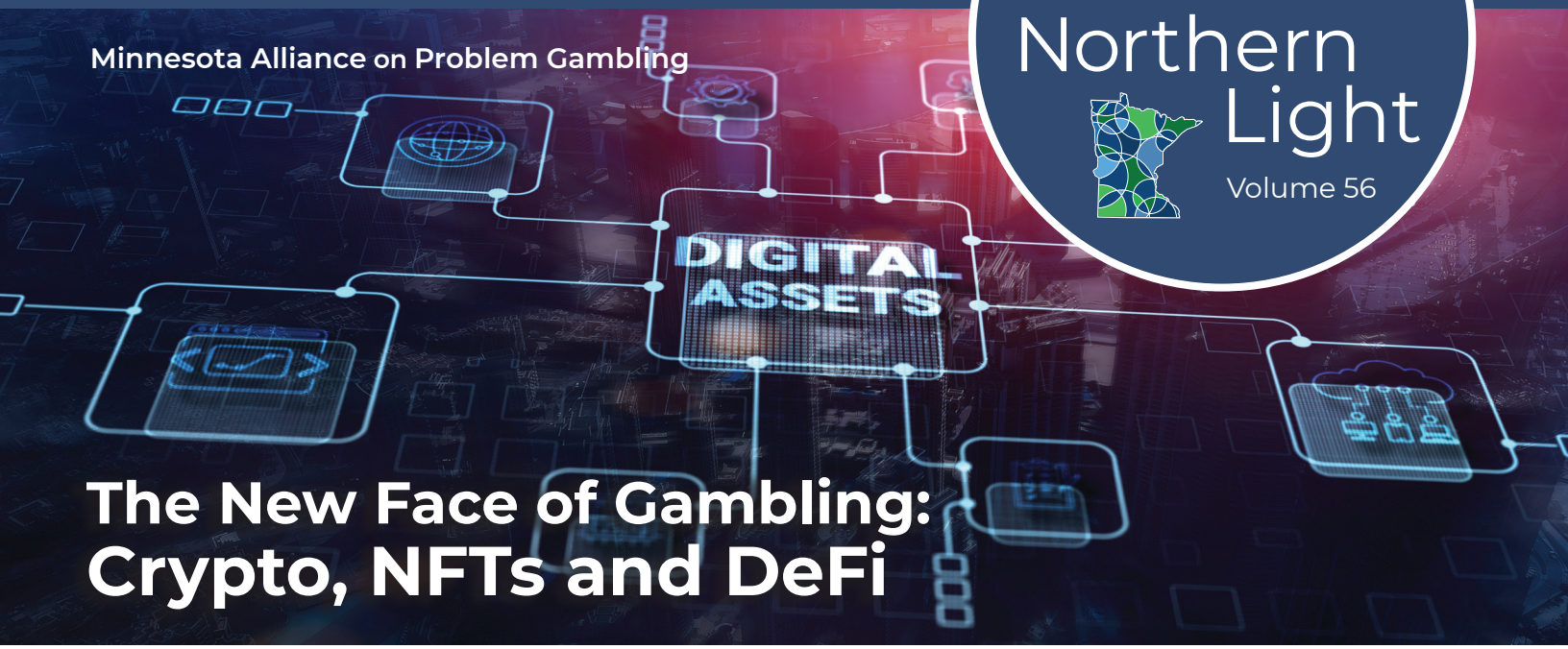
Minnesota Alliance on Problem Gambling

Northern Light

Volume 56



The New Face of Gambling: Crypto, NFTs and DeFi

Note: Much of the information included in this article is taken from a presentation by Glenn Yamagata, vice president of Data Science and Economic Analysis and senior consultant with Problem Gambling Solutions, Inc., executive director of the Oregon Council on Problem Gambling, and member of the National Council on Problem Gambling Board of Directors.

For many of us, digital assets, including cryptocurrencies, are something we've heard of but don't fully understand. The same is true for Oregon Health Authority problem gambling treatment providers: 94% reported needing additional training to better address clients engaged in non-traditional forms of gambling, such as digital asset trading. Some providers indicated that as many as half of their clients are already involved in these activities. Therefore, developing a basic understanding of digital assets and how they function can be valuable, much like a therapist treating individuals who wager on sports benefits from knowing key sports betting terminology.

Common digital assets include e-books and digital art that are accessed online. However, the digital assets discussed in this article refer specifically to blockchain-enabled assets, such as cryptocurrencies. The blockchain is a type of electronic ledger with key features such as transparency, security and decentralization, which can be complex to understand. The essential point is that blockchain technology has made it possible to create new forms of digital assets that, in some cases, enable gambling-like behavior and may contribute to gambling problems for some individuals.

Cryptocurrencies

A cryptocurrency is a digital asset built on a blockchain, with the oldest, largest and most recognized example being Bitcoin. Some individuals engage in day trading or swing trading of cryptocurrency assets in ways similar to how they trade traditional assets such as stocks or bonds. However, cryptocurrency trading can be particularly addictive for several reasons.

- **Trading hours:** Unlike traditional financial markets, cryptocurrencies trade 24 hours a day, 7 days a week, 365 days a year. This constant availability creates endless opportunities to trade and can facilitate impulsive or compulsive behaviors.
- **Market volatility:** Cryptocurrencies often experience much greater price fluctuations than traditional assets, generating heightened excitement and anticipation among traders, which can reinforce risk-taking and reward-seeking behaviors.
- **Speculative nature:** High price volatility, limited fundamental valuations, regulatory uncertainty and the general characteristics of emerging markets make cryptocurrency trading more speculative and attractive to some individuals.
- **Higher leverage:** Cryptocurrency markets often allow for significantly higher leverage, sometimes 50 to 100 times the initial investment. This means individuals can amplify their gains (or losses) by a much greater multiple than is typically possible with traditional financial products.

Based on the Oregon Gambling Attitudes, Behaviors, Health and Risk Survey (2025), a report commissioned by the Oregon Council on Problem Gambling, adult Oregonians who engaged with cryptocurrencies were six times more likely to be classified as high risk for gambling disorder, as measured by the Problem Gambling Severity Index (PGSI).

Treatment providers would be well advised to develop at least a general understanding of these emerging platforms

Non-fungible tokens (NFTs)

Common NFTs include digital media such as music and visual art, where creators assign uniqueness to the work, similar to how a musician might sign an album cover or a photographer might add a personalized note to a print to make it one of a kind. This uniqueness increases the asset's value, allowing it to be traded, as seen when the artist Beeple sold a digital collage of 5,000 individual artworks for $69 million at Christie's Auction House in 2021.

NFTs are increasingly being introduced across a variety of asset forms and within gaming environments, creating new opportunities for speculative and gambling-like behavior. Some examples include:

- Gaming currency: NFTs are used as a means to make wagers in online casinos, replacing traditional methods such as credit cards and bank transfers. The advantages include player anonymity, low transaction fees and global accessibility without the need for fiat currency exchange.

Continued on page 3

Susan Sheridan Tucker
Executive Director
MNAPG

FROM THE EXECUTIVE DIRECTOR

Keeping pace with a fast-changing gambling landscape

Fall is conference season, which for MNAPG means we're out tabling, presenting and attending a variety of events. It's an opportunity to expand our outreach and continue educating behavioral health professionals, community leaders and the general public about the risks associated with gambling. We also hosted our own conference, which focused on the particular risks gambling poses to young adults. We'll share a wrap-up in our next edition.

You may have noticed recent headlines about sports betting scandals and sophisticated scams involving athletes. Sadly, these stories are becoming more common as sports betting expands—whether regulated or not. Yet rarely do these reports mention potential addiction issues. The focus is almost always on game integrity and the vast sums of money involved.

Cheating, money laundering and game fixing are criminal acts, and those responsible should be held accountable. However, if any of these individuals are struggling with gambling addiction, will they receive the help they need? We know prisons are the worst place for those with gambling disorders. Minnesota will need a massive education effort with the criminal justice system—prosecutors, judges and correctional officers—if the state hopes to establish a gambling diversion court. Currently, Nevada is the only state with such a program, which helps people with gambling addiction avoid prison while holding them accountable through restitution and treatment.

Equally alarming is the rapid rise of prediction market platforms. We wrote about these in our last edition and continue to monitor their development. As I write this, the Trump family has launched its own platform, Truth Predict, offering sports betting through the commodities exchange market. Along with Kalshi and Polymarket, these companies are openly skirting gambling regulations and avoiding taxation while offering contracts to players as young as 18, with no consumer protections in place.

Kalshi even attempted to launch an "Ambassador" program on college campuses to encourage students to join the platform. Public outrage prompted its withdrawal, but we'll need to stay vigilant against similar marketing tactics targeting young adults who may not fully understand the risks. Meanwhile, operators like DraftKings and FanDuel are investing in similar ventures. These markets are proving highly disruptive—not only to the gambling industry but also to states and tribal nations that rely on tax revenue from regulated operators.

While MNAPG takes a neutral stance on legalization, we are deeply concerned about these developments and have shared our concerns with the Minnesota Attorney General's Office. Prevention and awareness efforts have never been more important. If we continue to downplay or ignore the effects of gambling on our youth and young adults, we risk normalizing gambling for a generation that has little understanding of the potential harm. We can, and must, do better.

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 to join us.

THRIVENT FINANCIAL®
THRIVENT CHOICE® ENROLLED ORGANIZATION

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

Minnesota Tax Law Leaves Gamblers on the Hook

For many problem gamblers, tax season delivers an unwelcome surprise: a hefty bill on gambling winnings they may no longer have. It's also often the moment when friends or loved ones first learn the full extent of the gambling.

Matthew Wildes

The problem usually comes to light after the government audits winnings reported by casinos or other gambling entities. "Some gamblers may even face criminal charges for not paying the government and may have already spent their winnings," says Matthew Wildes, a tax attorney and CPA with Wildes At Law in Roseville.

Why Minnesota gamblers are hit especially hard

A major driver of these unexpected debts in Minnesota is the state's alternative minimum tax (AMT). Unlike current federal rules, Minnesota's AMT does not allow gamblers to offset winnings with losses. "AMT is based on gross income," explains Matthew. "Once your income reaches a certain level, the state labels you a high-income earner, which limits your deductions." The system, he notes, was designed back when gambling was still illegal in the state.

The impact can be devastating. "I once had a client whose winnings created a tax bill of about $100,000—more than his $70,000 in annual wages," says Matthew.

Matthew is now challenging the law in court, arguing it violates Minnesota's Uniformity Clause, which requires that taxpayers in the same category be treated equally. "Essentially, we're saying the law discriminates against those with a gambling addiction," he explains.

Strategies that can help

In defending clients, Matthew has identified ways to soften the blow. One is using the "session method" of accounting, an IRS-approved strategy that allows gamblers to report net results over a session—such as a day—rather than every single jackpot. For example, a gambler who wins big but also loses on the same day can report lower net winnings, reducing taxable income.

Casinos often track this information through player card systems. "Players who are registered with a casino usually have access to detailed records of their daily wins and losses," Matthew says. "Having this documentation can reduce a gambler's tax liability by thousands of dollars."

Matthew keeps a record of which casinos provide these reports and urges clients to obtain them. "Getting this information on the front end is beneficial—whether you're working with a professional tax preparer or trying to avoid problems that could escalate later," he says.

In contrast to recreational gamblers, professional gamblers keep better records of daily wins and losses, lowering their tax bills. In fact, professional gamblers are not subject to the AMT law because, as a business, they can legally claim deductions for their losses. Matthew says that some gamblers try to fake being professional so they can take advantage of these benefits.

A call for fairness

Unlike criminal courts, where gambling addiction can sometimes reduce penalties or lead to treatment-focused alternatives, tax courts offer no such flexibility.

"From a public policy perspective, the Department of Revenue needs to be more lenient before cases like these go to tax court," says Matthew. "There needs to be greater understanding of the hidden issues at play."

The New Face of Gambling: Crypto, NFTs and DeFi

Continued from page 1

- Prizes: NFTs can serve as prizes that have the potential to appreciate in value, making them especially attractive to players who see an opportunity for ongoing financial gain.
- Player-to-player payment option: NFTs have become a suitable payment method for transactions carried out between players; the transactions are viewed as safe, secure, anonymous and do not require a third party.
- Loyalty program awards: Online casinos use NFTs for customer acquisition and to incentivize loyalty. As unique digital assets, NFTs can serve as a differentiating factor that attracts and retains customers.

NFTs are connected to problem gambling behaviors through speculative activity, such as the short-term buying and selling of digital assets, and by enabling gambling-like ecosystems, including virtual casinos.

Decentralized finance (DeFi) applications

Decentralized finance (DeFi) applications are financial systems that enable individuals to transact directly with one another, without intermediaries such as banks. Many rely on self-executing "smart contracts," in which financial terms are codified and stored on the blockchain.

DeFi platforms can foster gambling-like behavior by offering a highly speculative, largely unregulated environment that is easily accessible. They blend elements of cryptocurrency trading, prediction markets and gaming, blurring the line between investing and gambling.

Conclusion

The cryptocurrency, NFT and DeFi markets continue to grow rapidly. The cryptocurrency market alone is currently valued at around $3 trillion and is expected to expand significantly over the next decade. As these markets evolve, it is likely that more individuals will seek help from therapists for gambling-like addictions. Treatment providers would be well advised to develop at least a general understanding of these emerging platforms to better recognize and address the risks they pose.

NCPG Survey Finds Gambling Risks Holding Steady —but Awareness Still Lags

NGAGE 3.0 By the Numbers

71% of U.S. adults gambled in the past year

(unchanged since 2018)

8%—nearly 20 million adults—reported at least one sign of problematic play "many times"

22% made at least one online wager

(up from 15% in 2018)

23% placed a sports bet in the past year

Public funding for problem gambling programs: $134 million in 2023

(up from $80 million in 2018)

The National Council on Problem Gambling (NCPG) has released new findings from its National Survey on Gambling Attitudes and Gambling Experiences (NGAGE 3.0), offering an updated picture of how Americans are gambling—and what they believe about gambling.

The first NGAGE survey was conducted in 2018, just as states began legalizing sports betting following a landmark Supreme Court decision that opened the door for rapid expansion across the country. A follow-up survey in 2021 revealed a sharp increase in risky gambling behavior. At the time, researchers weren't sure whether the spike reflected the spread of sports betting or the stress and isolation from the COVID-19 pandemic.

The 2024 survey, conducted after pandemic restrictions had largely lifted, shows that gambling-related risks have stabilized. About 8% of U.S. adults—nearly 20 million people—reported experiencing at least one sign of potentially problematic gambling "many times" in the past year. That number is down from 11% in 2021 but still higher than the 7% reported before sports betting became widely available.

"While it's reassuring that the increases in problematic gambling behavior we saw in the 2021 survey seem to have abated along with the easing of the COVID-19 pandemic, maladaptive gambling remains a significant public health problem," says Don Feeney, who helped design the NGAGE surveys. "Increased efforts at prevention and education are essential if we are to reduce gambling-related harm."

The survey also sheds light on who is most at risk. Younger adults, men, online gamblers and sports bettors were among the groups most likely to report signs of risky play. Those who gamble frequently or participate in many different gambling activities are especially vulnerable.

"The best predictors of a gambling problem aren't participation in any particular form of gambling," explains Don. "Instead, the best predictors are the intensity of gambling involvement—how frequently someone is gambling—and the breadth of involvement—how many different forms of gambling someone is involved with."

Even as legalized sports betting has expanded to 39 states, Washington, D.C. and Puerto Rico, the overall share of Americans placing sports bets has remained steady at about 23%. However, the ways people are betting are changing. The number of sports bettors making parlay bets—wagers that combine multiple outcomes for the chance of a large payout—has nearly doubled since 2018. Researchers note that these types of bets can be especially appealing to those trying to "win back" losses quickly, a pattern often associated with risky play.

Another key finding involves public attitudes toward gambling addiction. While nearly three in four adults agree that gambling addiction is similar to drug or alcohol addiction, fewer than 40% consider its consequences "very severe." Many still believe gambling problems stem from a lack of willpower or moral weakness rather than recognizing them as treatable health conditions.

There is, however, some encouraging progress. Awareness of problem gambling helplines has increased, and most people understand that helplines exist to help people struggling with gambling problems.

"We've learned that we can improve awareness that there's help for a gambling problem, and that awareness is greatest among those most in need of receiving services," says Don. "However, these are the same people who are most skeptical that treatment works. We need to make the effectiveness of treatment an integral part of our message."

Despite the progress, challenges remain. Public funding for problem gambling services has increased—from about $80 million in 2018 to $134 million in 2023—but seven states still provide no funding at all. On average, states spend just 35 cents per resident on prevention, education and treatment programs.

Continued investment and public awareness are critical to preventing gambling-related harm. Prevention and education work, but more people need to understand that help works too—and that recovery from gambling problems is possible.

The survey underscores that even as gambling becomes more common, many people still misunderstand the risks. Open discussion about gambling addiction, promoting the effectiveness of treatment and making help easy to find is necessary to keep gambling a form of entertainment rather than a source of harm.

Inside DraftKings' Responsible Gaming Efforts

MNAPG posed questions to Lori Kalani, DraftKings' chief responsible gambling officer to learn more about DraftKings' problem gambling efforts. Below are her responses:

MNAPG: We understand that My Budget Builder and My Stat Sheet are new responsible gaming (RG) tools for DraftKings. Can you share more about them?

LK: My Budget Builder guides customers through a simple process to set personalized entertainment budgets, reminders and limits. My Stat Sheet provides customers with a clear personalized snapshot of their play activity, including time spent, deposits, withdrawals, wagers and outcomes. Both are designed to help customers make informed decisions and play responsibly.

MNAPG: What information is included with alerts and does anything happen if a customer exceeds the limits they set?

LK: We proactively encourage every player to set budgets for their deposit amounts, play time and size of bets, and we provide access to a range of tools and resources with which they can engage. Customers receive reminders when they approach the limits they've set. If a limit is reached, the platform enforces it automatically—for example, preventing additional deposits or gameplay until the current limit resets. Once a limit is set, it cannot be increased or cancelled until the timeframe for the limit has ended. More restrictive limits can be added at any time.

MNAPG: How many customers are currently using some of DraftKings' responsible gaming tools and resources?

LK: Since launching our Responsible Gaming Center in 2024—a centralized hub for all the DraftKings RG tools and resources available at rg.draftkings.com—more than 5.6 million customers have visited. Approximately 3.5 million unique customers have used My Stat Sheet since the industry-first tool was introduced early last year. This June, we launched our newest tool, My Budget Builder, and we expect usage to increase throughout the NFL season.

MNAPG: How do you help make customers aware that these tools and resources exist?

LK: We highlight responsible gaming tools and resources throughout the customer journey. Some examples include promoting RG tools and resources at onboarding, in-app messaging, emails and various campaigns throughout the year. Within the app and online, an RG shield icon appears at the top of the screen, making the DraftKings Responsible Gaming Center just one click away so that tools and resources are seamlessly available as part of the product experience. To mark this year's Responsible Gaming Education Month, we launched an NFL sweepstakes that incentivizes customers who use tools like My Budget Builder and My Stat Sheet with the chance to win weekly NFL ticket prizes, culminating in a grand prize trip to the Super Bowl.

MNAPG: Do you work with any external organizations or researchers to improve your responsible gaming efforts?

LK: Yes. We work with organizations such as the Cambridge Health Alliance, BetBlocker, Evive, the Responsible Online Gaming Association (ROGA) and the International Center for Responsible Gaming. Our work with Cambridge Health Alliance includes expanding research on responsible gaming and facilitating new opportunities to educate customers about the tools and resources that are available to help them play responsibly. We also provide funding to the National Council on Problem Gambling. DraftKings' State Council Funding (SCF) program provides annual donations to 35 state problem gaming councils across the country to support their work. Since announcing the SCF program in 2022, we have donated millions of dollars, including to the Minnesota Alliance on Problem Gambling. (Editor's note: MNAPG used the funds provided by DraftKings to develop a pilot casino employee training program that's currently being tested at Canterbury.)

MNAPG: Do you proactively identify customers who may be having challenges? If so, how is this done?

LK: We proactively encourage every player to set budgets for their deposit amounts, play time and size of bets, and we provide access to a range of tools and resources with which they can engage. We use modeling techniques and advanced technology, including machine learning, to help identify when someone may no longer be playing for fun, which is then reviewed by our Responsible Gaming team for further analysis.

MNAPG: Does DraftKings work with the other members of the Responsible Online Gaming Association (ROGA) to ensure that if one of your customers is given a time out or excluded that it is active across all the other platforms?

LK: Today, most jurisdictions where we operate maintain shared exclusion databases, which are distributed to all licensed operators. In some states, operators also contribute their own self-exclusion data. While there isn't yet an industry-wide system among operators, through ROGA we have announced the creation of a centralized exclusion clearinghouse. The first phase will introduce a national shared self-exclusion list so that when a player self-excludes with one member operator, that exclusion will also extend across all ROGA member platforms.

MNAPG: How do you see your RG tools and resources evolving over the next 2–3 years?

LK: In the next few years, we expect RG tools and resources to further evolve through AI and personalization. Smarter technology will allow these tools and resources to adapt dynamically, making them even more intuitive and seamless to the customer.

MNAPG: How do you measure success in responsible gaming initiatives?

LK: We consider, among other things, adoption rates, customer feedback and independent evidence-based research as we continue to enhance our responsible gaming tools and resources. Success means responsible play continues to be embedded in the DraftKings experience for every customer.

Randall's Story

"I want to make sure others know they're not alone, and that gambling addiction is every bit as real and dangerous as alcohol or drugs."

I'm 42 years old, and I never thought gambling would take over my life the way it did. Growing up, I played lotto tickets occasionally, but it was harmless, nothing more than a little game. I could walk away without a second thought. Gambling didn't become a real problem until about 10 years ago, and even then it wasn't because I suddenly developed a taste for it. It was because of a medication.

I was diagnosed with bipolar disorder and put on a drug called Latuda. At the time, I didn't know that one of its rare side effects was compulsive gambling. It's right there in the warnings, but no one ever told me. Looking back, it feels like a switch flipped in my brain. All of a sudden, I couldn't stop.

Poker and electronic machines became my games of choice. Omaha, Hold 'Em, slots and electronic pulltabs, which were a real curse for me. I could be up thousands of dollars, but by midnight it was gone. Friends and family would urge me to cash out, but I couldn't.

The first time I realized I was addicted to gambling was in 2016. But I didn't talk to a therapist about it until years later. By then, gambling had already destroyed so much of my life. It pushed me into doing things I never imagined myself capable of. I borrowed money I couldn't repay, stole from people I loved and even stole credit card information from a friend on her deathbed.

My addiction led me to commit aggravated armed robbery. I was preparing to go to treatment at Project Turnabout, waiting for medical records to clear, and in the middle of that chaos I made a bad decision. I got caught and went to prison for 33 months. I asked the judge to send me to treatment instead, but he wouldn't.

There are no real gambling programs in the prison system, and I struggled in there. Gambling is everywhere—sports bets, high-stakes spades games, etc.—with considerable money moving through canteen accounts. The system hides it from the outside world, but it's real. I even talked with a chaplain about starting a GA group inside the prison. He told me, "If you can find a volunteer, we'll do it." But no one ever stepped up.

Since getting out, I've been working with a counselor through Club Recovery. I've had stretches of abstinence—four months clean at one point—but I've struggled too. I even put Gamban on my phone to block gambling apps, but then I bought a new phone so I could gamble again. That's how strong the pull can be. But I've realized I can't be a hypocrite. If I want to help others, I have to stay clean myself.

I'm starting a new Gamblers Anonymous group in Little Falls. Zoom meetings didn't work for me—they didn't feel personal enough. I wanted a place where people could sit down face-to-face, look each other in the eye and admit what's really going on. There's an epidemic of gambling up there. People buy pulltabs by the box, yet most don't think of gambling as a real addiction. That's bullshit. I know firsthand how destructive it is.

Starting the GA group wasn't easy. I had to call GA International, get a starter kit, work with the library to secure space, put flyers up in hospitals, bars, even in the local paper and radio. But it matters. These programs hold me accountable, and hopefully they'll give others the same chance.

I've thought about suicide from time to time. But one day, a driver told me about his best friend who killed himself because of gambling. Hearing that cracked me open. I teared up in the car and knew it was time for me to step up—for myself, for others and for my family.

Thanks to gambling, I've lost a lot—money, relationships, trust. Some of those losses I'll never get back. But I'm trying to move forward. I want to bring GA into prisons. I want to write a blog about addiction and suicide. I want to make sure others know they're not alone, and that gambling addiction is every bit as real and dangerous as alcohol or drugs.

I can't change the past, but I can use it. If sharing my story helps one person stop before they lose everything, then it's worth it.

Fall Conference Takeaways

MNAPG attended two conferences in October: the mid-year Indian Gaming Association (IGA) conference and the International Center for Responsible Gaming (ICRG) conference. Here are some takeaways.

Indian Gaming Association Conference

At the IGA, the focus was on the growing concern about prediction markets and casino sweepstakes—and the impact these unregulated, untaxed platforms could have on tribal revenues. Legalized gambling, whether you agree with it or not, has allowed Minnesota tribal nations to expand and diversify their economies and provide a wide range of services to their communities. These market disrupters are viewed as existential threats to tribal sustainability and independence. (Editor's note: As of November 5, 2025, the Minnesota Attorney General's office sent cease-and-desist letters to 14 illegal gambling operators—sports betting and casino sweepstakes.)

The American Gaming Association also recognizes the threats these new platforms pose—not only to gambling revenue but also to consumer protection. Our current federal anti-regulatory environment could significantly change how people engage with gambling. By redefining gambling as a commodity and placing it under the Commodity Futures Trading Commission (CFTC), these platforms may create a stronger illusion of control—skill rather than luck. This illusion is a common fallacy among gamblers, especially sports bettors. Mislabeling gambling products as "trading" blurs the line between investing and gambling, putting consumers at risk. The way these platforms target young adults is particularly troubling. They are designed for continuous, habit-forming engagement, with no guardrails or risk warnings.

The discussions were sobering and, for MNAPG, highlighted yet another area where we need to pay close attention and raise awareness within the community and among policymakers.

International Center for Responsible Gaming Conference

The ICRG conference, a day and a half of research reveals, provided an opportunity to hear firsthand the latest findings in responsible gambling, explore emerging tools and regulatory practices, and discuss the growing integration of responsible gambling principles into the broader gambling landscape. While much work remains, I'm encouraged by the shift among some operators to place greater emphasis on consumer protection. Our advocacy efforts at the national and state levels are having a positive impact, and we need to continue being the thorn in operators' sides.

One session examined the connection between gambling literacy and financial literacy and the need to evolve both so that users understand how risky behaviors can develop through new mediums like digital finance, investment platforms and social media.

Another session focused on artificial intelligence and emphasized that AI should amplify human insight, not replace it. Advances in AI may eventually enhance early risk detection and enable personalized responsible gambling interventions—but only if we eliminate bias and uphold the highest standards of privacy protection.

Finally, researchers studying youth emphasized the need to create relatable prevention materials and deliver them in the spaces where young people actually spend their time, rather than where we think they should be. They also highlighted the importance of developing prevention programs that account for gender, age and cultural identity.

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.

PLATINUM

Draft Kings

SILVER

Mille Lacs Band of Ojibwe

GOLD

Shakopee Mdewakanton Sioux Community

Running Aces

Canterbury Park

Minnesota State Lottery

Spring Lake Park Lions

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

GIFT RESPONSIBLY

Lottery Tickets Aren't Child's Play

Lottery scratch offs present a possible gateway to other gambling activities. We suggest not buying lottery tickets for kids.

- Youth gambling poses an unusually high risk for developing an addiction later in life.
- The younger a person begins to gamble, the more likely they are to become addicted.
- Adults with gambling problems often started as early as ages 9 or 10.

Northern Light

Volume 56

IN THIS ISSUE

- The New Face of Gambling: Crypto, NFTs and DeFi, *p. 1*
- Minnesota Tax Law Leaves Gamblers on the Hook, *p. 3*
- NCPG Survey Finds Gambling Risks Holding Steady—but Awareness Still Lags, *p. 4*
- Inside DraftKings' Responsible Gaming Efforts, *p. 5*
- In Their Own Words – Randall's Story, *p. 6*
- Fall Conference Takeaways, *p. 7*