

# CHARITABLE GAMING IN ALBERTA 2004-2005 IN REVIEW









Alberta's distinctive charitable gaming model is in place to ensure charities receive maximum benefits from gaming activities. In 2004-2005, charities earned millions through charitable gaming activities such as bingos, casinos, pull-tickets and raffles. These proceeds support community projects and initiatives for non-profit and volunteer organizations throughout the province.

Funds received through charitable gaming activities also support communities in their quest to make Alberta the best place to live, work and visit.

## Year at a Glance 2004-2005

Gaming	2004-2005	2003-2004
Gaming Venues		
Bingo association halls	52	53
Charitable casino facilities	16	16
Charitable Gaming Licences Issued*		
Bingo	1,371	1,281
Casino	2,893	2,962
Pull-ticket	314	262
Raffle	294	320
	4,872	4,825
Charitable Gaming Revenue to Charities (\$ millions)		
Casino	147	133
Bingo	41	44
Raffle	42	39
Pull-ticket	8	10
	238	226

<sup>\*</sup> Bingo and pull-ticket licences are generally in effect for two years. Licences for casinos and raffles are generally for a single event.

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#### Introduction

Each year over 6,000 charitable and religious groups in Alberta conduct charitable gaming activities, such as bingos, casinos, raffles and pull-ticket sales, to raise funds for their charitable and religious projects and services.

From April 1, 2004 to March 31, 2005, charities raised a total of 238 million in proceeds from these gaming activities which were invested in communities throughout the province.

These benefits are made possible through the unique charitable gaming model of Alberta which is highly regarded by charitable groups and stakeholders in the province. This annual review provides more information about the province's charitable gaming model including:

- Which groups are eligible for gaming licences,
- · How charitable gaming funds are used,
- The amount generated by charities from each gaming activity, and
- How the province maintains the integrity of gaming activities.

Also included is information about the Gaming Information for Charitable Groups (GAIN) program, introduced in November 2003. This program helps charities learn about the licensing requirements for charitable gaming activities, how these activities may be conducted and how to report on the use of the proceeds earned from them. In 2005-2006, GAIN will continue to offer specialized sessions on the use of charitable gaming proceeds to provide charitable groups with more information in this area.

All the reference material cited in this publication, such as specific terms and conditions for each gaming activity, is available on the Alberta Gaming and Liquor Commission (AGLC) website at www.aglc.gov.ab.ca.

### Mandate

In accordance with the *Gaming and Liquor Act*, the Gaming and Liquor Regulation, the *Criminal Code* (Canada) and within the policy framework established by the provincial government, the mandate of the AGLC is to:

- License, regulate and monitor gaming and liquor activities in Alberta;
- Define operating policies and procedures for gaming and liquor activities;
- Ensure integrity in the operation of gaming and liquor activities;
- Collect gaming and liquor revenue;
- Ensure business and program operations run efficiently and effectively;
- Disburse provincial lottery revenues;
- Support industry and government initiatives to address problem gambling and responsible alcohol consumption; and
- Communicate to gaming and liquor stakeholders accurate and timely information.

The AGLC administers the Alberta Lottery Fund under the provisions of the Gaming and Liquor Act.

This section discusses which groups are eligible for gaming licences and how the proceeds they receive are used to benefit Alberta communities.

The proceeds from charitable gaming help to support thousands of programs and services provided by charities to their communities. These proceeds are earned by groups that conduct the gaming activities.

#### **Determining eligibility**

The *Criminal Code* (Canada) requires that groups participating in charitable gaming must be charitable or religious in nature and that the proceeds from charitable gaming be directed to charitable or religious purposes. The province's *Gaming and Liquor Act*, the Gaming and Liquor Regulation, and its gaming policies establish the requirements to conduct gaming activities; this includes which groups may be eligible for gaming licenses and how they may use the gaming proceeds.

Groups that are eligible for charitable gaming licences in Alberta must:

- Actively deliver a program or service that provides benefit to a significant segment of the community; the programs or services must be reasonably available to all members of the general public who qualify and wish to participate in that program or use that service.
- Use the proceeds from its gaming activities for a charitable or religious purpose.

#### Structure of eligible groups

Only non-profit groups are eligible for charitable gaming licences. In this regard, eligible groups must:

- Have a broad-based volunteer membership,
- Have an executive democratically chosen from its volunteer base,
- Have unpaid members, directors or officers,
- Have programs which benefit a large segment of the community, not the individual members' self interest,
- Have volunteers who are responsible for establishing, maintaining control of and delivering the group's programs,
- Be incorporated (except for raffles with a total ticket value of \$10,000 or less).

Eligible groups must have actively delivered a charitable program to the community for at least one year before applying for a gaming licence. For casino applicants, an active record of program delivery for the previous 24 months is required. In locations where there is no casino waiting list, casino licences will be considered after 12 months of proven program delivery. For bingo applicants and applicants for a raffle with a total ticket value more than \$100,000, an active record of program delivery for the previous 12 months is required.

The aim of this requirement is to ensure eligible groups have pre-existing support in the community and do not rely upon gaming funds for program delivery. Gaming proceeds are intended to *supplement* the volunteer activities of eligible charities rather than serve as a primary source of support.

#### Types of groups eligible for gaming licences

The following licensing eligibility policies are in effect. These are described in further detail in the *Charitable Gaming Policies Handbook*, available on the AGLC website at www.aglc.gov.ab.ca.

### Agricultural Fair or Exhibition

Groups registered under the Alberta Societies Act or Agricultural Societies Act that conduct annual fairs, exhibitions, rodeo or chuck wagon events.

#### Aid of the Distressed

Groups with identified specific issues of social concern that actively work to address these issues by providing a social service and/or educational program. Examples include facilities that house victims of violence and food banks.

#### Arts

Non-profit groups that actively deliver an arts program or activity to the public in the visual arts, the literary arts, the media arts and the performing arts. Included are marching, school and youth bands, and related groups such as parent associations and booster clubs.

#### Associations of Employees, Occupations or Professions

A group of employees or groups founded upon a common occupation or profession with membership open to the general public. The groups' primary purpose is to provide charitable programs or services that benefit the community. *Ineligible:* groups formed by employees or upon a common occupation or profession, structured principally for self-help, personal benefit or the welfare of its membership.

#### Chamber of Commerce/Board of Trade

Chamber of Commerce or board of trade groups in municipalities where a service club or community league or association does not exist. The chamber or board serves the purpose of operating community programs or services.

#### Children's Groups

Groups that deal with children and have identified specific issues of social concern and actively address these issues, such as day care facilities. *Ineligible:* commercial enterprises.

#### Types of groups eligible for gaming licences continued

### Community Leagues/Associations

Groups incorporated as community leagues/associations or groups that provide the same types of functions as community leagues/associations.

#### Education

Volunteer educational groups within or affiliated with schools or educational institutions that enhance the educational opportunities of students.

#### Ethno-Cultural

Groups identifying themselves with a specific ethnic or cultural origin that preserve or enhance their heritage, traditions and cultures by offering educational programs or cultural activities to the community.

### Fundraising

Groups such as: (a) foundations and "friends of" groups incorporated to aid and support the charitable work of hospitals, schools and libraries (that is, they aid and support establishments or institutions which are ineligible for licensing due to statutory or policy limitations); and (b) community service groups (nationally chartered service clubs, fraternal groups, veteran's groups, and the United Way) that operate to support community projects, organizations and assist needy individuals.

#### Governance (arm's length)

Groups that deliver programs for community service or public benefit and show a clear separation in funding and governance from publicly-funded programs. Examples include youth, family and community service associations.

#### Historical Resources

Groups engaged in activities that provide the general public with access to our historical resources, such as museums and historical book committees.

#### Hobby/Social

Groups whose programs provide education and information programs to members of the public. Examples include quilting associations and orienteering clubs. *Ineligible*: groups primarily established to serve or further the self-interest of its members through pursuit of leisure time activities based upon hobby, recreational or social activities.

#### Types of groups eligible for gaming licences continued

#### Liaison

Groups that provide public education or counseling programs, liaise with government, and present a balance of the range of views on particular issues of public concern. Examples include groups that represent specific cultures or environmental concerns.

#### Medical/Health Aid and Relief

Groups whose primary purpose is to assist those afflicted with a specific physical or mental disorder. Includes groups that support medical research, health care facilities or support groups for those who are handicapped. *Ineligible:* hospitals, health centres and for-profit medical facilities.

### Nature Conservancy

Groups at the community or regional level that promote nature conservation through educational programs or the operation of public facilities.

#### Non-profit

A non-profit group ineligible for a gaming licence as a charity or religious group may be eligible for a licence to conduct a small raffle with a total ticket value of \$5,000 or less.

#### Promotional

A group that provides a charitable or religious program or service which results in a community benefit, and engages in promotional activities to increase public awareness and participation in its programs or services.

#### Related Groups

Branches, subsidiaries, auxiliaries or groups similarly affiliated with a charity are considered related to a charity. Either the principal or affiliated group may be licensed for a bingo or casino at a time.

#### Religious

Religious groups such as churches, parishes, congregations and lay groups involved in furthering religious principles or objectives.

#### Types of groups eligible for gaming licences continued

### Senior Citizens

Groups that provide programs and services to assist seniors in the community.

### Sports

Sports groups at the community or regional level that promote a charitable objective through the delivery of a structured and developmental amateur sports program to the public. The sports program may be based on individual or team play. Adult sports groups that meet various criteria, including support of a youth component of the sport, may be eligible.

### Umbrella Groups

A group that provides support to other charitable groups and is responsible for direct active delivery of charitable or religious programs to the community. Includes umbrella groups with joint responsibility with charitable groups for the direct delivery of programs or services to the general public, and contributes resources needed to deliver these programs and services, for example, governing bodies of eligible amateur sports leagues.

#### 🥎 Veteran, Service and Fraternal

Groups established based on a national charter and whose general objectives relate to activities that provide community benefit. The auxiliaries of such groups may also be eligible for licensing. For example: legions, fraternal orders, etc.

#### Youth

Groups that provide youth development programs and services in the community, such as the teaching of leadership, citizenship and community development skills.

#### Allowable uses of gaming proceeds

The revenue from bingo, casino, and raffle and pull-ticket sales may be used to pay for prizes and expenses related to operating the charitable gaming event. The balance of the revenue, or the gaming proceeds, belongs to the charity for the charitable or religious purposes stated in the charity's gaming licence application. The charities who hold bingo association events also receive grants from the Alberta Lottery Fund for a portion of the net revenue generated during their bingo events from electronic bingo and Keno; these are provincial gaming activities whose net revenues are placed in the Alberta Lottery Fund.

Licensed charities state in their application how they will use gaming proceeds prior to receiving their licence to ensure that gaming proceeds are only used for AGLC approved purposes which are essential to the delivery of the groups' charitable or religious programs. If a charity wishes to change how it wants to use its gaming proceeds, the AGLC will review a written request and update the group's licence accordingly.

All licensed groups are required to complete financial reporting forms provided to them by the AGLC.

Groups with questions about specific allowable uses are invited to check the *Charitable Gaming Policies Handbook* on the AGLC website at **www.aglc.gov.ab.ca** or contact the Regulatory Division of the AGLC for more information (see "Contact Information" in this publication).

A list of the allowable uses of gaming proceeds is as follows:

#### Accounting Fees/Gaming Financial Reports

Licensed groups may use gaming proceeds to hire a professional accountant (CA, CGA, CMA) to prepare gaming financial reports (includes all bingo, casino, pull-ticket, raffle, consolidated, supplementary, assistance fund and building account financial reports). *Ineligible use:* preparation of other financial reports.



#### Administrative Costs

Administrative costs that are necessary to the delivery of a charitable or religious program or service are eligible uses of gaming proceeds. Approved administrative expenditures shall normally be limited to a maximum cumulative total of 10 per cent of gaming proceeds earned the previous calendar year. *Ineligible use:* costs related to internal administrative activities of the group.



#### Assistance Fund

A fund may be established and administered by governing bodies of veterans and service groups to help member groups in financial difficulty.



#### **Bursaries and Scholarships**

Gaming proceeds may be donated to a legally established charitable trust fund whose purpose is to support educational bursaries or scholarships.

#### Allowable uses of gaming proceeds continued

#### **Debt Retirement**

Gaming proceeds may be used to pay debt incurred in the delivery of the group's approved charitable or religious programs or services. Debt must be incurred as a result of mortgage payments for a public facility or inadvertent expenditures (e.g., emergency repairs to a public facility).

#### Donations within Alberta – \$1,000 or less

Gaming proceeds may be donated to, or used in support of, charitable or religious groups within Alberta that actively deliver a program or service which provides a community benefit. The donor group must record all donations and the purpose of each donation on its gaming financial report.



#### Donations within Alberta – in excess of \$1,000

Gaming proceeds may be donated to, or used in support of, charitable or religious groups within Alberta that actively deliver a program or service which provides a community benefit. Prior approval of the AGLC is required and details of the donations, a statutory declaration and recipient agreement must be provided to the AGLC.



#### Donations – Outside of Alberta but within Canada

Gaming proceeds may be donated to, or used in support of, charitable or religious groups outside of Alberta that actively deliver a program or service which provides a community benefit. These must be in support of disaster/emergency relief, nationally recognized charitable programs that benefit Albertans or medical and educational research programs that may potentially benefit all Canadians. The donation is limited to a maximum cumulative total of 75 per cent of gaming proceeds earned in the previous calendar year.



#### Donations - Outside of Canada

These donations can only be used for international disaster/emergency relief and projects in countries the AGLC considers as developing or underdeveloped and countries appearing on the Canadian International Development Agency (CIDA) list of countries or territories eligible for Canadian official development assistance. Other requirements or limitations may also apply. The donation is limited to a maximum cumulative total of 50 per cent of gaming proceeds earned in the previous calendar year.



#### Education

Gaming proceeds may be used for the costs of specific educational program(s) or support. This includes a specific educational experience for students which is not principally recreational or social and would otherwise be unavailable, as well as educational equipment and supplies (e.g., audio visual equipment, athletic equipment and musical instruments). Ineligible uses: operational or capital budgets of educational institutions or schools, such as employee salaries, wages, building additions and renovations.

#### Allowable uses of gaming proceeds continued

### Emergency Funds

Gaming proceeds may be used to provide relief for individuals or families in personal distress or who are victims of physical disaster. This may include equipment and supplies or the training of volunteers during emergency situations.

### Equipment

Gaming proceeds may be used to purchase or rent equipment if the equipment is essential to the delivery of the organization's charitable programs or services. Ownership of the items purchased must remain with the licensed group. *Ineligible uses*: equipment or supplies intended to produce income.

### Facility

For groups that provide a public facility, gaming proceeds may be used for the capital, leasehold, rental and operating costs of the facility. This includes: fixtures and furnishings, mortgage, lease or rental payments, utilities, insurance (fire and liability), property taxes, janitorial costs and supplies, repairs and maintenance, and renovations.

### Facility – Maximum 50%

For groups providing a facility with public access and areas for exclusive use of members and guests, up to 50 per cent of gaming proceeds may be used for the cost of the facility. The remaining 50 per cent must be applied to other approved uses which include: fixtures and furnishings, mortgage, lease or rental payments, utilities, insurance (fire and liability), property taxes, janitorial costs and supplies, repairs and maintenance, and renovations.

#### Officials/Judges Fee

Gaming proceeds may be used for fees for referees, umpires, adjudicators or other positions responsible for officiating or judging a competition (also see 'Sports' in this section).

#### Promotional Activities

Gaming proceeds may be used for promotional activities designed to increase public awareness and participation in charitable or religious programs. This includes advertising in newspapers, radio, television, posters, signs, pamphlets, letters and Internet web pages. *Ineligible uses*: advertising to attract new members, except for yearly membership drives of community and service clubs.

### Registration/Affiliation Fees

Gaming proceeds may be used for registration fees/affiliation fees when related to a charitable or religious group's specific objective.

#### Allowable uses of gaming proceeds continued



#### Rent

Gaming proceeds may be used for rent of a facility for ice rental, sports fields and stages for performing arts groups (also see 'Sports' and 'Facility' in this section).

#### Resource Materials

Gaming proceeds may be used for the design, printing, and purchasing costs and postage of resource materials, books, manuals and videos (also see 'Administrative Costs,' 'Education' and 'Promotional Activities' in this section).

#### Senior Citizen Activities

Gaming proceeds may be used to pay for approved expenditures related to the special needs of senior citizens. Senior citizens are defined in AGLC policy as those 60 years of age or older.



#### **Sports**

Gaming proceeds may be used to support eligible sports groups, such as rental fees of a facility or a venue for the group's sporting events. Gaming proceeds may be approved to purchase uniforms and equipment as long as these are required for the participation in the sport (see also 'Uniforms/Costumes' and 'Equipment' in this section). Groups may also use gaming proceeds to pay for the reasonable costs of certifying officials and judges in their sport, including training and education costs. Gaming proceeds may be used to pay for awards such as trophies, plaques and ribbons. Adult sports groups with a youth component must use at least 50 per cent of its gaming proceeds on its youth programs.



#### Travel in Alberta

Gaming proceeds can be used to pay travel expenses to conferences, seminars, workshops, clinics, meetings and conventions that are directly related to the group's charitable programs or services. Gaming proceeds can also be used for travel that enriches an educational institution or school's curriculum. Groups involved in activities such as music, dance and drama may use gaming proceeds for travel if the group is participating in a recognized and organized event, such as a competition or festival. Individuals and teams involved in structured and developmental amateur sports may be approved to use gaming proceeds to travel to organized, structured and sanctioned events. *Ineligible uses:* social or recreational travel or travel of an administrative nature.



#### Travel outside Alberta

Gaming proceeds may be used for travel required for a group to deliver its programs in Alberta as either a normal part of the group's activities, or an earned opportunity to go to a higher level of activity. Travel itineraries must be submitted for approval prior to the event.

#### Allowable uses of gaming proceeds continued

### Uniforms/Costumes

Gaming proceeds may be used to purchase or rent uniforms or costumes if they are essential to the delivery of the organization's charitable programs or services. Ownership of the items purchased must remain with the licensed group. Items of a personal, social or promotional nature may not be purchased.

### Vehicle Purchase/Repairs/Operation

Gaming proceeds may be used to purchase or rent vehicles if these are essential to the delivery of the organization's charitable programs or services. The vehicles must be registered and insured in the name of the licensed group. Gaming proceeds may also be used for registration, insurance, repairs and operation.

#### Volunteer Conferences/Seminars/Training

Gaming proceeds may be used for events that are primarily organized for educational purposes related to a specific charitable program or service supported by the group or delivered in the community (also see 'Education' and 'Sports' in this section).

### Volunteer Expenses

Gaming Proceeds may be used to reimburse volunteers for approved expenses incurred while working a gaming event. Eligible volunteer expenses could include transportation costs to and from the gaming event via taxi or bus; or babysitting costs incurred by volunteers while working gaming events.

#### Wages, Salaries, Fees for Service, and Honorariums

Gaming proceeds may be used to pay salaries, wages, fees for service or honorariums only if the duties performed are essential to the group's program delivery, the duties are performed by a person with specialized qualifications and the duties cannot be reasonably performed by a volunteer.

#### **Charitable Gaming Policies Handbook**

The eligibility criteria, and the general and specific uses of gaming revenue and proceeds, are set out in the *Charitable Gaming Policies Handbook*. To view this handbook on the website, visit www.aglc.gov.ab.ca.

### Protecting gaming integrity and accountability

Maintaining integrity is a key guiding principle for gaming in Alberta. The province's gaming legislation, regulation and policies are based on this and other principles.

To achieve this objective, the AGLC works with charitable groups and the gaming industry to ensure charitable gaming activities are conducted with integrity and in an open and accountable manner. In the end, everyone who participates in gaming activities must have a fair chance to win and the proceeds raised from charitable gaming must benefit community programs and services.

#### Licensing

The first step for any group that is interested in conducting a charitable gaming activity is to apply for a charitable gaming licence. Charities that conduct bingos and casinos, and sell raffle tickets and pull-tickets are required to have a gaming licence from the AGLC.

The key steps in licensing and use of proceeds from gaming activities are:

- 1. An eligible group which applies and is approved for a gaming licence becomes a gaming licensee (if a group is rejected for a gaming licence, the group may request a hearing before the Board of the AGLC to challenge the decision).
- 2. The gaming licensee conducts the gaming activity or event.
- 3. The gaming licensee deposits the proceeds from the gaming activity or event in a separate gaming account. If the licensee is approved for different types of gaming activities, for example casinos and bingo, the funds from the separate gaming activities may be deposited into one account.
- 4. Funds in the gaming account are used to cover the uses that were approved in the charity's original licence application(s). If the uses change, the charity must first obtain AGLC approval before spending the proceeds on the other uses.

### Protecting gaming integrity and accountability

#### Regulation

All gaming activities must comply with the *Criminal Code* (Canada), the *Gaming and Liquor Act*, the Gaming and Liquor Regulation and AGLC policies.

To help ensure compliance, AGLC inspectors visit gaming locations and conduct random checks of gaming activities to ensure the rules are being followed. Inspectors are available to provide information sessions for volunteers and facility licensee management and staff to assist them to understand their responsibilities and authority under the *Gaming and Liquor Act*, Regulation and AGLC policies. The AGLC also assists licensed charities to understand and follow the requirements of their licence by offering free information sessions (GAIN) to representatives of charitable groups.

The Forensic Audit Branch provides careful, ongoing monitoring to maintain the financial integrity of Alberta's gaming industry. Ongoing monitoring through audits ensures that gaming proceeds are used for commission-approved purposes and that gaming operations and record-keeping processes comply with the requirements of legislation and policy.

The aim is to assist all licensees in implementing checks and balances to prevent breaches of the policy. Visits by inspectors are opportunities for licensed charities to ask questions about the legislation, regulation or policies which affect the operation of the gaming activities. If for some reason the rules are not being followed, the AGLC prepares a report and informs the charity. Infractions or violations may result in disciplinary action by the Board of the AGLC. Disciplinary action can range from warnings to suspension or removal of gaming licences.

#### Reporting financial returns

All licensed charities are required to report to the AGLC how they used the proceeds they earned from charitable gaming in accordance with their licence. Licensed charities are required to complete a financial report for each charitable gaming licence.

Proceeds include interest, dividends or other income earned on gaming proceeds deposited in interestbearing accounts or held, with AGLC approval, in deposit certificates or investments made by a trustee.

The AGLC mails financial reports to each charity, which the group must return within 60 days from the date of mailing.

Effective August 2003, gaming proceeds must be used within two years after the proceeds are obtained. Any extension of this period must be approved in advance by the AGLC.

If a charity wants to use the proceeds for purposes other than those in its original application, the charity is required to obtain the approval of the AGLC before it spends the proceeds for the new purposes. The reason for this is to ensure that the proposed new use of funds is in accordance with the *Criminal Code* (Canada) and reflects a use that is charitable or religious in nature. If gaming proceeds are used for unapproved purposes, the AGLC will investigate and may initiate an audit of the group.

### Gaming Information for Charitable Groups (GAIN)



The AGLC introduced a program called Gaming Information for Charitable Groups (GAIN) in November 2003. GAIN is a free information session for volunteers of charities and provides information about charitable gaming activities in the province. These sessions are of particular interest to members of charitable or religious organizations, and volunteer non-profit groups.

By understanding the rules for charitable gaming and the province's unique charitable gaming model, charities are better able to run successful events while being accountable to their membership and community.

AGLC staff host the sessions and are available to answer questions from the charities. The areas of training reflect the life cycle of a charitable gaming event; what charitable groups need to know before, during, and after holding a licensed gaming event. The program covers:

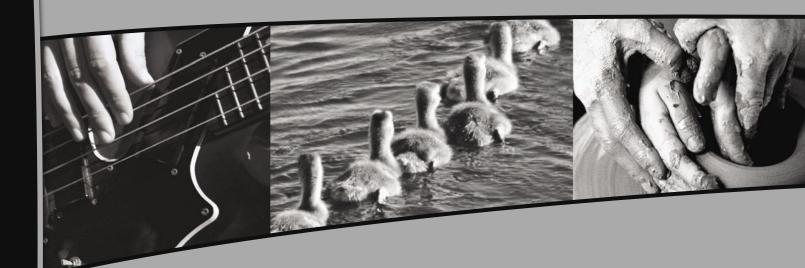
- · Legislative and regulatory requirements of charitable gaming in Alberta;
- Organizations eligible for gaming licences;
- · Licensing application process;
- Eligible use of proceeds;
- Requirements to hold a charitable gaming event; and
- Financial reporting requirements after the gaming event.

By the end of the session, attendees are up to date on the rules for charitable gaming. Attendees also receive a comprehensive resource manual as a reference guide to charitable gaming.

In 2004-2005, 178 GAIN sessions were provided in 101 communities throughout Alberta. Nearly 5,000 participants representing more than 2,770 charitable groups attended the sessions.

In addition, 18 specialized sessions were arranged in response to requests for information about Alberta's charitable gaming model. In 2005-2006, GAIN will continue to offer special sessions on the use of charitable gaming proceeds to provide charitable groups with more information in this area.

Detailed information about GAIN, schedules and registration forms are available on the AGLC website at **www.aglc.gov.ab.ca**. More information is also available by contacting the AGLC at 780-447-8600 or toll-free at 1-866-307-7499.



## Revenues and Proceeds Raised in 2004-2005

A summary of the number of licences in effect in 2004-2005 to hold events, and the revenues and net profits to charities from charitable gaming activities is as follows:

	Licences	Total Gross (\$000)	Prizes/ Winnings (\$000)	% of Gross	Expenses (\$000)	% of Gross	Electronic Proceeds (\$000)	Keno Proceeds (\$000)	Total Proceeds to Charity (\$000)
Fiscal 2004-2005									
Bingos	2,201	257,377	163,553	63.5	55,999	21.8	2,390	422	40,637
Casinos	2,893	662,767	529,938	80.0	92,851	14.0	107,164		147,142
Pull-Tickets	743	42,867	31,714	74.0	2,868	6.7			8,285
Raffles (1)	321	113,567	44,879	39.5	26,803	23.6			41,885
	6,158	1,076,578	770,084	71.5	178,521	16.6	109,554	422	237,949
Fiscal 2003-2004									
Bingos	2,301	265,202	168,956	63.7	53,574	20.2	1,305	353	44,330
Casinos	2,924	621,889	499,126	80.3	85,910	13.8	95,680		132,533
Pull-Tickets	820	48,929	36,169	73.9	2,993	6.1			9,767
Raffles	324	108,341	44,097	40.7	24,892	23.0			39,352
	6,369	1,044,361	748,348	71.7	167,369	16.0	96,985	353	225,982
Fiscal 2002-2003									
Bingos	2,456	274,670	178,103	64.8	50,321	18.3			46,246
Casinos	2,893	640,432	513,103	80.1	86,240	13.5	80,334		121,423
Pull-Tickets	620	42,138	31,140	73.9	2,600	6.2			8,398
Raffles	288	89,319	39,321	44.0	20,313	22.7			29,685
	6,257	1,046,559	761,667	72.8	159,474	15.2	80,334		205,752

<sup>(1)</sup> Does not include raffles under \$10,000.

#### Revenues and Proceeds Raised in 2004-2005

A summary of the licences and events, as well as net profit to charities, by Major Centre are as follows:

		Total	Prizes/		Electronic		2004-2005 Proceeds	2003-2004 Proceeds
	Licences	Gross (\$000)	Winnings (\$000)	Expenses (\$000)	Proceeds (\$000)	Keno (\$000)	to Charity (\$000)	to Charity (\$000)
Calgary	1,329	418,716	305,072	66,810	36,110	147	83,091	71,933
Edmonton	1,538	409,886	294,238	68,651	40,287	154	87,438	90,079
Fort McMurray	262	22,024	15,581	3,938	5,504	0	8,009	7,126
Grande Prairie	262	26,244	17,685	4,926	6,391	0	10,024	8,592
Lethbridge	270	29,451	21,324	5,040	4,421	16	7,524	6,598
Medicine Hat	283	20,451	14,479	3,970	4,199	31	6,232	6,147
Red Deer	506	38,231	26,269	7,686	7,618	38	11,932	10,805
St. Albert	287	25,659	18,267	4,858	5,024	28	7,586	6,862
Other locations	1,421	85,916	57,169	12,642	0	8	16,113	17,840
	6,158	1,076,578	770,084	178,521	109,554	422	237,949	225,982

## Proceeds by Licence Category in 2004-2005\*

The following table shows the total amount of charitable gaming proceeds earned by licence category in 2004-2005 compared to 2003-2004. The licence categories are in order of the proceeds earned, from highest to lowest amounts.

Categories of Charitable Groups (millions of dollars)	Proceeds Earned in 2004-2005	Proceeds Earned in 2003-2004
Sports		
competitive amateur sports such as minor		
hockey and swimming	47	43
Service		
fraternal, service and organizations which are established		
by a statute or international/national charter	31	30
Foundation		
health and education foundations	27	24
Education		
purchase of special learning or athletic equipment	26	22
Social Action		
focus on specific issues of social concern	22	24
Arts		
performing visual and literary arts, including art galleries,		
dance, choral, theatre, marching and school bands	20	18
Community		
community facilities used by youth and adults	19	19
Multiculturalism		10
the preservation of cultural heritage	14	14
Medicine/Health	••	
support medical research or assistance with		
medical treatment programs	9	9
	3	<u> </u>
Agriculture	-	0
agricultural education programs and clubs and agricultural fairs	7	8
Recreation		
support for recreational facilities and parks and recreational organizat	tions 4	4
Senior Citizens		
organizations with a majority membership		
of 60 years of age or older	4	4
Religious		
churches, parishes, temples, synagogues and auxiliary		
groups that support religious activities	4	3
Youth		
organizations that provide programming for young people	3	3
Other	1	1
	238	226

<sup>\*</sup> For the next reporting period, the proceeds earned will reflect the new structure referenced on pages 7 through 10.

#### Bingo



#### **Highlights**

In 2004-2005, 37,661 bingo events were held in communities throughout the province. These events generated gross revenues of \$257.4 million. \$163.6 million was returned to players as prizes and charities paid \$56.0 million in expenses. An additional \$2.8 million in net revenues from electronics and keno was provided to charities that held bingo events for a combined total of \$40.6 million.

In the previous fiscal year, the AGLC introduced two electronic gaming activities to bingo association halls to complement paper bingo games: electronic bingo and Keno. The aim is to help bingo compete with other forms of gaming and entertainment options, and to maintain the viability of bingo as a charitable gaming activity. The *Criminal Code* (Canada) requires the provincial authority, the AGLC in Alberta, to conduct electronic games. The revenue from these gaming activities, net of operator commissions and certain AGLC costs, flows through the Alberta Lottery Fund and is returned to the host charities. As of March 31, 2005, there were 1,545 electronic (DIGI) bingo units in 27 bingo association halls in Alberta.



#### **Overview**

Bingo events may be conducted in three types of facilities in Alberta:

- · Association bingo hall (Class A licence),
- Private operator hall (Class B licence), and
- Community or non-association hall.

#### Bingo continued



#### Association bingo hall

Association bingo is played in a licensed facility at least four days and up to seven days per week. The facility is licensed to an association, made up of member charities which are eligible for a bingo licence. The association coordinates bingos for its members. About 94 per cent of bingo revenue in the province is generated by association bingo.

There were 52 bingo association halls in the province as of March 31, 2005.

Licensed charities in bingo association halls may be approved by the AGLC to sell pull-tickets, and to offer electronic bingo and Keno. Electronic bingo allows players to play their bingo games electronically. Keno is a provincial lottery ticket product where draws are held every five minutes. Minors are restricted from halls that offer electronic bingo or Keno.

The charity provides volunteers for various key financial positions during the bingo event including bingo chairperson, paymaster, bonanza controller and special games controller. The following are commonly paid positions at association halls: caller, hall advisor, cashier, hall manager, pull-ticket manager, and bookkeeper.

Bingo associations pool bingo proceeds monthly and allocate the proceeds among member charities based on the number of events held by each member charity. Proceeds include total sales less prizes and expenses.

Each association, through a pool agreement signed by all members, may decide whether to establish one pool for all bingo events or separate pools for morning, afternoon, evening and late night events. The proceeds from pull-ticket sales at association halls are pooled quarterly.

Charities wishing to access association bingo events are placed on a Central Registry for their region. A bingo association seeking a new member will contact the AGLC for names at the top of the Central Registry list in its respective region.



#### Private operator hall

As of March 31, 2005, there were no private operator bingo halls in Alberta. It is expected that at least one will begin operating in 2006.

The key volunteer positions are the same as those required for bingo associations.

#### Bingo continued



#### Community bingo hall

Community bingo events are held in a facility that operates three days or fewer during the week. Examples include bingo played in small community halls, senior's centres and church halls. There were 175 community bingo licensees in 2004-2005.

Unlike association bingo, bingo events in a community hall are generally conducted by one charity operating from its own hall or rented facility. Therefore, the charity earns all the event proceeds from community bingo.

Key positions which must be filled by volunteers of the charity holding community bingo events include bingo chairperson, bonanza/special games controller and paymaster.

Community bingo licensees may pay a caller and a cashier to assist with the conduct of the event.



#### Satellite Bingo

Alberta Satellite Bingo broadcasts live bingo games into halls across the Province. Starting with an evening game on February 15, 1996, it was expanded by adding an afternoon game on October 1, 1997, and a late night game on November 17, 2001.

Broadcast live before a studio audience, Alberta Satellite Bingo is transmitted via satellite to 89 participating bingo halls, each of which is connected to the studio. Bingo players all across the province play for a grand prize that is "out of this world." In total to date, players have won over \$100 million in prizes; the largest single prize won so far has been \$252,743.

### Bingo continued

	Licences	Events	Total Gross (\$000)	Prizes/ Winnings (\$000)	% of Gross	Expenses (\$000)	% of Gross	Electronic Proceeds (\$000)	Keno (\$000)	Total Proceeds to Charity (\$000)
Fiscal 2004-2005										'
Calgary Regular DIGI Satellite	284	6,915	36,003 7,470 6,562	22,196 4,260 3,282	61.7 57.0 50.0	10,659 2,733 623	29.6 36.6 9.5	1,010	147	147 3,148 1,487 2,657
Edmonton Regular DIGI Satellite	615	10,979	63,387 8,191 10,721	41,242 5,842 5,361	65.1 71.3 50.0	15,891 2,100 1,018	25.1 25.6 9.5	814	154	154 6,254 1,063 4,342
All Other Locations Regular DIGI Satellite	1,302	19,767	101,257 6,197 17,589	68,076 4,499 8,795	67.2 72.6 50.0	19,844 1,460 1,671	19.6 23.6 9.5	566	121	121 13,337 804 7,123
	2,201	37,661	257,377	163,553	63.5	55,999	21.8	2,390	422	40,637
Fiscal 2003-2004										
Calgary Regular DIGI Satellite	301	7,277	40,909 4,840 7,392	25,179 2,900 3,697	61.6 59.9 50.0	10,876 1,642 702	26.6 33.9 9.5	616	145	145 4,854 914 2,993
Edmonton Regular DIGI Satellite	726	11,141	65,983 5,787 11,052	43,341 4,158 5,526	65.7 71.9 50.0	15,765 1,456 1,050	23.9 25.2 9.5	503	116	116 6,877 676 4,476
All Other Locations Regular DIGI Satellite	1,274	20,518	106,957 3,773 18,509	72,072 2,824 9,259	67.4 74.9 50.0	19,486 839 1,758	18.2 22.2 9.5	186	92	92 15,399 296 7,492
	2,301	38,936	265,202	168,956	63.7	53,574	20.2	1,305	353	44,330
Fiscal 2002-2003										
Calgary Regular Satellite	311	7,790	48,159 8,247	30,910 4,124	64.2 50.0	11,163 784	23.2 9.5	(1)		6,086 3,339
Edmonton Regular Satellite	689	11,252	72,447 11,586	48,935 5,794	67.5 50.0	15,259 1,101	21.1 9.5			8,253 4,691
All Other Locations Regular Satellite	1,456	22,389	114,184 20,047	78,306 10,034	68.6 50.0	20,110 1,904	17.6 9.5			15,768 8,109
	2,456	41,431	274,670	178,103	64.8	50,321	18.3			46,246

 $<sup>^{\</sup>scriptscriptstyle{(1)}}$  Electronic proceeds and Keno proceeds initiated in fiscal 2004.

#### Casinos



#### **Highlights**

In 2004-2005, there were 2,893 casino events. Casino table games generated gross revenues of \$662.8 million and returned \$529.9 million in prizes to players. Charities paid \$92.9 million in expenses to casino facility operators, casino advisors, trustees and others for their services related to table games. Charities received \$39.9 million from casino table gaming. An additional \$107.2 million in net revenues from slot machines was provided to charities that held casino events, for a combined total of \$147.1 million.



#### Overview

There were 16 licensed casino facilities in the province in 2005 as well as temporary casinos at summer fairs. In Alberta, casino gaming includes table games and slot machines. A casino event hosted by a charity generally runs two days.

A casino may only be conducted under a casino event licence issued by the AGLC to an eligible group. The 16 permanent facilities in which casinos are regularly held are licensed by the AGLC; the licensed casino facility operator provides the facility, gaming expertise and gaming materials for the casino.

The charity provides volunteers for various key financial positions during the casino event and earns proceeds from the table games at the casino. The volunteer positions are: general manager, banker, cashier, count room supervisor, chip runner and count room staff (counter, sorters, amalgamator).

The casino facility provides a casino games manager who is directly responsible to the charity's general manager. The casino games manager supervises the games area in the casino and ensures activities follow the *Casino Terms & Conditions and Operating Guidelines*. Licensed charities hire independent casino advisors to assist them with their casino gaming events.

Charitable volunteers have no direct role in the operation of slot machines during the casinos. The *Criminal Code* (Canada) requires that electronic gaming devices such as slot machines are conducted by the provincial authority which, in Alberta, is the AGLC.

#### Casinos continued

As with table games, the revenue from slot machines is pooled and shared among the participating licensed charities. A charity will receive a 15 per cent commission on net sales from slot machines during the conduct of its casino event. The facility operator earns a commission of 15 per cent and the remaining 70 per cent is returned to the Alberta Lottery Fund after the AGLC's operating costs are deducted. These funds are then allocated to volunteer groups, and public and community-based initiatives through the government's annual budget process. For more information about the lottery fund, visit the Alberta Lottery Fund website at albertalotteryfund.ca.

All charitable proceeds from casino table games are pooled quarterly and divided among the charities which held casino events in the same community during the quarterly period. For example, all charities holding casinos in Edmonton during a quarterly period will receive an equal portion of the pooled table game proceeds after the pooling quarter end date. All charities holding casinos in a regional casino, such as St. Albert or Medicine Hat, will divide proceeds in the same way. Slot machine proceeds during the quarter are also pooled and allocated in the same manner as table game proceeds.

Charities are required to hold casino events in a facility within its designated region in the province. For example, only licensed charities in Edmonton and Calgary and charities that operate province-wide may hold casinos in these cities. A charity in a rural area may only conduct events at the nearest regional casino facility; the only exception is the Silver Dollar Casino in Calgary, which serves charities in rural communities around Calgary.

### Casinos continued

	Licences	Total Gross (\$000)	Prizes/ Winnings (\$000)	% of Gross	Expenses (\$000)	% of Gross	Electronic Proceeds (\$000)	Total Proceeds to Charity (\$000)
Fiscal 2004-2005								
Calgary	898	308,821	248,534	80.5	40,625	13.2	35,100	54,762
Edmonton	729	269,468	216,951	80.5	36,001	13.4	39,473	55,989
All Other Locations	1,266	84,478	64,453	76.3	16,225	19.2	32,591	36,391
	2,893	662,767	529,938	80.0	92,851	14.0	107,164	147,142
Fiscal 2003-2004								
Calgary	908	277,132	223,337	80.6	36,121	13.0	31,632	49,306
Edmonton	737	271,150	219,232	80.9	35,357	13.0	36,196	52,757
All Other Locations	1,279	73,607	56,557	76.8	14,432	19.6	27,852	30,470
	2,924	621,889	499,126	80.3	85,910	13.8	95,680	132,533
Fiscal 2002-2003								
Calgary	900	288,471	232,042	80.4	36,285	12.6	26,258	46,402
Edmonton	729	273,567	220,263	80.5	35,588	13.0	31,854	49,570
All Other Locations	1,264	78,394	60,798	77.6	14,367	18.3	22,222	25,451
	2,893	640,432	513,103	80.1	86,240	13.5	80,334	121,423

#### Pull-ticket



#### Highlights

In 2004-2005, gross sales from pull-tickets in the province generated \$42.9 million and returned \$31.7 million in prizes to players. Charities paid \$2.9 million in expenses. Charitable and religious groups earned an estimated \$8.3 million in proceeds from pull-tickets.



#### **Overview**

Pull-tickets are a type of instant-win ticket. They have sealed windows or pull-tabs that open to reveal symbols, letters or numbers that correspond with a specific prize. Pull-tickets are also referred to as Nevada or break-open tickets.

Generally, groups licensed to sell pull-tickets sell them from fixed premises where their services are provided to the community. Various veteran, fraternal, sport and community associations are eligible for pull-ticket licences because they meet this requirement, which ensures that a charity carefully controls the sales of pull-tickets and protects ticket security. The AGLC permits qualified charities to sell pull-tickets from their program kiosks in shopping malls.

The charity is required to arrange the purchase of pull-tickets with a pull-ticket supplier registered by the AGLC. The pull-tickets may only be sold by the charity and its volunteers.

Member groups of bingo associations also are able to sell pull-tickets in their bingo halls to raise proceeds for the charities holding bingo events at the halls. In this case, the proceeds from pull-tickets are pooled quarterly and divided among the charities that conducted bingo events in the hall during the pooling period, based on number of events they held.

### Pull-ticket continued

	Licences	Units Sold	Total Gross (\$000)	Prizes/ Winnings (\$000)	% of Gross	Expenses (\$000)	% of Gross	Total Proceeds to Charity (\$000)	% of Gross
Fiscal 2004-2005									
Calgary	80	7,034	12,706	9,488	74.7	870	6.8	2,348	18.5
Edmonton	117	3,696	6,492	4,758	73.3	393	6.1	1,341	20.6
All Other Locations	546	15,258	23,669	17,468	73.8	1,605	6.8	4,596	19.4
	743	25,988	42,867	31,714	74.0	2,868	6.7	8,285	19.3
Fiscal 2003-2004									
Calgary	86	7,144	13,447	10,031	74.6	852	6.3	2,564	19.1
Edmonton	112	4,302	7,388	5,390	73.0	434	5.9	1,564	21.1
All Other Locations	622	17,960	28,094	20,748	73.9	1,707	6.1	5,639	20.0
	820	29,406	48,929	36,169	73.9	2,993	6.1	9,767	20.0
Fiscal 2002-2003									
Calgary	65	5,732	11,404	8,436	74.0	734	6.4	2,234	19.6
Edmonton	84	3,354	5,335	3,886	72.8	304	5.7	1,145	21.5
All Other Locations	471	15,728	25,399	18,818	74.1	1,562	6.1	5,019	19.8
	620	24,814	42,138	31,140	73.9	2,600	6.2	8,398	19.9

#### Raffle



#### Highlights

In 2004-2005, 321 raffle licences with a total ticket value of more than \$10,000 generated \$113.6 million in gross sales and returned \$44.9 million in prizes to players. Charities paid \$26.8 million in expenses. The licensed charities earned \$41.9 million in proceeds from these raffles.



#### Overview

A raffle is a lottery scheme in which prizes are awarded based on a random draw of tickets purchased by players. A raffle licence is required when the following elements are present: tickets are sold (consideration), there is a random chance to win and prizes are awarded.

In Alberta, only licensed charitable or religious organizations can conduct raffles. Examples of raffles are 50/50 draws, home lotteries, car and cash raffles, and sports raffles such as hockey pools.

There are two general types of raffle licences based on total ticket value: (1) those issued for raffles with a total ticket value of \$10,000 and less, and (2) those issued for raffles with a total ticket value of more than \$10,000.

The AGLC issues raffle licences for all raffles with a total ticket value of more than \$10,000. Licences for raffles with the lower total ticket value are issued by Alberta Registry agents for the convenience of eligible charities; these charities must be registered with the AGLC before they are issued a raffle licence from a registry agent.

Eligibility for both types of raffle licences is determined by the AGLC. Prizes for raffles must be a minimum of 20 per cent of the total ticket value. Only approved expenses required to operate the raffle may be deducted from gaming revenue. Expenses may not exceed 30 per cent of the approved total ticket value.

### Raffle continued

	Licences	Total Gross (\$000)	Prizes/ Winnings (\$000)	% of Gross	Expenses (\$000)	% of Gross	Total Proceeds to Charity (\$000)	% of Gross
Fiscal 2004-2005								
Calgary	67	47,154	17,312	36.7	11,300	24.0	18,542	39.3
Edmonton	77	51,627	20,084	38.9	13,248	25.7	18,295	35.4
All Other Locations	177	14,786	7,483	50.6	2,255	15.3	5,048	34.1
	321	113,567	44,879	39.5	26,803	23.6	41,885	36.9
Fiscal 2003-2004								
Calgary	63	35,095	14,842	42.3	9,096	25.9	11,157	31.8
Edmonton	87	59,765	22,296	37.3	13,856	23.2	23,613	39.5
All Other Locations	174	13,481	6,959	51.6	1,940	14.3	4,582	34.0
	324	108,341	44,097	40.7	24,892	23.0	39,352	36.3
Fiscal 2002-2003								
Calgary	61	29,660	13,679	46.1	6,988	23.6	8,993	30.3
Edmonton	68	47,431	19,336	40.8	11,398	24.0	16,697	35.2
All Other Locations	159	12,228	6,306	51.6	1,927	15.7	3,995	32.7
	288	89,319	39,321	44.0	20,313	22.8	29,685	33.2

## Licence Fees



### Schedule of licence fees

	Licence Fees
Bingo	
At licensed bingo facility	\$30 per event
Not at licensed bingo facility	
Events with yearly sales of \$150,000 or less	NIL
Events with yearly sales of over \$150,000	\$30 per event
Casino	
Not at fairs or exhibitions	\$15 per table per day (1)
At fairs or exhibitions	\$35 per table per day (1)
Pull-ticket	\$10 per set of sealed, boxed or bagged pull-tickets
Raffle	
More than \$10,000 and less than \$100,000	\$150
More than \$100,000 and less than \$1 million	\$500
\$1 million or more	\$1,000
Authorizing lottery scheme involving prize bonds	\$10,000
Casino Facilities	
Casino facility licence	\$500

<sup>(1)</sup> Excludes poker tables.



### Licence fees collected (\$000)

	Bingos	Casinos	Pull- tickets	Raffles	Casino Facilities	Total Fees Collected
2004-2005	1,093	1,398	233	88	10	2,822
2003-2004	1,043	1,438	239	92	11	2,823
2002-2003	1,105	1,512	281	91	10	2,999

### **Contact Information**

# To obtain more information about requirements for gaming licences, contact your nearest office of the AGLC during business hours:

#### St. Albert

50 Corriveau Avenue St. Albert, AB T8N 3T5 Tel: (780) 447-8600 or 1-800-272-8876

#### Calgary

110, 6715-8 Street NE Calgary, AB T2E 7H7 Tel: (403) 292-7300 or 1-800-372-9518

#### Lethbridge

3103-12 Avenue N Lethbridge, AB T1H 5P7 Tel: (403) 331-6500 (Dial 310-0000 for toll-free access)

#### **Red Deer**

13, 7895-49 Avenue Red Deer, AB T4P 2B4 Tel: (403) 314-2656 (Dial 310-0000 for toll-free access)

#### **Grande Prairie**

10020-124 Avenue Grande Prairie, AB T8V 5L7 Tel: (780) 832-3000 (Dial 310-0000 for toll-free access)

#### **Contact** information

For more information on charitable gaming, eligibility, use of proceeds, or the GAIN program, please contact any of the following people during business hours, or by fax or e-mail:

#### Gill Hermanns, Acting Director - Licensing and Charitable Gaming

Phone: (780)447-8669 (Dial 310-0000 for toll-free access)

Fax: (780)447-8911

e-mail: gill.hermanns@aglc.gov.ab.ca

#### Darrell Skarban, Manager - Financial Review

Phone: (780)447-8978 (Dial 310-0000 for toll-free access)

Fax: (780)447-7502

e-mail: darrell.skarban@aglc.gov.ab.ca

#### Bonnie Yaskiw, Manager - Licensing Support

Phone: (780)447-8837 (Dial 310-0000 for toll-free access)

Fax: (780)447-8911

e-mail: bonnie.yaskiw@aglc.gov.ab.ca

#### Karen Clark, Licensing Supervisor

Phone: (780)447-8782 (Dial 310-0000 for toll-free access)

Fax: (780)447-8911

e-mail: karen.clark@aglc.gov.ab.ca

#### **Christina Flynn, Licensing Supervisor**

Phone: (780)447-8956 (Dial 310-0000 for toll-free access)

Fax: (780)447-8911

e-mail: christina.flynn@aglc.gov.ab.ca

#### Leslie Williams, Licensing Supervisor

Phone: (780)447-8720 (Dial 310-0000 for toll-free access)

Fax: (780)447-8911

e-mail: leslie.williams@aglc.gov.ab.ca

#### **GAIN Program**

Phone: (780)447-8600 (Dial 310-0000 for toll-free access)

e-mail: natalie.macdonald@aglc.gov.ab.ca

Gaming Licensing general e-mail: gaming.licensing@aglc.gov.ab.ca

Financial Review general e-mail: financial.review@aglc.gov.ab.ca

Charitable gaming licensing forms and the *Charitable Gaming Policies Handbook* are available on the AGLC website at: www.aglc.gov.ab.ca

# For more information on charitable gaming in Alberta, or with questions about this publication, please contact:

Communications
Alberta Gaming and Liquor Commission
50 Corriveau Avenue
St. Albert, Alberta T8N 3T5

Telephone: (780) 447-8740 Toll free: 1-800-272-8876 Fax: (780) 447-8931

This and other related reports may be viewed on the AGLC website at www.aglc.gov.ab.ca

If gambling is a concern for you or someone you know, call the 24-hour AADAC toll-free Help-Line, 1-866-332-2322, for confidential information and support.

