



A Casino's Commitment to Responsible Play

Addressing gambling addiction — from prevention to treatment to advocacy — truly takes the proverbial village. One essential part of that effort is gaming operators, who work on the frontlines of the gambling environment every day.

The example set by Jackpot Junction Casino, located about two hours west of Minneapolis, demonstrates how a gaming operator can play a meaningful role in promoting responsible gambling and protecting its patrons.

It starts with a commitment from the top. "Our mission statement represents our philosophical beliefs," says Steve Griffiths, general manager of Jackpot Junction. "It reflects our belief in protecting our community from harm and in making sure our staff recognizes those who may show signs of problem gambling."

That commitment is clearly articulated in the casino's mission statement, which is prominently featured in its human resources materials:

The Lower Sioux Indian Community and Jackpot Junction Casino Hotel do not seek to profit from the illness of others. Our responsibility is to ensure that gambling remains an entertainment activity, never a source of harm. We are committed to staff training, heightened awareness, and clear protocols that help our team recognize and respond to signs of problem gambling and underage gambling. Through compassionate action, information, and access to support resources, we work to protect our guests, our community and the integrity of our operations.

In support of this philosophy, Jackpot Junction has taken a number of important steps, including:

- Providing staff training to help employees recognize signs of problem gambling and offer appropriate resources when needed.
- Offering a self-exclusion program for patrons who wish to limit their access to gambling.
- Coordinating the production of public service announcements with media partners — often at no cost.

- Displaying responsible gambling messaging on billboards, internal television monitors and in printed materials to reinforce awareness.
- Giving patrons the option at redemption kiosks to donate spare change to charitable organizations, including Minnesota Alliance on Problem Gambling.

Steve notes that if five to 10 other casinos offered the same donation option at their redemption kiosks, it could generate a few thousand dollars per month in important, non-restrictive funding for MNAPG.

"There is real responsibility when you run these establishments," Steve adds. "Gambling revenue is the lifeblood for many tribes, but it has to be balanced with a commitment to doing things the right way. That's why we've put these measures in place — so we can help ensure gambling remains entertainment and not something that causes harm."

Legislative Session Ends with Mixed Results on Gambling Expansion

Minnesota's 2026 legislative session ended with mixed results regarding gambling expansion. While the sports betting bill failed early in the session, lawmakers devoted considerable attention to proposals addressing prediction markets and online sweepstakes casinos.

A bill targeting prediction market platforms such as Kalshi and Polymarket advanced quickly through the Legislature. The measure seeks to classify certain contracts on sports, current events and other outcomes as gambling, and makes participation a felony.

Supporters argued that allowing these markets to operate undermines Minnesota's authority to determine which forms of gambling are legal, permits individuals as young as 18 to place wagers and generates no tax revenue for the state. MNAPG and the National Council on Problem Gambling maintain that these products function as gambling and should be subject to stronger consumer protections. Minnesota's action has drawn national attention, and other states are exploring similar approaches.

In contrast, legislation to ban online sweepstakes casinos did not advance. Advocates raised concerns about their addictive potential, lack of regulation and impact on tribal gaming exclusivity, but lawmakers ultimately chose not to act.

Looking ahead, both sports betting and sweepstakes casino legislation are likely to return next year. With significant legislative turnover expected, MNAPG will continue educating policymakers about consumer protections and the need for funding for treatment, education, prevention and research.



Susan Sheridan Tucker
Executive Director
MNAPG

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FROM THE EXECUTIVE DIRECTOR

MNAPG's Growing Reach

This time of year offers an opportunity to reflect on the many awareness and prevention campaigns MNAPG launched during the sports season — beginning with the Super Bowl, continuing through Problem Gambling Awareness Month and concluding with the Final Four. In recent years, as sports betting has expanded across the country (though it remains illegal in Minnesota), we've focused on educating Minnesotans about the risks involved and ways to reduce harm. Our messaging encourages anyone who chooses to gamble to set time and money limits, put their phones away once bets are placed and focus on enjoying the game. We also remind people that if they need a break from online gambling, tools like Gamban can block access to thousands of gambling and gaming sites.

As Minnesota's advocate and educator on problem gambling, MNAPG takes this work seriously. We strive to make the most of every dollar to ensure our messaging reaches Minnesotans across the state. We're encouraged by the results. Our social media audience continues to grow, and we've expanded our outreach through new email software that allows us to connect directly with schools, sports associations and behavioral health professionals. Through these efforts, we introduce MNAPG and offer free presentations and helpful resources.

In addition to paid digital campaigns on social media, the *Minnesota Star Tribune* and *The Phoenix Spirit*, we also invested this year in streaming platforms to rerun our "Elephant in the Room" campaign aimed at affected others. The response exceeded expectations, reaching millions of Minnesotans with a relatively modest investment. Because of that success, we're planning to expand the Elephant in the Room campaign over six months rather than one month.

Another valuable tool now available through one of Minnesota's Department of Human Service's grantees is a text messaging service. MNAPG plans to use this platform to send occasional messages with links to resources and support. We know it's important to meet people where they are and communicate through the platforms they use most.

We're also preparing for our annual conference. **Save the date: October 2.** More details will be shared soon. This year marks MNAPG's 25th anniversary serving Minnesotans, and we hope you'll join us as we celebrate this important milestone.

May the spring and summer months bring moments of joy, rest and renewal for all.

Susan Sheridan Tucker

Minnesota Alliance on Problem Gambling 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.

Northern Light is funded by a grant from the state of Minnesota. Designer: Evans-Stark Design. Writer: Bill Stein.

MNAPG-LSS Partnership Making an Impact



When the Minnesota Alliance on Problem Gambling (MNAPG) partnered with LSS Financial Counseling in mid-2024, the goal was to connect individuals affected by problem gambling with practical, compassionate financial guidance. Less than two years in, the program is steadily growing and making a meaningful difference.

In the fourth quarter of 2024, LSS Financial Counseling worked with four MNAPG-referred clients. That number quickly rose to 60 clients for 2025 and, through early May of 2026, 28 individuals have already accessed services — suggesting that awareness and utilization of the program are expanding.

Referrals come from a variety of sources, including the MNAPG website, counselors and community organizations. The most common referrals are through word of mouth. Family members and friends, often witnessing the financial and emotional toll of gambling, are helping connect loved ones to support.

LSS Financial Counseling employs an individualized approach that starts with a holistic financial review, taking time to understand what brought the person in, what concerns feel most urgent and what goals clients hope to achieve. From there,

counselors may pull credit reports, organize debts and review monthly expenses to get a clear picture of the situation.

For many, credit card debt is a central challenge. In those cases, LSS may recommend a debt management plan, which consolidates multiple payments into a single monthly due date and often reduces interest rates. This structure can be especially helpful for individuals in recovery, offering both simplicity and accountability.

Other clients arrive overwhelmed, sometimes with unopened bills and collection notices. In these situations, just opening and organizing mail can be a critical first step. For those whose financial situation may not be resolved through repayment alone, counselors can also provide information about options such as bankruptcy, helping clients make informed decisions without judgment.

That emphasis on dignity and understanding is central to the program's impact. According to client satisfaction surveys, the most common feedback is that individuals say they do not feel judged. This is particularly important, because shame and fear often prevent people from seeking help. Creating a safe, respectful environment allows clients to move forward.

LSS has a team of financial counselors who have completed specialized training through MNAPG and are knowledgeable about gambling-related challenges. When gambling is identified as a factor — either at intake or later — clients are connected with these counselors. And to better meet the needs of a diverse community, LSS recently added a Spanish-speaking, gambling-knowledgeable counselor.

While the program is still relatively new, early outcomes are promising. Six MNAPG clients have enrolled in debt management plans since the partnership began. Together, participants have already repaid approximately \$13,000 in credit card debt.

Individual stories further demonstrate the impact. One client, after months of financial disarray and ongoing recovery work, was able to regain stability and close on a home within seven months — while remaining free from gambling during that time.

As the partnership grows, LSS Financial Counseling is proving to be a vital complement to treatment and recovery services. By addressing the financial consequences of problem gambling with empathy and structure, the program is helping individuals not only regain control of their finances but rebuild confidence in their future.

ORGANIZATIONAL MEMBERS

Why belong to the Alliance?

You can make MNAPG's voice stronger and affirm 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 [MNAPG.org/membership](https://mnapg.org/membership).

GOLD



Shakopee Mdewakanton Sioux Community



Canterbury Park



Minnesota State Lottery



Spring Lake Park Lions

PLATINUM



FanDuel



Draft Kings

SILVER



Mille Lacs Band of Ojibwe



Jackpot Junction Casino Hotel



Lower Sioux Indian Community

A 25-Year Perspective on A Conversation with Don



As
the Minnesota
Alliance
on Problem
Gambling marks

its 25th anniversary, few people have a longer view of its history than Don Feeney, who has been involved since the very beginning and serves on the MNAPG board. In this conversation, he reflects on the organization's origins, its evolution and what lies ahead.

NL: What do you remember most about the early days of MNAPG?

DF: One thing that's important to say up front is that the credit for founding the organization really belongs to George Andersen, who was the first director of the Minnesota Lottery director. George called me into his office one day and said, "We need an organization in this state that can serve as a reliable source of information about problem gambling." At that point, gambling itself was still very controversial, and there were a lot of loud voices, especially among legislators and in the media. What was missing was a factual, credible voice.

Minnesota didn't have an affiliate of the National Council on Problem Gambling at the time, and George told me to, "Go make that happen." The first thing I did was reach out to Roger Svendsen and Lance Holthusen. We met for breakfast at Keys in Roseville and agreed to form a state council. Roger brought a lot of credibility. He was well known nationally and was already involved with the gambling helpline through the Minnesota Department of Health. Lance was a passionate advocate. We pulled together a board, and by September 2001, we had our first meeting.

From the beginning, it was a very diverse group, which is why we chose the word "alliance."

NL: What were some of the biggest challenges in those early years?

DF: Funding was our biggest challenge. Lance became the first executive director, and I was elected treasurer early on. There were times when we genuinely didn't know if we'd be able to pay him in a given month. Sometimes we could, sometimes we couldn't. It was a constant struggle to find a reliable source of funding. That went on for several years until we were finally able to get legislation passed that provided state funding.

NL: That funding effort brought together some unlikely partners. What do you remember about that?

DF: It was actually pretty remarkable. You had lobbyists representing the racetrack, the tribes, charitable gambling — all going together from office to office at the legislature and saying, "You should vote for this." Legislators were surprised to see that kind of coalition. I think that moment helped people realize this wasn't about advancing one segment of the industry. It was about addressing a real issue.

NL: What accomplishments or milestones stand out to you over the years?

DF: There wasn't just one big moment — there were a lot of "baby steps." Having said that, the first time we held a conference was a milestone. The first time we could say we were actually able to pay an executive director — that was huge. And of course securing that first state funding bill was a major turning point.

But some of the most meaningful progress came more gradually. You started to see MNAPG being quoted in the media. Reporters would call for information or perspective. Our board chair or executive director would get calls asking for facts or context. That's when it felt like we had really become what we set out to be — a trusted, credible source.

NL: There was some skepticism early on about the organization. How did you navigate that?

DF: There definitely was. People would look at the board and see representatives from Indian gaming, Canterbury Park, the lottery, charitable gambling — and wonder if this was just a front to whitewash the issue. But they also saw people from treatment centers, the helpline and people in recovery. Over time, it became harder to dismiss the organization. We made a conscious decision to stay calm, stay factual and let the work speak for itself. Eventually, that approach paid off.

NL: Over the past 25 years, how has the conversation around problem gambling changed?

DF: It depends on who you're talking about. There's still a tendency among many people to view problem gambling as a moral weakness. Surveys at both the state and national level suggest that hasn't changed as much as you might hope. And that's unfortunate — because if you see it that way, you're less likely to recognize the value of treatment.

At the same time, there has been some progress. There's broader recognition now that gambling is something many, if not most, people do at least occasionally, and that most people do so without negative consequences.

There's less hysteria around the issue than there used to be. But there's still a tendency for people to think, "That happens to someone else, not to me or people like me." And there's still a lot of misunderstanding about what problem gambling really is and how it develops.

NL: What things have remained constant over time with MNAPG?

DF: A core message from the beginning is that: there is help, it's free and it works. We've worked hard to make sure that's not just a slogan — that it's something the state can actually deliver. That hasn't always been

easy, but it's been a constant focus.

NL: Looking ahead, what challenges do you see for MNAPG and the field in the next 10 to 20 years?

DF: The biggest challenge is that people keep finding new ways to gamble. A lot of what we're seeing now exists in a gray area, things like prediction markets or other forms of online activity that may not technically be legal in Minnesota, but are still very accessible. In many cases, enforcement at the state level is extremely difficult. Online gambling, in particular, has a tremendous reach. Even where it's not legal, that's often more of a technicality than a real barrier. So the landscape keeps evolving, and we'll have to keep adapting along with it.

NL: When you look at MNAPG today, what stands out to you most?

DF: Honestly, it's how far we've come. Twenty-five years ago, the idea that we would have stable funding and multiple staff members would have seemed out of reach. At that time, we were like many other state councils, just trying to survive on a shoestring. Not every state council has been able to make the transition to a staffed, funded and professional organization. Today, we're recognized across the nation as a leader, and that's something I find pretty remarkable.

NL: As you reflect on these 25 years, what are you most interested to see in the future?

DF: I'm very interested to see what the next 25 years bring — both in terms of how gambling evolves and how organizations like MNAPG continue to respond. If the past is any indication, the gambling environment will keep changing. And we'll have to keep finding ways to meet that challenge and accomplish our mission.

For many people struggling with gambling-related harm, the financial damage can feel overwhelming. Debt piles up, relationships become strained and the pressure to “win it back” can keep the cycle going. That's where GamFin is working to make a difference.

GamFin, which now operates in 19 states including Minnesota, provides specialized financial counseling and recovery support designed specifically for people affected by gambling problems. According to Jim Huh, GamFin's senior vice president of Sales and Customer Success, the organization fills a gap that traditional financial counseling often cannot address.

“Traditional financial counseling is about your relationship with money,” Huh said. “But gambling creates unique challenges that often contradict traditional strategies.”

Since launching its expanded services in late 2024, GamFin has helped approximately 1,500 to 2,000 people nationwide and is currently providing around 300 counseling sessions each month. In Minnesota, the organization has already served about 60 clients, averaging 3.6 appointments per person.

Unlike standard financial counseling, GamFin's work focuses heavily on recovery and relapse prevention. Huh explained that some common financial decisions — such as borrowing from a 401(k), filing bankruptcy too quickly or receiving repeated family bailouts — can actually increase vulnerability during the first year of recovery.

Instead, GamFin helps clients create realistic repayment plans while building “guardrails” to reduce risky financial behavior. One tool the organization uses is TruLink, a customizable debit card that can block purchases such as lottery tickets, gambling transactions or cash withdrawals. Families can also receive alerts and monitoring support.

The counseling process often begins by identifying which debts are causing the most emotional stress.

“Sometimes it's not the credit card company keeping someone up at night,” Huh said. “Sometimes it's Uncle Bob.”

GamFin counselors work with clients to organize repayment plans they can present to family members or creditors, helping restore trust and reduce conflict.

Beyond the financial strategies, Huh said one of the most important outcomes is helping people regain hope.

“It's great to see people walk away saying, ‘I finally have hope,’ instead of feeling like they just need one big win to fix everything,” he said.

GamFin also works with affected family members, who make up roughly one-third of its clients. Huh noted that gambling problems rarely impact just one person.

“We know there are six to nine affected others for every one person with a gambling problem,” he said.

Many of the calls GamFin receives come from parents worried about adult children struggling with gambling. Huh said the emotional toll can be significant, affecting relationships, careers and future plans.

Looking ahead, GamFin is preparing to launch a new HIPAA-compliant financial transparency app called Guardian, designed to help clients, families and treatment providers monitor financial behaviors between counseling sessions. The app is expected to launch this summer.

Minnesota residents can self-refer to GamFin services, though Huh said awareness remains one of the biggest challenges.

“If we can provide hope, that's a big thing,” he said.



Crystal's Story

I never expected to share my son's experience with gambling. If you had asked me a year ago, I would've told you my son was doing great. He's 20, works full time, makes good money for his age and has a solid group of friends. From the outside, everything looked fine.

But last August, we started noticing financial activity that didn't make sense. Everyone in our family has accounts at the same bank, and my husband could see transactions across accounts. He saw that our son had been moving money around — taking a few hundred dollars at a time from his sister's account and putting it into his. He hadn't told anyone about this so it caught us off guard. That's when things started to click: this wasn't just a phase or a few bad decisions. This was a gambling problem.

All of this caught me by surprise. I had no idea my son was gambling, and on what and how often. I learned that he'd been gambling on many things: sports betting, online casinos, blackjack, poker, slots and even occasionally Keno and dice games. Most of it happened right on his phone.

Looking back, I can see the signs now — the lying, the secrecy and the irritability when he wasn't gambling. He told us he'd tried to cut back and couldn't, and that he was thinking about gambling all the time — whether chasing the last loss or planning the next bet. He also indicated that he needed to bet more and more to feel the same excitement.

As a parent, this was hard to wrap my head around. You replay everything in your head and wonder how you missed it and how maybe you could have stopped it sooner.

The truth is, this is everywhere now, something I hope more parents understand.

Gambling isn't just something that happens in casinos anymore. It's in your kid's pocket. It's online, it's tied to sports, it's woven into games. My son told me he placed his first bet at 16 — and he's not alone. The kids he hangs out with, mostly 20- and 21-year-olds, are all doing it. It's just normal to them. That makes me angry, honestly. There's so little awareness of how easy it is for this to spiral.

Once we understood what was happening, we acted quickly. We went to the bank and removed his access to our family accounts. We set up alerts so we'd know when deposits hit. We started paying closer attention.

Then I searched for help. I typed "what to do with underage gambler" into my computer, not even knowing if that was the right phrase. That search led me to resources and eventually to the Minnesota Alliance on Problem Gambling. I even attended their conference last fall, just trying to learn anything I could.

Now, my son is taking a big step, meeting with a counselor. That gives me hope, because he's tried to stop on his own, but couldn't. He'd make it maybe two weeks, and then he'd be right back at it. This isn't about willpower. It's bigger than that.

Just getting him to the point of seeking help was hard because he was scared of being judged and that it would make him feel worse about himself. I think a lot of young people feel that way. If there's one thing I'd say to other parents, it's this: getting help doesn't make your child weak. It gives them a chance.

We're still figuring this out as a family. It's not always easy. My husband sees things more black and white, thinking he should "just stop doing it." I understand that reaction, but I also

"Just getting him to the point of seeking help was hard because he was scared of being judged and that it would make him feel worse about himself. I think a lot of young people feel that way."

see how much shame our son already carries. I'm learning that how we talk about this matters.

I'm also thinking about talking to a counselor myself, just to learn how to support him better: For example, what do I say when I'm at a restaurant and there are pull-tabs on the table? What do I do in everyday situations that suddenly aren't so simple?

If you're reading this and feel like something might be going on with your kid, trust that instinct. Ask questions and have the conversations, even if they're uncomfortable.

If you determine that your child might have a gambling problem, know that you're not alone. There's help out there — for your child and for you.

That's what I'm holding onto right now: hope — and the fact that we finally took that first step forward.

Note: Parents Standing Together (ParentsStandingTogether.org), a newly formed group for parents of young people with problem gambling, is an additional resource.



Problem Gambling Awareness Month

March 2026

Each March, organizations across the nation come together to observe **Problem Gambling Awareness Month (PGAM)**, a grassroots public health campaign aimed at increasing understanding of gambling-related harm and promoting prevention, treatment and recovery resources. In 2026, the Minnesota Alliance on Problem Gambling (MNAPG) played a central role in advancing these goals statewide, aligning its efforts with the national theme of "Caring Communities, Stronger Futures."

Throughout the month, MNAPG focused on expanding public conversation around sweepstakes casinos, sports betting and prediction markets, all of which continue to grow in visibility and accessibility. Educational messaging highlighted the increased risks associated with mobile gambling apps, pervasive advertising and the normalization of betting tied to major sporting events.

MNAPG staff delivered customized in-person and virtual presentations during PGAM to students, educators, healthcare professionals and community organizations. These sessions covered emerging gambling markets, youth prevention strategies and the convergence of gaming and gambling, equipping communities with practical tools to recognize warning signs and reduce stigma.

A major emphasis of PGAM 2026 in Minnesota was youth gambling prevention. MNAPG emphasized the importance of early intervention, urging families and schools to discuss gambling risks openly and proactively. Media outreach during March reinforced that earlier exposure increases the likelihood of long-term harm, particularly for young people navigating digital environments where gambling-like features are commonplace. MNAPG was pleased that many media outlets featured its executive director to discuss troubling trends among youth and young adults and the growing need for prevention efforts.

MNAPG also re-aired its "Elephant

in the Room" PSA on select streaming services. The campaign generated encouraging engagement, with many viewers visiting the organization's website for additional information and resources.

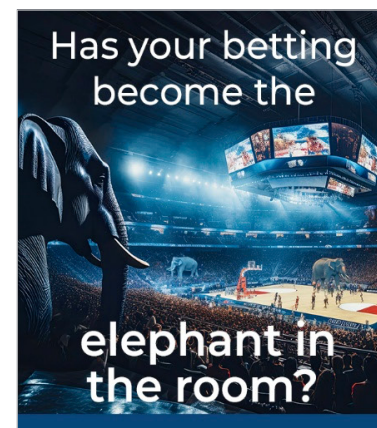
Each year, MNAPG promotes National Gambling Disorder Screening Day on the second Tuesday in March, encouraging healthcare and behavioral health providers to screen for gambling disorder and connect individuals to appropriate support services. This effort aligns with national best practices and reinforces that gambling disorder is a treatable condition deserving of routine screening.

PGAM 2026 was formally recognized at the state level, with Governor Tim Walz proclaiming March 2026 as Problem Gambling Awareness Month in Minnesota. MNAPG continues to advocate for Minnesota to include gambling addiction within its prevention education efforts for middle and high school students.

MNAPG's collaboration with government agencies, nonprofit partners and media outlets amplified consistent messaging across the state and helped ensure Minnesotans knew where to turn for help. Public communications regularly highlighted confidential, no-cost resources, including the Minnesota Problem Gambling Helpline (1-800-333-HOPE), free financial counseling services and subscriptions to Gamban, a gambling site-blocking tool.

PGAM 2026 reinforced MNAPG's mission to build informed, compassionate communities that understand gambling-related harm and support recovery. By aligning education, youth prevention, provider engagement and cross-sector partnerships, MNAPG is helping lay the groundwork for stronger futures for individuals, families and communities.

MNAPG created a mix of print, digital, email, video streaming channels and social media advertising for this year's PGAM.

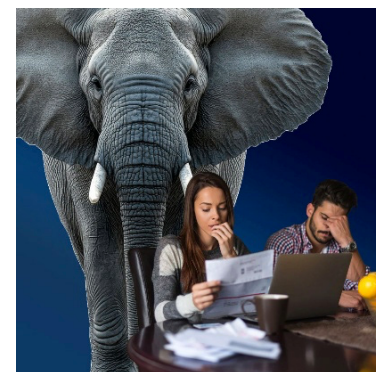


Sports gamblers love to talk about the wins. But the losses? Not so much. And when their betting takes on a destructive life of its own—and nobody wants to talk about it—it becomes the elephant in the room.

[Learn More About Problem Gambling Here](#)

Basic responsible gambling tips to keep it fun.

- Plan ahead.** Before the game begins, set your limit and keep to it.
- If you are using an electronic device to place bets, make sure to monitor your spending so you can **keep to your limit**.
- Don't wager more than you can **afford to lose**.
- If the game is getting dull, **don't increase** your wagering to make the game more fun.
- If you think you might need help in keeping to your limit, **team up** with a friend to help each other stick to your personal betting plan.
- If gambling is no longer fun, **take a break**.





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**Minnesota Problem
Gambling Helpline**
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Past. Present. Future. A Progression in Hope.

Minnesota Conference on Problem Gambling

October 2, 2026 • Hilton Minneapolis-St. Paul Airport

Join us October 2, 2026, for the Minnesota Conference on Problem Gambling as we **reflect on the past, examine today's challenges and look ahead to the future of prevention, treatment and recovery.**

This year's theme — ***Past. Present. Future. A Progression In Hope.*** — highlights the progress made across Minnesota while recognizing the important work still ahead. Conference

attendees will hear from leaders, professionals, advocates and individuals with lived experience on emerging trends, innovative approaches, harm reduction, family impacts and efforts to protect vulnerable communities.

This conference offers valuable insight, meaningful conversation and opportunities to connect with others committed to making a difference.

Who Should Attend?

The conference is appropriate for gambling, alcohol and drug addiction counselors and therapists, social workers, law enforcement officers, school and church leaders, other health care and social service workers, lawyers, financial professionals, and people in recovery and their families. **CEU credits are available from various professional boards.**



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