



## 2010 SCHOLARSHIP CONTEST GUIDELINES

The Missouri Gaming Association is announcing the Project 21 2010 Scholarship Program. This will be the fourteenth year the scholarship campaign is conducted in Missouri. The goal of this scholarship program is to not only inform our youth that it is not permissible in Missouri for persons under the age of 21 to gamble in a casino, but to also educate them about the dangers and consequences associated with underage gambling.

The Project 21 Underage Gaming Task Force was established by Harrah's Entertainment in 1989 to address the issue of underage gambling. We strongly believe in the continuation of education and awareness programs such as Project 21 as effective tools in deterring underage gambling.

Project 21 2010 Scholarship Program provides students an opportunity to disseminate their message by writing an article or creating a poster or video addressing the issue of underage gambling. Project 21 Scholarships will be awarded for 2010 as follows: Two \$1,500.00 First Prizes, and Four \$1,000.00 Second Prizes.





2010 ESSAY/POSTER/VIDEO SCHOLARSHIP APPLICATION



- 1. Applicant's Name:
2. Applicant's COMPLETE Address:
3. Phone: ( ) Alternate Phone: ( ) Present School Grade:
4. School Name:
5. School COMPLETE Address & Phone:
6. Please indicate whether you are submitting an Article Poster Or Video
7. If you are submitting an article, please complete 7a and b below. Please send 2 sets of the school publication containing the article.
a. School Newspaper Name:
b. Date Article Published:
8. If you are submitting a poster, please note the poster must be on 22 in. x 28 in. poster board. Please write your name and address on the back of your poster.
Date Displayed: Campus Location Displayed:
9. If you are submitting a video, please make a copy and send it with your name and address on the label. All videos entries must be in DVD format and must be at least 1 minute in length, but no longer than 5 minutes.
Date(s) Viewed: Campus Location Viewed:
10. Desired career path if known:

PLEASE NOTE THAT THIS IS A SCHOLARSHIP PROGRAM. THE SCHOLARSHIPS (TWO \$1,500.00 FIRST PRIZES AND FOUR \$1,000.00 SECOND PRIZES) WILL BE MADE PAYABLE TO THE WINNING STUDENT(S) AND THE SCHOOL OF HIGHER EDUCATION THE STUDENT IS ATTENDING OR PLANS TO ATTEND. IF THE STUDENT IS UNDECIDED ABOUT WHEN AND/OR WHERE HE/SHE WILL ATTEND AT THE TIME SCHOLARSHIP AWARDS ARE DISTRIBUTED, THE SCHOLARSHIP WILL BE HELD IN ESCROW BY THE MISSOURI GAMING ASSOCIATION (FOR A PERIOD NOT TO EXCEED 4 YEARS) UNTIL THE STUDENT IS READY TO ATTEND A SCHOOL OF HIGHER EDUCATION. IF YOU WILL BE ATTENDING A SCHOOL OF HIGHER EDUCATION AND YOU HAVE CHOSEN THE SCHOOL YOU PLAN TO ATTEND, PLEASE IDENTIFY THE NAME AND ADDRESS OF THE SCHOOL:

Name of School of Higher Education:
Address of School of Higher Education:

Student's Name (Please Print) Date
Student's Signature Name of School Counselor/Advisor
Student's Age and Birthdate Phone Number of Counselor/Advisor

If student is less than 18 years of age, a parent or guardian must sign this application.

Parent's Name (Please Print) Date
Parent's Signature

Please return application, entry and other required documentation as outlined in the PROJECT 21 2010 SCHOLARSHIP GUIDELINES to Missouri Gaming Association, Attn: Mike Winter, 101 E. High St. - Suite 250, P.O. Box 305, Jefferson City, MO 65102 by March 5, 2010.

PLEASE SEE PROJECT 21 2010 SCHOLARSHIP GUIDELINES FOR COMPLETE RULES.

# MISSOURI GAMING ASSOCIATION

## PROJECT 21 2010 SCHOLARSHIP PROGRAM GUIDELINES

1. **Eligible Applicants:** ALL MISSOURI HIGH SCHOOL SENIORS are eligible (exception - see Rule 8 below).
2. **Content:** Articles, posters and videos will be reviewed and judged for originality, content, style and educational value. The focus of the article, poster or video should be on the topic of deterring young people from engaging in underage gambling and/or the ramifications associated with underage gambling. **Please do not confuse this topic with anti-gambling or compulsive gambling topics as they are not the same.**
3. **Entry Requirements:**

**Article** - An article entry must be published in the newspaper, magazine or publication of the applicant's school between January 1, 2010 and February 28, 2010. Two sets of the student newspaper, magazine or publication in which the article appears must be submitted.

**Poster** - A poster entry must be displayed in a public area of the applicant's school for at least one full week between January 1, 2010 and February 28, 2010. The poster entry must be accompanied by an essay (minimum of one-page; double-spaced) discussing the topic of underage gambling. The essay does not need to be displayed or published at the school. A brief letter signed by a school administrator certifying the poster was displayed at the school along with the dates of display must also accompany the poster and essay.

**Video** - A video entry must be viewed in a school class or forum between January 1, 2010 and February 28, 2010 and must be at least 1 minute in length, but no longer than five minutes. A brief letter signed by a school administrator certifying the video was viewed at the school along with the date(s) must accompany the video.
4. **Application:** **The article, poster or video entry must be accompanied by a Project 21 2010 Scholarship Application, in addition to any other required documentation outlined above.** Students may obtain an application by calling or writing the Missouri Gaming Association, 573-634-4001, 101 E. High St. - Suite 250, P.O. Box 305, Jefferson City, MO 65102 or at [www.missouricasinos.org](http://www.missouricasinos.org).
5. **Submission Deadline:** The article, poster or video entry, completed application and other required documentation outlined above must be submitted to the Missouri Gaming Association, Attn: Mike Winter, 101 E. High St. - Suite 250, P.O. Box 305, Jefferson City, MO 65102 by **MARCH 5, 2010.**
6. **Judging:** Final judging and the selection of the winning entries will be determined by an Executive Committee comprised of officials from the Missouri Gaming Association. All decisions made by the Association will be final. Entries become the property of the Missouri Gaming Association and will not be returned except at the discretion of the MGA.
7. **Notice to Winners:** Notification to the winners of the winning articles, posters and/or videos will be announced by April 16, 2010. The checks will be awarded by May 14, 2010 unless Rule 11 applies.
8. **Ineligibility:** Part-time employees (high school seniors) working less than 32 hours per week **are** eligible. Children (high school seniors) of Missouri casino employees **are** eligible for the Project 21 Scholarships, provided the student is not a child of a Missouri Gaming Association officer or a Missouri Project 21 Executive Committee member. Prior winners of Project 21 Scholarships **are not** eligible.
9. **Scholarship Awards:** The student authors and/or artists of the winning entries will each receive a Project 21 Scholarship in accordance with Rules 10 and 11 below.
10. **Joint Authorship:** If a winning article is written by more than one student author, then the authors of the article will all share pro rata in the Project 21 Scholarship. If a winning poster or video is created by more than one student, then the creators of the poster or video will all share pro rata in the Project 21 Scholarship.
11. **Scholarship Check Distribution:** The Project 21 Scholarship checks will be issued jointly to the winning author and to an accredited school of higher education including colleges, universities and vocational/technical schools located within the United States, which the winning student is, or will be attending. If a winning student has not chosen a school of higher education when the scholarship check is scheduled for distribution, the Missouri Gaming Association will hold the winnings (or the pro rata amount as the case may be) in escrow until the student is ready to attend school. The proceeds can be held no longer than four years. After four years, the proceeds will be donated to a charitable agency or used for a charitable purpose (including other Project 21 Scholarships) if the funds have not been used by that time.

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# Underage Gambling: A Bet Greater than You Can Afford to Lose

BY BRIDGET WALLER '09

Across the country, high school and college students risk arrest, imprisonment, fines, and criminal records when caught in casinos under the legal gambling age of 21.

To fully understand the ramifications of underage gambling, take the case of a Diamond Bill. He is a freshman in college and started playing cards while in high school. Like most college students, he has easy access to cash, both from his parents and from student loans. Flooded with credit card offers, he has recently signed up for several, as a parent has not been required to co-sign. Looking for a taste of thrill and risk, he and a friend look forward to playing dice aboard one of Missouri's riverboat casinos on a Friday night with their fake I.D.s in hand.

Diamond Bill's desire to gamble on a casino floor is far from unique. According to a 1997 study by Harvard Medical School's Division on Addictions, about half of the college students surveyed in the United States and Canada said they had gambled at a casino during the previous year. During 2003 in Detroit, Michigan, 4,822 minors were denied entry into the MotorCity Casino. Moreover, a representative of the National Collegiate Athletic Association [NCAA] recently testified before Congress that gambling is becoming an unmanageable problem among college students, including athletes. It is a fact that gambling addictions among college students are growing at three times the rate of the adult population.

At the doors of a casino, Diamond Bill takes out his fake I.D. and manages to make it into the building. As he steps out on the floor, he remains unaware of what close call his admittance was. In reality, casinos themselves risk fines and even revocation of gaming licenses by permitting underage gambling. In hopes of creating a corporate culture that does not tolerate underage gambling, casinos implement policies that include training programs that teach employees how to identify and intervene with suspected underage gamblers. In addition, an employee's record of intervention with suspected minors is one area in which as casino employee is evaluated. The Missouri Gaming Association and the Missouri Gaming Commission's efforts to deter minors from entering casinos include front and back-of-house signage and detailed employee training on the cues for identifying minors.

In the noisy, brightly colored rooms of the casinos, Diamond Bill hits up a couple of slot machines before he is noticed by a security official and asked to show proof of his age.

The official identifies the illegal I.D. and the police are notified. According to the security office at Lumiere Place on the St. Louis Riverfront, upon seeing a teenager on the floor, employees immediately notify state police. At Harrah's Casino in St. Charles County, employees are trained both to card individuals who appear to be below the age of 30 and to detect invalid identification. If a minor tries to gamble under false identification, security officers will intervene and contact outside law enforcement. Those under age 21 are either physically escorted from the casino premises or taken into custody by law enforcement agents. Diamond Bill is no exception and is at risk of arrest, imprisonment, fines, and criminal records when caught.

Missouri's age limit of 21 for legal gambling is not a suggestion, a mere recommendation, or even a request. It is the law. Located in Chapter 313 of the Revised Statutes of Missouri: A person under twenty-one years of age shall not make a wager on an excursion gambling boat and shall not be allowed in the area of the excursion boat where gambling is being conducted. Additionally, it is unlawful for a person to present false identification to a licensee or a gaming agent in order to gain entrance to an excursion gambling boat. After Diamond Bill's unsuccessful excursion to the casino, he will have to list a class B misdemeanor for his first offense and a class A misdemeanor for any second and subsequent offenses on all his future graduate school and applications. Beyond just legal ramifications, Diamond Bill realizes the "something-for-nothing" craving which gambling stimulates undermines his character. He comes to the conclusion that gambling appeals to the weakness of his personal integrity. The hope of winning a fortune caused him to foolishly spend college savings and job earnings for a gambling stake.

By betting they will not get caught, those under age 21 risk much more than the coins they have dropped in a slot machine or the chips they have laid on a blackjack table. They risk their integrity.

*Bridget Waller, a 2009 graduate of Cor Jesu Academy, won a \$1,500 scholarship to attend Truman State University for her article that appeared in her high school newspaper "Corette."*