



# NAFTM

2015 ANNUAL REPORT  
CHARITY GAMING IN NORTH AMERICA



## NAFTM

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The National Association of Fundraising Ticket Manufacturers (NAFTM) is a trade association of companies that manufacture pull tabs, bingo paper, and related charitable gaming supplies for the North American charitable gaming industry.

The association keeps its members informed of ever-changing product standards, gaming laws, regulations, and enforcement practices. The NAFTM Seal, when affixed to any gaming product, ensures its recipient of a product that meets or exceeds any state standard, as well as the standards established by the North American Gaming Regulators Association (NAGRA).

NAFTM also works closely with several charitable organizations. In a collaborative effort with Allied Charities of Minnesota (ACM), NAFTM has published *Charity Gaming: An Association Guidebook*, available to any charities interested in developing a charity gaming association in their state or province.

For more information, please visit us online at [naftm.org](http://naftm.org)

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# NAFTM

Established in 1983, the National Association of Fundraising Ticket Manufacturers is a trade association of manufacturers of pull tabs, bingo paper and other supplies used by charities in their fundraising activities.

The members of NAFTM are committed to the promotion of charitable gaming as a profitable activity for charities to raise funds for their important activities and missions. NAFTM is dedicated to the continued improvement of the charitable gaming industry through the use of manufacturing and trade practices that meet or exceed governmental regulations. Reasonable regulation of charitable gaming is necessary for the health of the charitable gaming industry, and NAFTM supports and encourages effective government regulation.

NAFTM's mission includes the gathering of statistical and other information about the industry in an effort to supply the public, regulators, legislators and other interested parties with the best possible picture of charitable gaming. The information is published in an annual report, and this 2015 report reflects the most recent information about the industry. The report should be a valuable tool for the many individuals and agencies that support efforts to improve charitable gaming in the United States and Canada.

Readers of the annual report will be able to find out how extensive charitable gaming is in the United States and Canada, and how much revenue is derived from the activity by charities. The number of licensees, taxation schemes, regulatory agency staffing, and law and regulation citations are contained in the report. The report also contains a list of contacts for those who require additional detail or elaboration.

Report readers may contact NAFTM to discuss other matters relating to charitable gaming, as well as the contents of this report.

NAFTM is grateful to the many agencies and individuals who supplied statistics and other information for this report. Thank you for your assistance in our effort to publish the most comprehensive report on charitable gaming in North America.

# MEMBERSHIP



## AMERICAN GAMES

504 34th Ave.  
Council Bluffs, IA 51501

☎ 712.366.9553 / 800.872.2637  
☎ 712.366.5017

💻 [americangamesinc.com](http://americangamesinc.com)  
✉ [sales.info@amgam.net](mailto:sales.info@amgam.net)



## ARROW GAMES + BAZAAR & NOVELTY

9515 Montrose Rd., Unit 2  
Niagara Falls, ON L0S 1K0, Canada

☎ 905.354.7300 / 877.983.7300  
☎ 905.354.9935 / 877.983.7301

💻 [arrowgames.com](http://arrowgames.com)  
✉ [sales@arrowgames.com](mailto:sales@arrowgames.com)



## ARROW INTERNATIONAL, INC.

9900 Clinton Rd.  
Cleveland, OH 44144

☎ 216.961.3500 / 800.321.0757  
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💻 [arrowinternational.com](http://arrowinternational.com)  
✉ [sales@arrowinternational.com](mailto:sales@arrowinternational.com)



## BINGO KING + TRADE PRODUCTS

2807 Lincoln Way  
Lynnwood, WA 98087

☎ 425.745.3700 / 800.527.3891  
☎ 425.743.5224 / 800.678.8996

💻 [bingoking.com](http://bingoking.com)  
✉ [sales@bingoking.com](mailto:sales@bingoking.com)



## CAPITAL GAME MANUFACTURING

9900 Clinton Rd.  
Cleveland, OH 44144



## INTERNATIONAL GAMCO, INC.

9335 North 48th St.  
Omaha, NE 68152

☎ 800.524.2626  
☎ 402.571.7941

💻 [intlgamco.com](http://intlgamco.com)



## SPECIALTY MANUFACTURING

2807 Lincoln Way  
Lynnwood, WA 98087

☎ 425.407.1475 / 800.240.5223  
☎ 425.407.1488

💻 [specialtypulltabs.com](http://specialtypulltabs.com)  
✉ [sales@specialtypulltabs.com](mailto:sales@specialtypulltabs.com)

# LETTER FROM THE PRESIDENT

Thank you to all the state and provincial regulatory agencies that provided information for this 2015 annual report. We appreciate your efforts and hope you find the report informative and useful. We are happy to report that once again through hard work, dedication and countless volunteer hours, non-profit organizations across the United States and Canada raised approximately \$500 million for a myriad of charitable and community purposes. Charitable gambling proceeds supported kids, seniors, and veterans; purchased life-saving equipment like fire trucks and ambulances; funded the arts and athletics; and generally contributed to the well-being of communities large and small. But it wasn't easy.

In 2015 there was an explosion of gaming-like activity across the United States, from daily fantasy sports to internet sweepstakes cafes. In a report issued by the research firm Eilers & Krejcik Gaming, daily fantasy sports players spent an estimated \$3 billion on entry fees for the various available games. The same report estimates that there are approximately 57.4 million active fantasy sports players in North America. Since 2015, nine states have clarified their laws to specifically permit daily fantasy sports games, but only a few states imposed any regulatory requirements on the operators. Only 10 states generally prohibit daily fantasy sports, leaving a full 33 states where the games are openly operated under existing gaming laws without regulation or oversight.

A similar scenario has occurred with internet sweepstakes cafes. Operators offer the purchase of internet time, or in some cases, long-distance phone time, and are given "free" entries into sweepstakes which offer cash prizes. They go on to play games that look very much like slot machines or video poker. Prior to 2015, several states passed legislation to prohibit the use of the internet for contests and sweepstakes. Many states considered the internet sweepstakes cafes fronts for illegal gambling. But in many cases the bans were short lived. According to North Carolina Attorney General Ray Cooper, the operators "are very good at adapting to whatever law that you write." It wasn't long before operators were back with "pre-reveal software" where the outcome of the sweepstakes is revealed before the game is played. Another attempt to circumvent the law.

A similar scenario occurred in the State of Ohio where legislation passed in 2014 banning the devices helped shut down most of the 800 sweepstakes cafes openly operating there. But according

to Attorney General Mike DeWine, parlors that once operated as sweepstakes cafes have reinvented themselves as "skill-game" parlors offering illegal cash payouts.

The point of all this is simple. Charity gaming is subject to strict regulation. Operators are required to obtain a license or a permit, pass a background check, and abide by a complex set of laws and regulations. Charitable groups pay fees and taxes to cover the costs of regulation, and the profits derived from the games are devoted exclusively to charitable and community purposes. Volunteer bingo games and small charitable gaming operations cannot compete with for-profit, unregulated businesses that claim to be outside the definition of "gambling" and siphon millions, if not billions, of dollars from players across the country. It is difficult for a veteran's club to attract bingo patrons with a series of \$50 or \$100 jackpots, when a few blocks away there exists a storefront offering "sweepstakes contests" with thousands of dollars in prizes in a completely uncontrolled and unregulated environment. And when that bingo game fails, the support that bingo game provided to our veterans vanishes as well. The same is true for other charitable groups across the country. Charitable gaming organizations can't keep fighting an uphill battle against well-financed operations exploiting loop holes in the law.

We applaud those states that have taken steps to curtail illegal and unregulated gambling and we encourage others to do the same. The kids, the seniors, the veterans and the many other people and groups that benefit from charitable gaming dollars are counting on you.

Sincerely,



Emile S. Bourgoyne  
NAFTM President

# TERMINOLOGY

## Bingo

*Bingo!* has become such a familiar term that it extends beyond bingo hall doors into a phrase of excitement used around the world. Still the traditional way in which game participants express winning in a bingo game, it is also used to express surprise or sudden satisfaction.

The game itself has been around for centuries, with its most recent origins being traced to 16th century Italy. Originally called "*Beano*" in the 19th and early 20th centuries, it became a short linguistic hop to term the game bingo. Bingo is now universally understood to describe a game in which players compete against each other for prizes to be awarded on the basis of designated numbers or symbols on a bingo card that conform to numbers or symbols selected at random.

## Pull tabs

Pull tabs are an integral part of the game of bingo and in other charitable fundraising efforts.

Officially, a pull tab is a folded or banded ticket, or a card with perforated tabs on one side, usually made of paper products, the face of which is covered or hidden to conceal numbers, symbols or letters. Some of the configurations of numbers, symbols or letters have been designated in advance as prize winners. Game participants open the tickets or perforated tabs and then compare the configurations with game information sheets called flares to determine whether a particular ticket or pull tab is a winner.

The history of pull tabs is not nearly as extensive as that of bingo. Pull tabs emerged in the 1970s as a popular fundraising tool for charities & found easy acceptance in bingo games. They spread to other locations, such as fraternal clubs, service clubs & veterans' organizations, and in several states and provinces, into taverns.

By any other term, pull tabs are fun to play and have proven to be profitable for charities. They are also called Popp-Opens, break open tickets, charity game cards, lucky sevens, Nevada tickets, bowl games, jar tickets, bell jars, cherry bells, pickle cards and instant bingo in various regions in the United States & Canada.

## Other terms used in this report:

### GROSS RECEIPTS

The total amount of money spent on a charity game by the players. In a bingo game, it is the total amount wagered through the purchase of bingo supplies, as well as any admission fees. Pull tab games use the term to describe the total amount of money wagered through the purchase of all the pull tab tickets.

### PRIZE PAYOUT PERCENTAGE

The amount of prizes paid out to players as a percentage of the gross receipts.

### ADJUSTED GROSS RECEIPTS

The total amount of money earned from a game after all prizes have been paid out to players. Also referred to as *Gross Profit*.

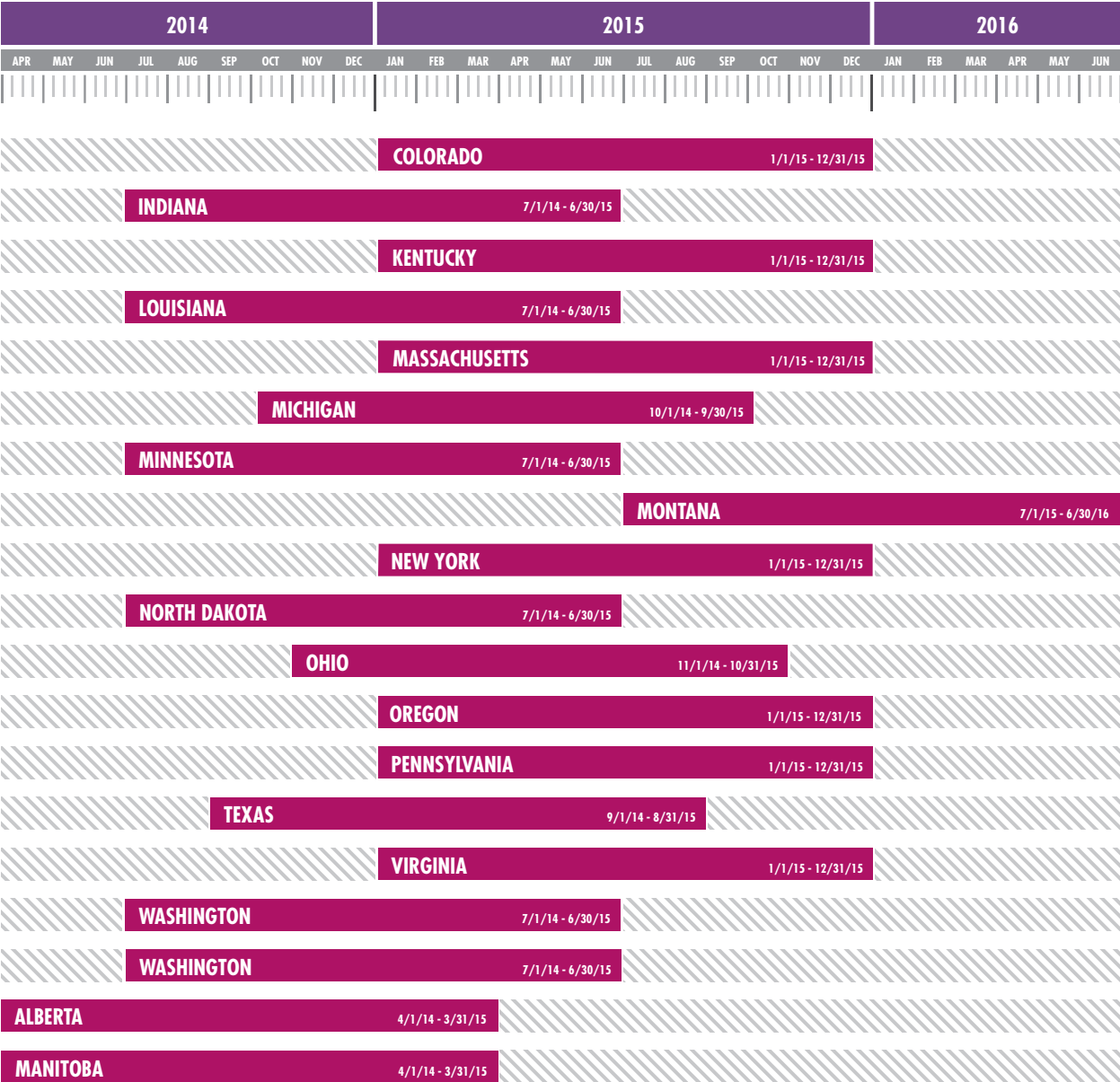
### EXPENSES

The direct costs incurred by a licensed charity to hold a gaming event, including license fees, rent, supplies, equipment, advertising, security, or any other product or service directly related to the conduct of charity gaming.

### NET PROCEEDS

The total amount of money remaining after all administrative fees, approved expenses, and applicable taxes have been deducted from the adjusted gross receipts. Net proceeds are available for charities to spend on philanthropic activity and/or individual programs.

# REPORTING PERIODS





# GAMES PLAYED

STATE	BINGO	PULL TABS	SEAL CARD GAMES	RAFFLES	CASINO NIGHTS	OTHER	LICENSEES
Colorado	✓+	✓+	✓	✓	-	-	1,210
Indiana	✓	✓+	✓	✓	✓	✓	2,985
Kentucky	✓+	✓+	✓	✓	✓	-	589
Louisiana	✓+	✓+	✓	✓	✓	-	520
Massachusetts	✓	✓	-	✓	✓	✓	129
Michigan	✓+	✓+	✓	✓	✓	✓	9,302
Minnesota	✓+	✓+	✓	✓	-	-	1,158
Montana	✓	-	-	✓	✓	✓	34
New York	✓+	✓	✓	✓	✓	✓	949
North Dakota	✓+	✓	✓	✓	-	✓	329
Ohio	✓	✓+	✓	✓	✓	✓	1,713
Oregon	✓+	-	-	✓	✓	✓	702
Pennsylvania	-	✓	✓	✓	-	✓	not reported
Texas	✓+	✓+	-	✓	-	✓	1,000
Virginia	✓+	✓+	✓	✓	-	✓	389
Washington	✓+	✓+	✓	✓	✓	✓	957
Washington	✓+	✓+	✓	✓	✓	✓	1,233
PROVINCE	BINGO	PULL TABS	SEAL CARD GAMES	RAFFLES	CASINO NIGHTS	OTHER	LICENSEES
Alberta	✓	-	✓	✓	-	✓	not reported
Manitoba	✓	-	-	✓	✓	✓	1,700

In reference to bingo, ✓+ indicates the inclusion of electronic bingo card minders.  
In Minnesota and Louisiana, it also includes electronic bingo.

In reference to pull tabs, ✓+ indicates the inclusion of progressive pull tabs.

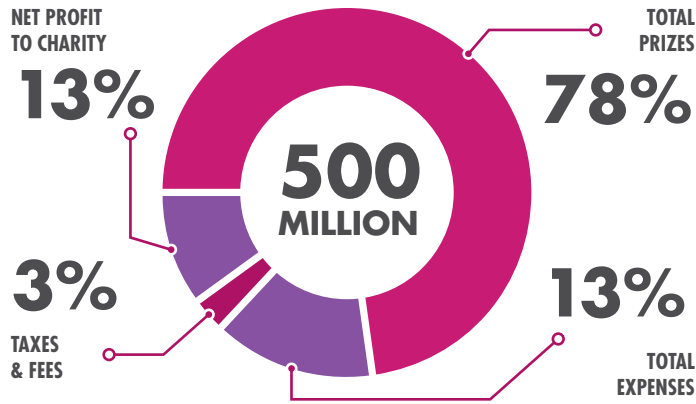
# GROSS RECEIPTS

STATE	BINGO	PULL TABS	RAFFLES	OTHER	TOTAL GROSS RECEIPTS	TOTAL NET PROCEEDS
Colorado	\$41,638,289 <sup>2</sup>	\$60,227,091.00	\$26,054,874.00 <sup>2</sup>	n/a	\$127,920,254.00	\$22,592,562.00
Indiana	\$53,993,737.00	\$293,550,566.00	\$26,608,009.00	\$20,145,279.00	\$394,297,592.00	\$61,237,603.00
Kentucky	\$65,070,671.13	\$258,075,592.71	\$15,920,615.89	\$7,582,059.49	\$346,556,926.31	\$41,322,424.94
Louisiana	\$86,520,900.00	\$94,540,200.00	\$2,840,900.00	\$13,756,000.00	\$197,658,000.00	\$17,029,900.00
Massachusetts	\$27,581,036.00	\$12,492,205.00	\$17,595,734.00	\$307,261.00	\$57,976,236.00	\$15,443,731.00
Michigan	\$65,253,319.00	\$131,830,378.00	\$75,192,835.00	unknown	unknown	unknown
Minnesota	\$70,014,000.00	\$1,245,446,000.00	\$9,783,000.00	\$66,179,989.00	\$1,391,422,989.00	\$254,173,325.00
Montana	n/a	n/a	n/a	n/a	not reported	not reported
New York	\$31,262,282.00	\$214,847,066.00	\$3,043,327.00	\$299,095.00	\$249,452,770.00	\$40,481,799.00
North Dakota	\$28,197,971.00	\$163,250,653.00	\$7,724,963.00	\$91,956,837.00	\$291,130,424.00	\$22,343,843.00
Ohio	\$63,746,262.00	\$685,152,196.00	unknown	unknown	\$748,898,458.00	\$92,029,722.00
Oregon	\$25,429,001.00	n/a	\$9,013,895.00	\$402,468.00	\$34,845,364.00	\$9,195,602.00
Pennsylvania	n/a	n/a	n/a	n/a	n/a	n/a
Texas	\$347,255,426.00	\$409,517,353.00	n/a	n/a	\$756,772,779.00	\$32,382,452.00
Virginia	\$94,123,802.00	\$159,650,868.00	\$10,470,172.00	\$301,170.00 <sup>1</sup>	\$264,546,012.00	\$28,769,933.00
Washington	n/a	\$202,955,119.00 <sup>3</sup>	n/a	\$239,735,249.00	\$442,690,368.00	\$289,791,456.00
Washington	\$28,945,253.00	\$35,978,708.00	\$11,343,370.00	\$145,031.00	\$76,412,362.00	\$24,631,935.00
PROVINCE	BINGO	PULL TABS	RAFFLES	OTHER	TOTAL GROSS RECEIPTS	TOTAL NET PROCEEDS
Alberta	\$98,656,000.00	\$86,445,000.00	\$133,339,000.00	\$1,292,682,000.00	\$1,611,122,000.00	\$342,307,000.00
Manitoba	\$33,030,000.00	\$2,990,000.00	\$34,720,000.00	\$4,840,000.00	\$75,580,000.00	\$18,230,000.00

<sup>1</sup> Minus Misc. Receipts

<sup>2</sup> Includes Progressives, Punchboards

# AVG. DISTRIBUTION OF DOLLARS RAISED



To determine the average distribution of the \$500 million raised from charitable gaming in 2015, we looked at the states that reported complete data in each of the following four categories: total amount given to charity, total amount of prizes, total tax revenue generated, and total expenses. It is important to note that all of these categories vary by state and/or province. Allowable expenses and tax rates are determined by each state/province's regulatory body.

## TOP TEN STATES

Top ten states rankings are based on available reported statistics.

Gross Receipts	
Minnesota	\$1,391,422,989
Texas	\$756,772,779
Ohio	\$748,898,458
Washington	\$442,690,368
Indiana	\$394,297,592
Kentucky	\$346,556,926
North Dakota	\$291,130,424
Virginia	\$264,546,012
New York	\$249,452,770
Louisiana	\$197,658,000

Net Proceeds	
Washington	\$289,791,456
Minnesota	\$254,173,325
Ohio	\$92,029,722
Indiana	\$61,237,603
Kentucky	\$41,322,424
New York	\$40,481,799
Texas	\$32,382,452
Virginia	\$28,769,933
North Dakota	\$22,343,843
Louisiana	\$17,029,900

# FEES & TAXES

STATE	LICENSE FEES	ADMIN. FEES	TAXES	TOTAL
Colorado	\$171,500	\$700,514	n/a	\$872,014
Indiana	\$3,997,095	n/a	n/a	\$3,997,095
Kentucky	\$164,136	n/a	\$2,558,368	\$2,722,504
Louisiana	\$126,650	n/a	\$1,166,893	\$1,293,543
Massachusetts	\$6,300	n/a	\$2,279,979	\$2,286,279
Michigan	\$479,100	n/a	\$10,786,554	\$11,265,654
Minnesota	\$1,356,250	\$1,337,138	\$49,416,000	\$52,109,388
Montana	n/a	\$4,035	n/a	\$4,035
New York	\$256,370	\$193,034	\$163,336	\$612,740
North Dakota	\$140,500	n/a	\$3,499,784	\$3,640,284
Ohio	\$2,546,594	n/a	n/a	\$2,546,594
Oregon	\$52,530	\$407,191	n/a	\$459,721
Pennsylvania	n/a	n/a	not reported	not reported
Texas	\$3,775,764	\$51,494	\$30,175,393	\$34,002,651
Virginia	\$102,900	\$2,575,139	n/a	\$2,678,039
Washington	\$136,000	n/a	\$29,993,555	\$30,129,555
Washington	\$13,000,000	n/a	\$972,319	\$13,972,319
PROVINCE	LICENSE FEES	ADMIN. FEES	TAXES	TOTAL
Alberta	\$2,810,000	n/a	n/a	\$2,810,000
Manitoba	\$6,058,200	n/a	n/a	\$6,058,200

# TAXATION & ADMIN. FEE METHODS

STATE	BINGO	PULL TABS	RAFFLES	OTHER
Colorado	n/a	n/a	n/a	n/a
Indiana	not reported	not reported	not reported	not reported
Kentucky	not reported	0.00962	0.00962	0.00962
Louisiana	5% - 8%	3% on ideal net (Gross Profit less cost of deal)	n/a	5% of sale price other supplies
Massachusetts	n/a	n/a	n/a	n/a
Michigan	not reported	40% of net profit (built into cost of deal)	not reported	not reported
Minnesota	Paper bingo: 8.5% of net; Electronic linked bingo: combined net receipts (progressive) tax.	Paper pull-tabs: combined net receipts (progressive) tax; Electronic pull-tabs: combined net receipts (progressive) tax.	8.5% of net	Tipboards: combined net receipts (progressive) tax; Paddlewheels: 8.5% of net.
Montana	not reported	n/a	0	0
New York	3% of net proceeds to local municipalities	5% of net proceeds to Gaming Commission	2% of net over \$30,000 to the local municipality	For Vegas Nights, 5% of net to local municipality
North Dakota	Taxes are paid on Gross Proceeds <sup>1</sup>	Taxes are paid on Gross Proceeds <sup>1</sup>	Taxes are paid on Gross Proceeds <sup>1</sup>	Taxes are paid on Gross Proceeds <sup>1</sup>
Ohio	not reported	not reported	not reported	not reported
Oregon	n/a	NA	n/a	n/a
Pennsylvania	Only sales tax collection	n/a	n/a	n/a
Texas	5% Prize Amount	5% Prize Amount	n/a	n/a
Virginia	not reported	not reported	not reported	not reported
Washington	n/a	5%	n/a	not reported
Washington	5% of net receipts (gross less prizes)	10% of net receipts	5% of net receipts for raffles over \$10,000	20% of gross receipts for card rooms
PROVINCE	BINGO	PULL TABS	RAFFLES/ OTHER	USE OF REVENUE
Alberta	not reported	not reported	not reported	not reported
Manitoba	n/a	n/a	n/a	n/a

<sup>1</sup> A licensed organization with gross proceeds not exceeding one million five hundred thousand dollars the tax is one percent of gross proceeds. A licensed organization with gross proceeds exceeding one million five hundred thousand dollars the tax is fifteen thousand dollars plus two and twenty-five hundredths percent of gross proceeds exceeding one million five hundred thousand dollars.

# STAFFING & BUDGETS

STATE	STAFF MEMBERS	AGENCY BUDGET	SOURCE OF BUDGET
Colorado	3	\$320,000.00	Administrative/regulatory fees, Licensing fees
Indiana	18	\$1,594,472.00	Licensing fees, Other
Kentucky	35	\$5,464,300.00	Administrative/regulatory fees, Licensing fees, Other
Louisiana	20	\$1,822,395.00	Administrative/regulatory fees, Legislative appropriation, Licensing fees
Massachusetts	not reported	not reported	Other
Michigan	18	\$9,200,000.00	Licensing fees, Other
Minnesota	31	\$2,927,800.00	Administrative/regulatory fees, Legislative appropriation, Licensing fees, Other
Montana	not reported	not reported	Administrative/regulatory fees, Legislative appropriation, Licensing fees
New York	9	\$2,330,132.00	Administrative/regulatory fees, Licensing fees
North Dakota	15	\$1,099,415.00	Legislative appropriation
Ohio	not reported	not reported	Licensing fees
Oregon	3.05	\$484,902.00	Administrative/regulatory fees, Licensing fees
Pennsylvania	2	not reported	not reported
Texas	47	\$2,772,945.00	Legislative appropriation, Licensing fees
Virginia	13	\$1,370,447.00	Legislative appropriation
Washington	114	not reported	Licensing fees, Other
Washington	114	\$13,000,000.00	Administrative/regulatory fees, Licensing fees
PROVINCE	STAFF MEMBERS	AGENCY BUDGET	SOURCE OF BUDGET
Alberta	not reported	not reported	Administrative/regulatory fees, Licensing fees
Manitoba	100 <sup>1</sup>	\$10,218,107 <sup>2</sup>	Legislative appropriation, Licensing fees, Other

<sup>1</sup> Includes all staff of the LGA - we don't have separated specializations.

<sup>2</sup> This includes all expenses for the fiscal year - we don't break it up into what would be allocated to charitable gaming.

# LEGAL AUTHORITY

STATE	STATUTORY AUTHORITY
Colorado	Title 12, Article 9 Colorado Revised Statutes
Indiana	Indiana Code 4-32.2 and Indiana Administrative Code Title 68 Article 21
Kentucky	KRS Chapter 238 & KAR Title 820
Louisiana	Louisiana Revised Statutes, Title 4, Chapter 11, Section 701 et.seq and Louisiana Administrative Code, Title 42, Part 1, Chapter 17 through Chapter 23
Massachusetts	Section 39 of Chapter 10 of the General Laws
Michigan	Bingo Act: Mi Act 382 of the PA of 1972, as amended, and Penal Code: Mi Act 328 of the PA of 1931, as amended.
Minnesota	Minnesota Statutes, Chapter 349; and Minnesota Rules, Chapters 7861-7865
Montana	Title 23, Chapter 5 of the Montana Code Annotated. Some specific references include: 23-5-221, MCA; 23-5-317, MCA; 23-5-406, MCA; 23-5-303, MCA; 23-5-701 through 23-5-715, MCA
New York	NYS Constitution, NYS General Municipal Law Articles 9B and 14H, NYS Executive Law Article 19B, NYCRR 9E Parts 4600 and 4800.
North Dakota	NDCC 53-06.1 and NDAC 99-01.3
Ohio	ORC 2915, OAC 109:1-2 to 109:1-4
Oregon	OAR 137 Division 25; ORS Chapter 167; ORS Chapter 464
Pennsylvania	Liquor Control Enforcement
Texas	TX Const. - Art III, Sec 47 Lotteries & Gift Enterprises, Bingo Games Tex Occ. Code Chapter 2001 16 Tex Adm. Code Chapter 402
Virginia	§ 18.2-340- Statute and 11VAC15-40- Regulations
Washington	RCW 9.46 and WAC 230
Washington	RCW 9.46 and WAC 230
PROVINCE	STATUTORY AUTHORITY
Alberta	GLA 100
Manitoba	The Liquor and Gaming Control Act

# SURVEY PARTICIPANTS

## Colorado

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## Louisiana

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## Massachusetts

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Massachusetts Lottery  
60 Columbian Street  
Braintree, MA 2184  
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## Michigan

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## Minnesota

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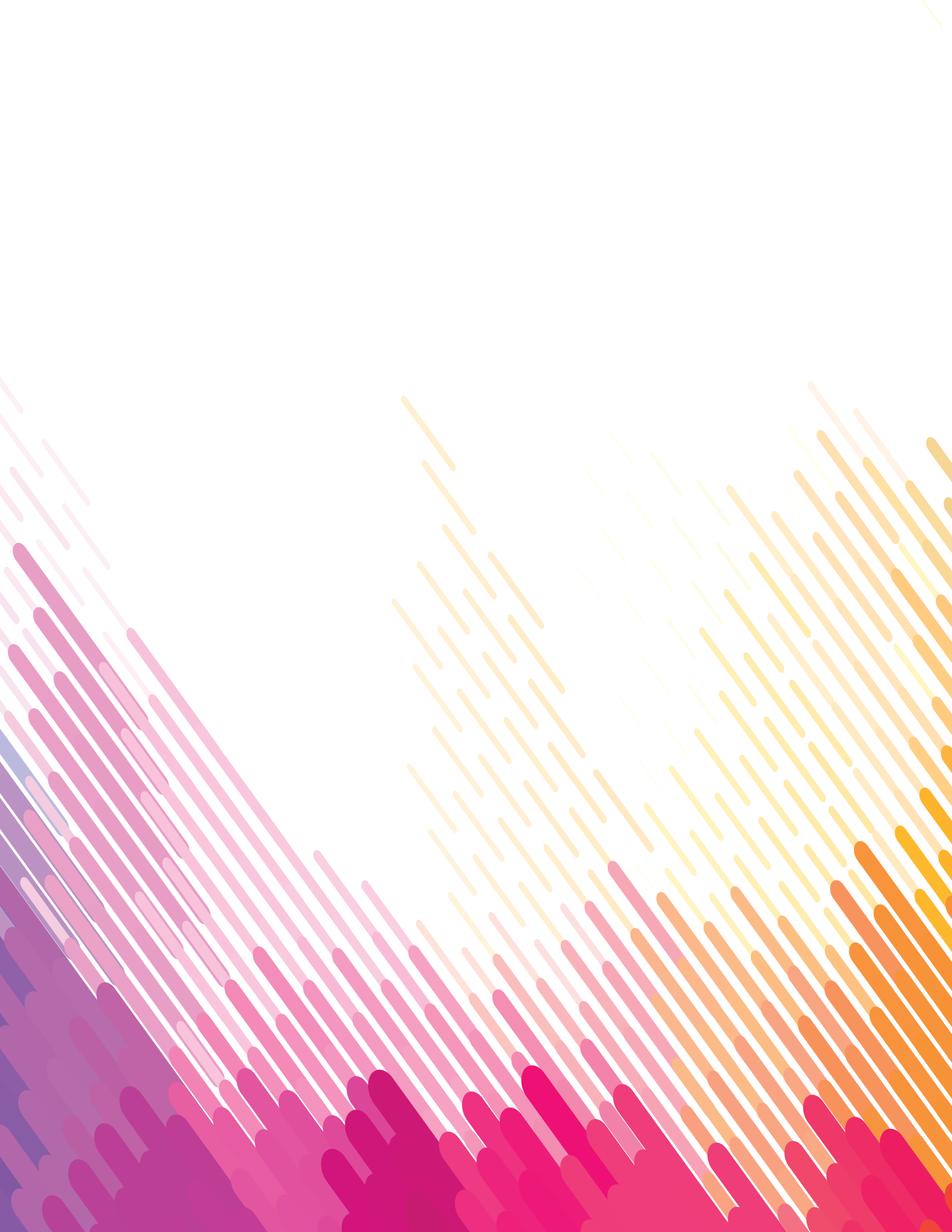
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