the entire addiction community."

Mike will continue to serve on the NPGA board for the year. "Project Turnabout/The Vanguard Program has been a key stakeholder with NPGA since its inception and we look forward to the relationship continuing," adds Susan.

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A: The impact has been as these establishments — these licensees — have restarted lawful gambling each deals with its own unique impact and, in some cases, additional local restrictions imposed by local municipalities.

For our part, we used the time of closures to take the initiative to do additional checks and audits we could never have done in the past. This has allowed us to identify organizations that were not properly accounting for funds or otherwise not supporting the integrity of lawful gambling.

Q: *We've heard that sales for electronic pull tabs are going through the roof, but paper pull tabs are not. Do you have any idea why this is the case? Is there a perception that they're somehow cleaner?*

A: Social interaction and the desire to support local community causes has historically driven the paper games. The restricted number of people has, most likely, in turn impacted total sales. However, at this time, we have no data to support any conclusion.

Q: *It seems that there's a move in the U.S. toward cashless casinos. Do you foresee a time when credit cards will be allowed to purchase pull tabs? If not, why?*

A: We don't have the authority to allow the use of credit cards. That would require a statutory change by the state legislature. I don't see this changing any time soon. However, when we reach that point of allowing the use of electronic means for gambling purchases, we will also have the ability to support self-imposed limits on those electronic accounts for problem gamblers.

Q: *Do you foresee electronic pull tabs replacing paper altogether?*

A: No, I don't. They cater to two different game players. The ones historically playing paper see it as part of their social activities – collectively opening a pool of paper pull tabs in one social setting. However, because of the nature of electronic pull tabs, which are played by only one person at a time even when part of the same social circle, there's a different social dynamic. Both forms of lawful gambling appear to be staging a strong recovery after the COVID pause, and neither appears to be replacing the other.

Q: *Once the debt service is paid off for the Vikings stadium through electronic pull tabs, does the portion set aside for problem gambling services go away as well? Is there a specific sunset built into the legislation?*

A: The MGCB has no stake in where dollars raised from charitable gambling go. Those directives are made by legislative mandate. There is no sunset provision for the funding of problem gambling services and it is not tied to the debt service for the Vikings stadium.

Q: *Is there anything else you'd like to share about MGCB?*

A: We're trying to find more opportunities to engage with various shareholders. We're happy to hear from anyone with ideas on how we can help educate folks in their respective circles and help them reach their respective objective. At the end of day we are one community.





NCPG CONFERENCE ROUNDUP

By Susan Sheridan Tucker

I (virtually) attended the annual conference of the National Council on Problem Gambling in July. Here is a recap of some of the presentations.

► Industry Trends

The conference featured a considerable focus on responsible gambling, particularly in light of the expansion of gambling. This includes sports betting and igaming, along with esports and the continued blurring of lines between gambling and video gaming.

Operators, regulators and players are all part of the multichannel platform growth. **Technology and an apparent pent-up demand for wagering have hastened the need for increased legalization and regulatory rules that address the desire for operators to make a profit, for states to collect revenue and, most importantly, to protect consumers with comprehensive responsible gambling tools.** In Minnesota, no new legislation has passed yet, but it's just a matter of time. It will be critically important to ensure the legislative language provides for funds to cover prevention, treatment and research, and to insist on best regulatory practices and sharing the aggregate data with the state.

COVID-19 has presented financial challenges to operators and states, who have already seen profits and tax revenues plummet due to brick and mortar closings and the tanking of other sectors of the economy. For the few states that had already passed online gambling legislation, the transition from land-based to online sites was fairly smooth. Early indications show that existing customers and new ones found and used the online alternatives. However,

in states without legalized online gambling, players were lured to offshore, unregulated sites which present a myriad of unethical practices; this is one of the arguments for legalizing more forms of gambling. Several states are not only jumping to pass sports betting, but also igaming so they can create an omni-channel market for consumers. If land-based casinos need to shut down for a pandemic or natural disaster, operators can continue to offer their products to customers online, reducing the hit on profits and state tax revenue.

Another trend that's emerging internationally and creeping into the U.S. is a move to go cashless. The industry prefers this because it minimizes the amount of cash they need to secure on the premises, more consumers are accustomed to using less cash and, with COVID-19, eliminating handling of cash is more sanitary. Cashless systems present opportunities to closely monitor customers' playing habits and to build in responsible gambling tools during play that may deter players from taking too much risk. However, there are also disadvantages with cashless systems. The availability of on-demand access to digital payments means consumers may increase their spending beyond their means. These new systems also shift more risk to the player and remove protective factors, such as the need to pause the game to replenish cash. If cashless systems are to be adopted, specific consumer protections must be part of the plan.

Some operators are beginning to realize

they have a greater responsibility to identify problem gamblers and to talk with them when gambling patterns indicate troubling behavior. In some European casinos, operators are using data to have conversations with players about the risks they're taking and recommending they take a break, discussing self-exclusion or suggesting they seek help from a professional. The NCPG has developed *Guidelines for Payment Processing* as a guide to the industry as they begin to adopt these tools and minimize the incidence of gambling addiction.

► Generation Z

Those working to prevent gambling disorder need to be aware of the generational characteristics of Generation Z, which consists of people born between 1997 and 2017. **This is the first genuine digital generation and is redefining what "winning" means.** For this generation, a win equates to a good experience, engagement and bragging rights, but not necessarily winning money. They enjoy games of skill, not chance. It's expected that esports will explode with this generation because it's popular with both males and females.

The exposure to online gaming and apparent attraction to "trying out" a game — plus the strategic use of game bonuses — are considered a priming of the pump for gambling once these players are in a position to spend money.

This is a generation that creates and follows influencers – not necessarily

the traditional influencers, such as sports figures or Hollywood personalities. Innovative social media (not Facebook) apps rule the way they communicate and, like most generations, they have created their own style of communication that is vastly different than past generations.

Relevant responsible gambling materials/prevention need to reflect this rising generation, educating them early on about potential risks in gaming/gambling.

▶ Why Responsible Gambling Programs Are Essential

Ultimately, responsible gambling programs make good business sense.

While the gambling industry seeks to provide an entertaining experience for all who partake, some are clearly unable to do so without causing significant harm to themselves and their loved ones. By adopting robust responsible gambling programs, the industry plays its role in keeping *all* players healthy, helping to flag issues before customers crash.

Properly designed, a responsible gambling program extends to the regulator, operator, its staff and the player. **This shared responsibility helps combat the stigma of gambling disorder that blames the player and leaves them struggling in isolation.**

Responsible gambling programs:

- 1) acknowledge the risks up front,
- 2) provide the rules and odds of each game,
- 3) incorporate intervention tools that enable a player to pause and reset, and
- 4) create a mutually beneficial and nonjudgmental relationship to ensure a player's experience is positive.

The purpose of responsible gambling programs is to create opportunities for safer sustained play. This requires a multi-pronged approach involving understanding the needs of players (from new players to serious players to those who appear in trouble), producing positive messages that invite open discussion of prevention, making materials readily available and knowing when to deliver messaging and/or other resources to a troubled player. A robust responsible gambling program also helps gaming staff enjoy their jobs because it offers them more tools to assist and it

builds empathy for their customers.

Ultimately, a responsible gambling program requires a commitment from top leadership with an understanding of the long-term benefit. It also requires regulatory bodies be willing to insist on best practices and enforcement when needed.

▶ Racism in Gambling Disorder/Healthcare

Each day of the conference, a small segment was dedicated to reminding attendees that **systemic racism exists in the problem gambling arena, as it does in so many other aspects of our healthcare and economic systems.**

Some statistics:

- Black, indigenous and people of color (BIPOC) experience gambling disorder at twice the rate of whites.
- Generational trauma is real, and quite apparent in the African American community.
- Blacks represent 13.4% of the U.S. population, but very few are seeking treatment due to roadblocks, such as mistrust of the system, shame, privacy issues, lack of information and financial concerns.
- COVID-19 has clearly shown that BIPOC are more vulnerable and experience more serious symptoms due to the lack of access to good healthcare throughout their lives.

NCPG has formed a Diversity Equity and Inclusion Committee that advises on issues affecting the Black community, additional communities of color and other marginalized groups. We expect there will be recommendations made in time.

(As a side note, NPGA is reexamining all of its collateral material to ensure it reflects Minnesota's diversity. In the past year, we have made a concerted effort to portray that diversity in our public service announcements.)

▶ Call For One National Problem Gambling Helpline

NCPG is appealing to states to join its national gambling helpline. Twenty-two states have separate problem gambling helplines, in addition to the national

number used by NCPG. These helplines were established over the decades for various reasons. **The question is whether it makes sense for each of these states to have separate numbers.** Minnesota has its own helpline, which is managed by the Minnesota Department of Human Services and operated through a contractor. While there would be costs with transitioning to a national number — including changing printed and online materials — there are advantages to having one number. A single helpline provides centralized data collection and the assurance that training is consistent and meets best practices.

▶ Oregon Core Competencies For Treatment Providers

In Oregon, a public health authority teamed up with researchers at Lewis & Clark College to develop new guidelines for gambling counselors. The publication, *A Guide to Core Competencies for Problem Gambling Treatment Counselors*, was created over the course of a year through surveys conducted across the country and the world to compile best practices in treatment counseling.

After consultation with advanced problem gambling counselors, a total of 166 core competencies were identified.

These competencies were organized around five primary domains:

- 1) knowledge of problem gambling
- 2) psychoeducation
- 3) basic problem gambling treatment skills
- 4) case management and ethical practice and
- 5) sociocultural awareness and competence.

The full report can be found on our website at NorthstarPG.org under Professional Resources. The state of Oregon intends to use this document as a way to improve the training it provides to gambling counselors.



NORTHSTAR WELCOMES NEW BOARD MEMBERS



Jeff Hudson

After recently reaching his ninth anniversary of being clean from gambling, Jeff Hudson feels he is in a good place in his recovery to take on a bigger role in

the field of problem gambling. He chose to become involved with NPGA so that he could help further outreach efforts and increase awareness about problem gambling to the general public.

Collaboration is one of Jeff's strengths, and he hopes to use those skills as a member of the board. "I'm excited to be at the table with a group that represents different perspectives on problem gambling," says Jeff. "It's one thing to be in a space with compulsive gamblers, but to have everyone in the room that's needed for real movement, to increase resources and to decrease stigma, is a special opportunity. I have a real interest in building those bridges."

Education about gambling disorder is another area where Jeff hopes to make a difference. "I believe that education needs to start at a much younger age and be approached differently," says Jeff. "For example, Gamblers Anonymous saved my life in my 40s. However, if I were 20 and had a gambling problem, GA might not be the first place I'd look for help."

As part of his effort to increase education and awareness, Jeff is in the process of creating a podcast to be called "The Push." "I'm trying to create a metaphor that we need to think differently and push ourselves to not just do the same things." The podcast will look at problem gambling from various perspectives and may include interviews with people who don't have a clear connection to problem gambling. For example, one podcast will delve into how project management skills and tools can be applied to problem gambling recovery.

Jeff is excited about being on the board. "I'll have a lot to learn to understand the lay of the land, but I'm really looking forward to taking this next step."



Lou Jungbauer

When former Northstar board member Joan Bibelhausen asked Lou Jungbauer to join the board, he couldn't say no. First, he has great respect for Joan,

describing her as one of his personal heroes. And secondly, he knew it was a chance to give back and, "hopefully do something that might help others get clean or stay clean from gambling."

Lou is a recovering gambler, having experienced three years of "intense gambling" nearly two decades ago in his mid 40s. He estimates that at the height of his addiction he poured approximately \$10,000 an hour into video poker. "I simply had no control to stop the urge to gamble," says Lou.

Lou, a semi-retired lawyer, knows well that those in his profession may be at increased risk of gambling disorder partly because of their ability to justify their actions and partly because of their experience. For example, as a civil trial attorney, Lou had cases that could produce settlements ranging from zero to

millions, a cycle of high risk/reward that can excite a gambler's mentality.

As a board member, Lou hopes to emphasize the importance of education to individuals and the general public. "It's important for people to realize that help is available not just to the gambler, but the gambler's family as well," says Lou. He also thinks it's important for people to understand that the physiology of the brain in certain people makes them predisposed to gamble.

Lou, who's an active member in Gamblers Anonymous (GA), also hopes to strengthen the relationship between GA and NPGA. "Given that we have the same end goal in mind, it makes sense to leverage our efforts whenever possible," says Lou.

As he approaches retirement, Lou says he's mindful of which nonprofits he pours his energy and passion into. "I think that Northstar has the resources and leadership to really help people with gambling problems, whether that's linking them to inpatient or outpatient treatment, or to provide necessary education," says Lou. "I look forward to contributing to this effort."

ORGANIZATIONAL MEMBERS		
PLATINUM		Shakopee Mdewakanton Sioux Community
		Minnesota Indian Gaming Association
GOLD		Canterbury Park
		Mille Lacs Band of Ojibwe
		Minnesota State Lottery
SILVER		Project Turnabout
BRONZE		Crossroads Residential Aftercare
		Lester Prairie Lions

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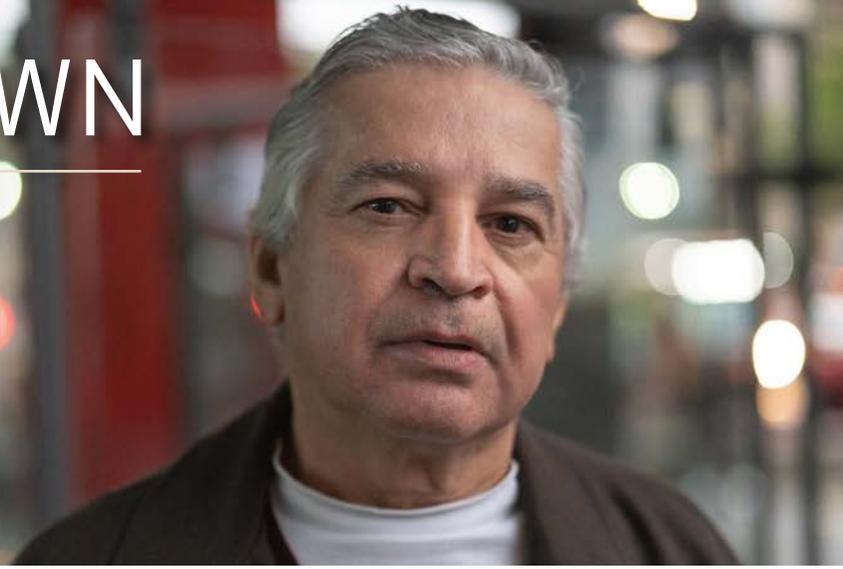
NPGA is stronger in voice and it affirms the value of our work. Gambling disorder is a real and destructive addiction. Our work is not about prohibition, but to ensure those negatively impacted have available resources for recovery and to minimize the risks for all. Better informed consumers make better choices. More members equal greater credibility with decision makers. Visit our membership page at Northstarp.org/membership.



IN THEIR OWN

Words

Tim's Story



I had my first big win of \$500 as a 7-year old at a church picnic in a small town in Minnesota. I was like a celebrity for a while after that. I chased that feeling for 34 years, becoming very competitive in sports, games, spelling bees and just about everything else.

I figured out I had a gambling problem in 1994 and went to a few meetings but didn't take anything away from them at that time. That same year I went through outpatient treatment to help control my gambling. But I did not want to stop; I wanted to get back to the winning streaks I thought I had.

Over the next two years I had periods where I abstained from gambling to prove to myself and others that I had it under control. But I didn't. In 1997, I stole \$250 from my employer to cover gambling losses. By the middle of 1998, I was taking much larger sums, with the last theft being for \$25,000. With each theft, I convinced myself it would be the last time I'd do it.

Every time our company had an audit, I would pray and pray that they wouldn't pick one of the stolen checks I had cashed. I felt really bad about what I did, and the pressure to hide my gambling problem increased. I even worked on plans to have someone kill me, put me in the trunk of a car and abandon the car. I thought it would be better for my parents and others to see me murdered than to learn about my gambling problem and the illegal activities I had committed.

I was eventually caught, and was fired from my job on December 6, 1998 – yet that was not my bottom. I worked out a repayment agreement with my employer, but I reneged on it when I couldn't make the payments

because of my continued gambling. In February of 2000, I was charged with 24 federal felony counts of theft by swindle for the money I stole from my employer, a securities firm and a banking institution. I plead guilty to much lesser charges, served my time and am still making restitution payments.

I white knuckled it and floundered around for a while, staying gambling free but still trying to "find recovery" on my own.

My last day of gambling was two days before I entered inpatient treatment on September 20, 2000. I white knuckled it and floundered around for a while, staying gambling-free but still trying to "find recovery" on my own. I believed that I was not worthy of God's or any other higher power's help or caring.

On November 7, 2001, I was involved in serious accident that changed my outlook on recovery and life in just a few seconds. My SUV was demolished after rolling over three and a half times. I was pulled from the wreckage by a good Samaritan. I walked away from the accident with very minor injuries because I heard from within the

car that I needed to lay down. There was no one else in the car with me, but I listened to that voice and laid down on the front seat, seat belt still intact. The roof of the car was crushed down to the steering wheel. Had I not laid down, I would have most likely been killed or paralyzed.

I knew then that I did have faith in God. If I didn't or had hesitated about lying down, I may not have survived. I began to live a different life the next day, one where I am involved in GA, the conference and the fellowship that GA has to offer. I am alive today because of the choices I have made in recovery. Some choices have been made without hesitation while other choices have taken longer – like asking for help during sad times.

I have a few friends from before recovery who tried to help, but I wasn't ready to accept help. They still stood by me in courtrooms and then a treatment center, having accepted my addiction without necessarily understanding its affect on me. The hundreds of friends I have met through recovery do understand the effects my addiction has on me. I have been willing to accept their help and they in turn are willing to help me.

What a different life I am experiencing thanks to my higher power, my friends and my choices.

Gamblers Anonymous Meetings

Visit www.minnesotaga.com to find open meetings for compulsive gamblers as well as family and friends, or closed meetings for compulsive gamblers and those who think they may have a gambling problem.



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**Changing Problem Gambling Behavior through:
AWARENESS • EDUCATION • RESEARCH • ADVOCACY**