



## Harnessing the Power of Data

**It can be hard to measure the impact of problem gambling prevention and treatment efforts, especially at a time when gambling — and reported instances of gambling addiction — are on a rapid rise.** But thanks to the development of a comprehensive database of helpline calls initiated by the California Council on Problem Gambling (CALPG) — in conjunction with TELUS Health — there is now a framework for analyzing data on a granular level.

The database captures California helpline data going back to 1998. While data was collected voluntarily, meaning not every caller answered questions, the database is exhaustive, amassing approximately 55,000 calls to the helpline. New data is added monthly.

The data, which can be viewed at [www.calpg.org/hidd](http://www.calpg.org/hidd), can be sliced and diced in numerous ways. Some of these aspects include: age; gender; ethnicity; primary gambling preference; caller language; stage of change; education level; age of first gambling experience; and type of gambler (action or escape).

“The value in the database is that we can analyze it based on changes in targeted helpline marketing efforts as well as identify new trends,” says Robert Jacobson, executive director of the CALPG who helped develop the dashboard. For example, Robert noted that the impact of resources aimed at increasing engagement with California’s Hispanic community could be seen in the data through the use of different filters.

Although California gambling helpline data doesn’t necessarily reflect behavior in other states, including Minnesota, it’s likely that the trends are significant. Here are some findings from the data:

- Helpline volume (calls, texts and chats) reached its lowest point in 2020 due to the pandemic. However, total contacts (text, chat and calls) in 2023 increased by 25% compared to 2019.
- Forty-one percent of people in the 46-55 age group chose to enroll in motivational text messaging when given the option, compared to about 38% each in the 26-35 and 36-45 age groups, and 35% in the 18-25 group.

- Only 4.4% of helpline callers reported having a problem with gambling on the lottery in 2009. That has increased to 8.7% in 2024, nearly double.
- Day stock traders represented 0.1% of calls in 2009 but, possibly due to crypto trading, has increased nearly twentyfold to just under 2% of calls year to date.
- Since 2009, sports betting callers have increased from 2.2% to 11.8%, an increase of more than five times, despite sports betting not being legal in California.
- Thirty percent of 5,576 help seekers since 2018 said that playing video games has cost them more time or money than they can afford.

The TELUS data analysis model, first conceptualized by California, has been rolled out to several states, including Minnesota, which has a basic version.

The potential of the database is immense. “Our vision is for the database to be consolidated with as many states as are willing to participate,” says Robert. “That will give us an even better picture of gambling behavior.”

## School Toolkits Available

**MNAPG has developed a free problem gambling awareness toolkit for schools and community groups.** The toolkit is comprised of a series of eye-catching pieces that identify the signs of problem gambling and problem gaming, and provide tips to help parents and coaches suggest changes for students spending too much time or money on gambling or gaming. Toolkits can be ordered at [mnapg.org/safer-play](http://mnapg.org/safer-play).

“We know that gambling problems and gaming issues begin at an early age,” says Susan Sheridan Tucker, MNAPG executive director. “Gambling and gaming are not covered in middle school or high school prevention programs, so this is an important way to get the word out.”

MNAPG is also making the toolkit available to all National Council on Problem Gambling state affiliates since not all states

have such resources. The entire toolkit will be available digitally, allowing each affiliate to add documents and otherwise customize it for their audiences.





Susan Sheridan Tucker  
Executive Director  
MNAPG

FROM THE EXECUTIVE DIRECTOR

# A Focus on Affected Others

Autumn is a time of renewed energy with the start of school and the unveiling of new programs. For our part, we kicked off the fall with our annual conference in September.

This year's conference focused heavily on the impact that gambling has on individuals, families and the community. If you attended, thank you! If you weren't able to attend, visit our YouTube channel, where you can find many of the presentations. The presentations covered a range of topics — from suicide and gambling to the impacts of gambling in culturally diverse communities to gambling among veterans and active military to several personal recovery stories.

One recovery story described the financial implications for families and detailed helpful resources. Another presentation noted the harms families experience and asked us to consider supporting policy changes that would enable families to self-exclude the gambler if financial harm could be proven. Currently, family members are not allowed to ask casinos or other operators to add their family members to the exclusion list. (It must be done by the gambler.) I have come to the realization that if we're going to get Minnesotans and the nation to pay attention to gambling harm, we need to raise the visibility of impacts on families. Families are often caught by surprise when they learn of the financial devastation that has occurred, which may lead to divorce, family strain, homelessness and even domestic violence. Remember, for every problem gambler there are six to eight other individuals who are harmed.

Our conference also celebrated the career and service of Dr. Randy Stinchfield, who received our 2024 MNAPG Service Award. Randy was an original MNAPG board member, serving over 22 years, and enjoyed a long career exploring the impacts of gambling among youth and evaluating the various assessment tools used to diagnose gambling addiction. Dr. Stinchfield was a trailblazer, and influenced many upcoming gambling researchers and academics.

As we anticipate a new legislative session, we'll be asking you to write and call your elected state officials concerning the sports betting bill and contacting federal legislators for the GRIT Act.

More to come in the near future.

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.MNAPG.org](http://www.MNAPG.org) to join us.

---



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 of 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 Partners with LSS Financial Counseling



## Perhaps no other addiction damages one's financial resources as much as gambling disorder.

Indeed, the ability to regain financial health is a critical aspect of recovery from the addiction.

Recognizing the unique interplay between financial discipline and gambling recovery, MNAPG is excited to share a new and valuable resource for those experiencing issues from gambling — whether for the gambler or a family member affected by the gambler's behavior. Starting in October, MNAPG began offering specialized financial counseling through the Financial Choice services of LSS Financial Counseling.

This joint effort pairs the financial expertise of LSS counselors with the problem gambling awareness training offered by MNAPG. Those who take advantage of this service will meet with a financial counselor who understands how gambling can negatively impact an individual or family's finances.

This benefit provides access to six free and confidential financial counseling sessions. These sessions provide the guidance and support needed to address financial challenges brought on by problem gambling and to chart a path forward to financial stability.

The experienced and non-judgmental

counselors at LSS Financial Counseling can help:

- Assess one's current financial situation
- Create a personalized budget and debt management plan
- Develop strategies to avoid future financial pitfalls
- Set and achieve long-term financial goals

Sessions are available in person, by phone or online. Those interested in taking advantage of this free service should contact LSS Financial Counseling at 800-528-2926 and mention assistance for problem gambling to schedule an appointment. LSS Financial Counseling is an experienced nonprofit, full-service credit counseling agency.

## NCPG Produces Two Public Service Announcements

**The National Council on Problem Gambling (NCPG) recently released the first two public service announcements (PSAs) in its 52-year history.** Each PSA features a distinct message for a key audience. One highlights the National Problem Gambling Helpline (1-800-GAMBLER) and the other shares tips about playing responsibly if you gamble. You can view the videos at [vimeo.com/user224262366](https://vimeo.com/user224262366).

The National Problem Gambling Helpline PSA features a frustrated gambler who receives numerous texts related to a gambling loss, a large cash withdrawal, his daughter's recital, a marketing promotion on his next bet and, finally, the suggestion from a friend to contact 1-800-GAMBLER. It concludes with his attending his daughter's recital, seemingly starting on his way to recovery.

"The goal is to educate people that this number exists," says Cait Huble, director of communications at NCPG. "Research shows

that only 45 percent of people know where to get help for a gambling problem. Like any other crisis, the first priority is for people to know that help is available and how to access it."

The second PSA shares tips for making sports betting safer with those who choose to gamble. It features a referee dropping into a conversation between two people discussing sports wagers. The referee explains that gambling can be fun, but also risky. The referee outlines several tips for safer gambling, including setting a budget, not chasing losses and teaming up with a friend to maintain accountability. NCPG's responsible play website ([ResponsiblePlay.org](https://ResponsiblePlay.org)) is promoted at the end of the message.

Both PSAs are included in free public awareness toolkits made available to all stakeholders and for use within communities. The toolkits, available on the NCPG website ([NCPGambing.org](https://NCPGambing.org)), include a full suite of fact sheets and social media assets for download.



Starting in September, NCPG began running paid ad campaigns for both PSAs. Ads appear on social media, YouTube and various other streaming channels. Cait says NCPG hopes to amplify the messages through operators, community health organizations and state affiliates.

There is no current budget for placing the ads on broadcast television, but there's hope for that in the future.

"We're excited to release these PSAs" says Cait. "As we receive feedback and learn how people are responding to the messages, we hope there will be opportunities for additional campaigns."

# MNAPG Welcomes New Board Members

**Three new board members joined MNAPG in July.** Each brings a unique background and perspective to our organization. *Northern Light* asked them about their experience and what they hope to contribute.



**Joan Schimml,**  
*Director of Public Affairs for the Minnesota Lottery*

**NL: Can you share a little bit about your background?**

**JS:** As the director of Public Affairs for the Minnesota Lottery, I oversee external and internal communications, social responsibility and legislative affairs. Prior to joining the Minnesota Lottery, I held leadership positions at organizations in various industries (agency, association, corporate, government and nonprofit), including senior director of communications, community relations and marketing for YMCA of the North; director of global public relations and community relations for Trane and Thermo King; and more.

I've been very intentional about working in various industries. When I was younger and worked at a PR agency, I had a mentor who said, "When I look back on my career, I wish I would have worked in every industry so I could understand how to best communicate and engage with different audiences." I really took her advice to heart.

**NL: What prompted you to join the board?**

**JS:** The Minnesota Lottery strives to increase awareness of responsible gambling practices, problem gambling warning signs and how to get help if you or a loved one needs it. Working with partners like MNAPG, I look forward to advancing our lottery's work to serve the community by increasing awareness and providing resources about problem gambling.

**NL: What do you hope you can contribute to the board and the mission?**

**JS:** The Minnesota Lottery is committed to preventing problem gambling and encouraging responsible gambling habits. Along with sharing the efforts of the Minnesota Lottery and connecting them with other organizations supporting the industry, I hope my commitment to

community service and expertise, as well as my experience in communications, helps advance the work of MNAPG.

**NL: Are there particular areas within problem gambling that are of special interest to you?**

**JS:** Increasing awareness of healthy and informed play.



**Lisa Vig,**  
*Gambling Addiction Counselor at Lutheran Social Services of North Dakota*

**NL: Can you share a little bit about your background?**

**LV:** I've been a gambling counselor since 1991 and am also a licensed addiction counselor; certified international gambling counselor and board-approved clinical consultant. I have 30 years of experience at Lutheran Social Services and have been a provider in Minnesota for close to two decades, as I live in Fargo along the state border.

I have developed an online workbook for adults wanting to confidentially and privately explore their gambling through a program called "Gambler Healing." I have also provided clinical consultation to providers in Minnesota to help them with problem solving and to be successful in their treatment efforts.

**NL: What prompted you to join the board?**

**LV:** I love the providers in Minnesota. Susan does an amazing job and I just wanted to be part of that group, to expand my knowledge base and to offer insights from my experience.

**NL: What do you hope you can contribute to the board and the mission?**

**LV:** My 30 years of experience is a long time and I hope that's valuable in some capacity. I also hope that I can help encourage new ventures and new opportunities that the alliance might want to be part of.

**NL: Are there particular areas within problem gambling that are of special interest to you?**

**LV:** I'm concerned about the rapid

expansion of gambling and the associated public health concerns. I would like to be part of those solutions. I also hope that I can inspire others to get involved with this work. It's very rewarding.



**Amanda Jackson,**  
*Gambling Manager, Spring Lake Park Lions Club*

**NL: Can you share a little bit about your background?**

**AJ:** After working part-time selling pull tabs, I became a gambling manager with the Spring Lake Park Lions in 2013 and am an active and proud Lions Club member. The funds we earn from our gambling operation are donated directly to the community. As I learned more about the industry, I joined the board of Allied Charities of Minnesota, a trade organization that serves as an advocate and resource to licensed Minnesota charities. I'm currently the vice president of Allied Charities and enjoy all the opportunities over the years I've had to advocate for charities doing great work for their missions and communities.

**NL: What prompted you to join the board?**

**AJ:** I met with Susan Sheridan Tucker about MNAPG and problem gambling. I realized right away that I have a lot to learn and joining the board will be an excellent opportunity for me to learn and become more involved in the mission.

**NL: What do you hope you can contribute to the board and the mission?**

**AJ:** I hope to share my perspective, experience and knowledge about the charitable gambling industry with MNAPG, and learn how to bring awareness to those I work with directly.

**NL: Are there particular areas within problem gambling that are of special interest to you?**

**AJ:** I'm interested in the people and the players. I hope that after learning more about problem gambling and the resources available that I'll be able to help someone. Addiction comes in all different forms and giving someone help and hope is a very important first step.



**Connecting.  
Reflecting.  
Moving Forward.**  
Prevention + Recovery = Hope

# MNAPG HOSTS ANNUAL CONFERENCE

MNAPG hosted the Minnesota Conference on Problem Gambling on September 19 at the Hilton/Minneapolis Bloomington. Attendees included gambling counselors, recovering gamblers, program directors and others.



Sonja Mertz, MNAPG community educator, and volunteer Dennis Alfton prepare to welcome conference registrants.



Dr. Jeremiah Weinstock with Susan Sheridan Tucker prior to his presentation that examined suicide in the context of those with gambling disorder.



The unique problem gambling challenges faced by the Lao community were discussed with Cat Nakhornsak and Adina Black.



Judith Glynn discusses ways to protect family.



An expert panel discussed the current state of problem gambling and the crucial next steps needed to effect change. From left to right: Ange Hwang, Lucas Patterson, Bili Banjoko and moderator Adina Black.



Jim Huh, former financial adviser and a gambler in recovery, shared his personal story and ideas on limiting the financial damage of gambling disorder.

## Officer Updates

MNAPG named officers for FY2025. They are as follows:

- **President:** Sean Copeland
- **Treasurer (continuing):** Becky Pakarinen
- **Vice President (continuing):** Katie Richard
- **Secretary:** Muhannah Kakish

MNAPG Executive Director Susan Sheridan Tucker was reelected for a second term as board president for the National Council on Problem Gambling for FY2025.



Randy Stinchfield accepts the 2024 MNAPG Service Award.



Dave Yeager explained why service members and veterans are at particularly high risk for developing gambling disorder.



# Judy's Story

*"After nearly 24 years of gambling compulsively, with stretches of abstinence but never recovery . . . I found my turning point."*

**When I look back on the ups and downs of my struggle with compulsive gambling,** I sometimes think back to the first time I was bailed out of my debt. When my parents learned about my gambling problem, they asked how much I owed. They subsequently paid off my debts, and while that solved the immediate anxiety I had about money, it did nothing to help me with a gambling problem that I would struggle with for the next 20 years.

There was no history of gambling in my family. While I remember cake walks as a kid, when you might win something, and the times my grandmother would let me deposit a ticket for a raffle, that wasn't anything serious. I also remember my father placing minimal bets on horses at Ascot, but I was just thrilled to be there and couldn't have cared less about betting.

My compulsive gambling started after I went with my friends to casinos around 1990. This was when gambling became more available as casinos opened on reservations. It was probably about three years later — when I'd taken time off for surgery, didn't want to be home for any work calls and started going to casinos for an escape — that I started to gamble compulsively, though I didn't recognize it as that at the time.

At first, at the casinos, I generally played cards but at some point I moved to playing the machines. They were faster paced and

I found them more exciting. Eventually, I started going to the casinos more often, usually alone, and would gamble more each time.

This was also at a time when it was easy to get credit cards and I quickly racked up a lot of debt taking cash advances on credit cards. Eventually, it became difficult to pay my bills. Shortly thereafter, I became depressed and started to have suicidal thoughts. As I drove around the Twin Cities, I'd look at a bridge abutment and think that I could drive into it and that nobody would ever know about my gambling behavior. But I figured if I didn't kill myself, things would just be worse.

The suicidal thoughts spurred me to seek help. I met with a behavior health professional, who suggested I attend a Gamblers Anonymous (GA) meeting. At the time, I had no idea there was such a thing as a compulsive gambler. I remember breaking down and crying at my first GA meeting appreciating how sympathetic and empathetic everyone was. They encouraged me to keep coming to meetings.

It was at this time when my parents learned of my gambling problem — and gave me money to settle outstanding debts. Yet even with the bailout, my getting professional help and attending GA meetings on and off, I continued to gamble — and continued to rack up more and more debt.

By 2007, my employer became wise to my manipulation of expense reports so that I could pay off my increasing debt. It was embarrassing to confess what I'd done, particularly given that I was an expert at my job and had a reputation for being responsible and never doing anything wrong. I ultimately quit my job in lieu of being fired. A friend drove me to Vanguard Center for Gambling Recovery two days later. I went back to GA for a year and participated in monthly meetings at Vanguard. I stayed away from gambling for a year.

But by the next year, I was back to gambling and not going to GA meetings. Over the next few years, things worsened. I kited funds until the banks caught up with me. Creditors came after me and, along with the IRS and the state of Minnesota, garnished my wages. My townhouse was foreclosed in 2012, and I began dipping into my 401K to make ends meet.

By 2015, I'd lost track of who I owed what, and I wrote a bad check at a casino. Rather than being prosecuted I was ordered to attend a budgeting class. *I remember really wanting to tell the judge that I didn't have a budgeting problem, but a gambling problem!*

In early 2017, after nearly 24 years of gambling compulsively, with stretches of abstinence but never recovery, I went gambling one more time. But this time, I didn't get the high or feel the escape I'd felt so many times before. I felt terrible and I couldn't escape thoughts of how dire things had gotten. I felt terrible sadness, guilt and remorse over the opportunities I had squandered, as well as the money I had lost. After that, I kept hearing a nagging voice saying, "Judy, if you want to stop gambling, you need to go back to GA."

I finally listened to that voice and went to a GA meeting. I pledged to myself that I'd continue going to meetings and be accountable to my GA group. That turned out to be my turning point.

As I reflect back, I see all the earlier possible turning points — my parents' bailout early on, my house foreclosure, getting caught for manipulating expense reports at my employer and going to Vanguard in 2007 — yet it wasn't until the voice in my head grew louder, telling me, "It's time."

Since listening to that voice, I've gone to at least one GA meeting a week and am very involved with GA. I've grown a lot and watched others grow. I follow through on my commitments, am honest with people and am present when I'm with others, unlike the way I was while gambling. I work on forgiving myself, accepting what's happened in the past as the past, and focusing on today and the future. It has made a world of difference.

## MNAPG Wins Two Awards at National Conference



For the second consecutive year, MNAPG received the Affiliate Newsletter Award for *Northern Light*, our quarterly newsletter. The award recognizes an "outstanding problem gambling-related newsletter." *Northern Light* has earned several national awards

since its inception in 2010. The newsletter seeks to educate readers about the latest trends in problem gambling, treatment and prevention, as well as provide updates on the organization's outreach efforts and highlight stories of hope in recovery.

MNAPG also received the Affiliate People's Choice Award for our "Jon's Story" graphic campaign. The award recognizes "an outstanding print problem gambling or responsible gambling-related awareness message." "Jon's Story" employed creative graphics to follow the journey of "Jon" from the time he started gaming as a kid to

when he developed a gambling problem in college to his ultimately finding treatment and recovery. The attractive, eye-catching graphics convey a serious message in a way that's attractive to a younger audience.

"We devote considerable time and resources into our communication tools, so we're thrilled to see our work recognized at a national level," says Susan Sheridan Tucker, MNAPG executive director. "I am grateful to my team for their contributions in creating these useful resources that help raise the visibility of gambling disorder in Minnesota."

## Introducing Matthew Baerbook, MNAPG's New Office Manager



MNAPG is pleased to welcome Matthew Baerbook as its new office manager.

Matthew holds a bachelor's degree in Business Administration, Management Information Systems. He comes from a diverse cultural background and previously worked in the retail technology sector. Matthew is currently attending a local Lutheran seminary and hopes to find ways

to share compassion with others through any struggles, including in the gambling industry. A married father of 10 children, he enjoys finding ways to spend meaningful personal time with his family and children and believes each to be a wonderful gift from God.

### 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](http://MNAPG.org/membership).

### PLATINUM



Draft Kings

### SILVER



CharitAbleMN

### GOLD



Minnesota Indian Gaming Association



Running Aces



Canterbury Park



Minnesota State Lottery



Mille Lacs Band of Ojibwe



Minnesota Alliance  
on Problem Gambling

1935 County Road B2 West  
Suite 420  
Roseville, MN 55113-2795

Follow Minnesota Alliance on  
Problem Gambling

@Minnesotaapg and TikTok @mnapg



Minnesota Problem  
Gambling Helpline  
1-800-333-HOPE

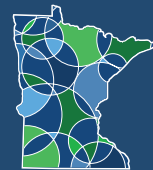


scan to visit  
[www.MNAPG.org](http://www.MNAPG.org)



Minnesota Alliance  
on Problem Gambling

# Northern Light



Fall 2024  
Volume 52

## IN THIS ISSUE

- *Harnessing the Power of Data, p. 1*
- *School Toolkits Available, p. 1*
- *MNAPG Partners with LSS Financial Counseling, p. 3*
- *NCPG Produces Two Public Service Announcements, p. 3*
- *MNAPG Welcomes New Board Members, p. 4*
- *MNAPG Hosts Annual Conference, p. 5*
- *Judy's Story, pp. 6-7*
- *MNAPG Wins Two Awards at National Conference, p. 7*