



# Public Comment Report

<b>Date:</b>	September 2, 2025
<b>To:</b>	General Public
<b>From:</b>	Kris Skaro, rules and policy analyst
<b>Subject:</b>	Public Comment Report (w/ commenter names removed) re HB 3115 Rule Changes

Lawmakers recently passed [HB 3115](#). This law prohibits the purchase or sale of a winning Lottery ticket or claiming a prize on behalf of someone else for compensation. The bill also prohibits the deduction of the price paid for a winning Lottery ticket from a person's income for purposes of Oregon state income taxes. Lastly, the bill allows Lottery prize winners to remain anonymous. The bill takes effect September 27, 2025.

In July, Lottery proposed rule changes to implement the bill. The proposed changes allow Lottery to investigate prize claims to determine whether the ticket was obtained in violation of HB 3115 and, if so, to deny the prize claim and confiscate the ticket. The rules also clarify that, while tickets and shares are bearer instruments, the holder of a ticket or share may not sell it in violation of HB 3115. Lastly, the rules clarify what information about a prize winner the Lottery may release in light of the winner anonymity law.

Lottery notified legislators, media contacts, frequent prize claimants, and other interested parties about the proposed rule changes and the opportunity to comment. The Lottery provided seven weeks to comment in writing and held a virtual public hearing.

During the public comment period, **Lottery received comments from 12 individuals, two comments in support of the rules and ten comments opposed.** The Director and Commission received a summary of all comments received and the full unredacted text of each comment. In this public-facing report, each comment is summarized but the commenter's name and contact information has been removed. The full text of each comment is also attached to this report after the summaries.

**As a reminder, Lottery is required by law to consider all comment received before taking final action on the rules.** Governor Kotek has directed state agencies to respond to comments received during the public rulemaking process. Therefore, each comment is followed by a brief response from the Lottery.

### Written Comment #1

Commenter #1 wrote to oppose Lottery's rules as a misinterpretation of HB 3115. As she reads the new law, people can still buy and sell winning Lottery tickets. The only punishment in the law is that the price paid for the winning tickets cannot be deducted from the person's taxable income. Therefore, Lottery does not have authority to impose an additional penalty of denying the prize claim and confiscating the ticket.

**Lottery Response:** Lottery agrees that HB 3115 does not directly address whether a ticket obtained in violation of the law is valid for prize payment. However, the legislature gave Lottery rulemaking authority to "enforce the provisions" of the bill (see [subsection \(3\) of section 2 of the bill](#)) and in the legislative hearings on the bill, it was understood that Lottery would be making efforts to identify "discounted" tickets and deny payment. The stated goal of the legislation is to deter the practice of "discounting" and denying prize payment on discounting tickets seems like an effective deterrent against the practice. Therefore, we think our rules are consistent with the law and legislative intent. That said, we appreciate the comment and will take it into consideration. Lottery had a couple back-and-forth exchanges and she shared our email correspondence with legislators. (Full exchange attached.)

### Written Comment #2

Comment #2 wrote to support the new laws "to crack down on lottery misuse." She said, "People should also not be allowed to buy other people's winning tickets at a discount and then claim them at full price. That is allowing some winners to avoid their responsibilities, such as back child support or taxes."

**Lottery Response:** We appreciate her comment in support of the new law and rules.

### Written Comment #3

Commenter #3 wrote to support the winner anonymity option. "People who win the lottery deserve to keep their financial status private, if they want, to (help) preserve their safety and peace of mind.... In this day and age, scammers are everywhere and newly rich people are going to be prime targets for fraud (or worse) if people know their "net worth". The newspaper says that releasing the names of winners helps keep the lottery accountable and fair but I think the newspapers just want to sell a story about the winner and they don't really care about how sudden fame could affect that person's safety and wellbeing."

**Lottery Response:** We appreciate her support for new winner anonymity law and rules.

### Written Comment #4

Commenter #4 wrote to oppose the law and proposed rules and to ask questions about HB 3115. You can see the full exchange of questions and answers in the attachment, but his main comments are that Lottery's prize claim options for players are insufficient and pawn shops have stepped in to fill the need for players. "The players should be paid immediately after they win as the Lottery is paid instantly, why aren't the players? The vendors would make more money if the players were paid immediately. In addition, the Lottery would benefit from players continuing to play with their winnings. I believe HB3115 and the new rules will negatively affect players, vendors, and the Lottery's revenue. I wish the Oregon Lottery had consulted individuals like myself, who already provide cash services to Lottery players, before passing the bill and writing the rules."

**Lottery Response:** We responded to his questions regarding how the prize claim process will change after HB 3115 takes effect. (Full exchange attached.) We also stated that we agree Lottery needs to provide more ways to claim prizes that are faster and easier for our players. Under state law, prizes above a certain dollar amount are subject to debt checks and tax reporting and withholding. This makes it hard to process prize claims quickly at the retailer location. We are working to provide a digital prize claim solution. In the meantime, we do not think players should have to sell their ticket for less than its full value in order to get their prize money. We also think the ability for players to avoid legally required debt offsets is not good policy. We think the proposed rules are consistent with HB 3115 and, in tandem with these new rules, we will continue our efforts to provide more ways for players to quickly and easily claim prizes no matter where they are located in the state.

#### Written Comment #5

Commenter #5 wrote to oppose Lottery's efforts to "stop the pawn shops from buying winning lottery tickets from people." She wrote, "That's going to cause a significant impact on people who do not have a way to drive up to Salem to turn in their tickets. If they have to mail them in It will cause people to have wait to collect their winnings delaying their payouts well over a three week turn around time because of processing time. I think that if you're going to prevent pawn shops from buying the winning tickets then you should have to have a payout hub within 30 minutes of every city you have lottery machines at. Oregon lottery is enticing the less fortunate and the more fortunate to gamble their money away so in my personal opinion it's really not that Oregon cares about the less fortunate, it's more about wanting to control people and small businesses as to what they can and cannot do with their winnings. The Oregon lottery is profiting billions of dollars off people so they have plenty of money to put in payout hubs. Or they can continue allowing the pawn shops to buy the tickets which offers an immediately solution to this matter. The pawn shops are offering a service to the public it's not like they are getting paid to pay these people out and handle the financial load it puts on them to oversee the payouts and the capital it takes on hand for such transactions but yet the Oregon lottery takes millions a year in administrative costs to oversee the same said payouts. Please do the right thing and find a competent solution to this issue."

**Lottery Response:** We agree with the comment that Lottery needs to have more payment centers in Oregon. We are working to provide a digital claims and payments option. That said, we don't want players to sell their tickets for less than the full value of their prize and, with HB 3115 going into effect, we can't allow these ticket purchases and sales to continue. Therefore, we have proposed the rules to allow us to deny claims. All that said, we do appreciate her comments and will take them into consideration.

#### Written Comment #6

An anonymous person wrote to ask that we do not make it harder for senior citizens to claim Lottery prizes. This person is unable to drive to a Lottery payment center in Wilsonville or Salem and therefore likes the option to sell his or her prize locally.

**Lottery Response:** Lottery regrets that this individual is unable to drive to a payment center to claim their prize. Lottery is working to provide a digital prize claim option so that people don't have to drive to a payment center. That said, we are concerned that vulnerable prize winners are selling their prizes for a fraction of their full value through a local pawn shop or independent agent. We'd recommend they send in their claim by mail, which would allow them to claim the full value of the prize. Lottery would also note that

lawmakers were informed by the Lottery and by [written testimony submitted on HB 3115](#) that some players sell their prize to avoid driving to a payment center but lawmakers did not seem persuaded and the law as passed does not allow the purchase or sale of winning tickets for any reason, and Lottery's rules need to align with the law. That being said, we appreciate this person's comments and will take them into consideration.

#### Written Comment #7

Commenter #7 wrote to say that while some people sell their ticket to avoid taxes, garnishments, and child support obligations, "many people sell tickets because they need quick cash, lack transportation, can't get to the Lottery office due to work, or simply want privacy about their gambling." She also points out that Lottery has no reliable way to know whether a ticket was sold or transferred, making enforcement subjective and likely to lead to lawsuits over denied prize claims. She suggests an alternative system be implemented where a person selling their ticket can declare their reason for doing so and as long as it's legitimate, the sale would be allowed. She says the law and rules will have a negative impact on Lottery customers. She also criticizes Lottery for not providing a way to track losses like casinos do.

She does support the winner anonymity part of the law and rules.

**Lottery Response:** I responded to clarify that Lottery must comply with the law, and therefore, we have to deny claims regardless of the winner's reason for selling their ticket. (During the legislative hearings, the Lottery and [members of the public](#) informed lawmakers that some players sell their prize at a discount to avoid driving to a payment center, but the law that passed prohibits the sale or purchase of a winning ticket regardless of the reason.)

We again agreed that more prize claim options are needed, but the solution can't be that players have to forgo most of their prize simply to get their prize money. We would prefer folks use the mail-in claim system. As noted, we are working to provide a digital claims and payment option.

#### Written Comment #8

Commenter #8 wrote to ask that we do not make it harder for senior citizens to claim Lottery prizes. He enjoys playing Video in his older years but is unable to drive to Salem to claim his prize. He wants the option to sell his prize locally, and requests we do not change our rules.

**Lottery Response:** Lottery wants him to be able to continue to enjoy our games and regrets the challenges he's having in claiming his prize. That said, the Lottery's rules are in response to a new law that prohibits the practice of buying and selling winning Lottery tickets. The concern for lawmakers was that winners are able to avoid taxes and debt offsets by selling their tickets at a discount. Therefore, the Legislature has prohibited the practice and Lottery's rules are intended to carry out the intent of the law. Lottery is working to provide a digital prize claim option so that people can easily claim their prize in all parts of the state. In the meantime, we recommend this player use our mail-in claim option so that he can claim the full value of his prize rather than selling it for less than full value.

#### Written Comment #9

Commenter #9 wrote to say she disagrees with the new rules and that people should be able to cash their

tickets at pawn shops or anywhere else they choose as long as taxes get paid on the money.

**Lottery Response:** We thanked her for her comments but clarified that Lottery is adopting these rules because the Legislature has outlawed selling winning tickets for any reason, and therefore we need to adopt rules to comply with the new law.

#### **Written Comment #10**

Commenter #10 wrote to say that the only reason for this change is greed. She says the lottery makes so much already and does not even give it to the places it should like schools and now Lottery wants to make a rule that we can't take our winning tickets to pawn ships. She says we should stop being greedy and making people drive over three hours to claim a prize.

**Lottery Response:** We thanked her for her comments and said that Lottery agrees we need more prize claim options for players who can't drive to a payment center. But we explained that the legislature has outlawed selling tickets and Lottery needs to comply with the new law.

#### **Written Comment #11**

Commenter #11 wrote to ask that pawn shops be allowed to redeem winning tickets because Oregon is not set up for efficiently process tickets in a timely manner. He says it's typical that all players are being punished for a few bad actors, and that it makes no sense that a ticket would be considered income towards child support when the money has already been taxed.

**Lottery Response:** We thanked him for his comments but explained that the law has changed and it's illegal to buy and sell winning Lottery tickets and Lottery needs to comply with the new law.

#### **Written Comment #12**

Commenter #12 wrote to ask that pawn shops continue to be able to cash in winnings from Video Lottery. She lives a long distance from Salem so she appreciates the convenience of using the pawn shop to claim her prize.

**Lottery Response:** We thanked her for her comments and we regret that this will be an inconvenience for her. That said, her comments are opposed to the underlying state law, which Lottery can't change. The law prohibits the purchase or sale of winning tickets. Lawmakers did get comments from the public that the law would cause a hardship but legislators did not seem sympathetic to those comments, so we are adopting rules to carry out the law. As noted throughout this report, Lottery is working to provide a digital claims and payment option so players don't have to drive to a Lottery payment center to claim their winnings.

Comment #1

**From:**

**Sent:** Tuesday, July 22, 2025 11:55 AM

**To:** [kris.skaro@lottery.oregon.gov](mailto:kris.skaro@lottery.oregon.gov) <[kris.skaro@lottery.oregon.gov](mailto:kris.skaro@lottery.oregon.gov)>

**Subject:** HB3115

Kris Skaro,

I think there is some confusion.

According to HB3115 I would still be able to buy and cash them in, however I will not be able to write off what I paid for the tickets on my Oregon taxes come 2026.

Everything is about taxes, I get it. According to tax rules, everyone pays taxes on their profit when they buy and sell. Example: I normally buy a 5000.00 ticket for 4000.00 and pay taxes on the 1000.00 profit. HB3115 changes how I am taxed on lottery purchases starting 2026.

In **Section 4 & 6** it states "If the amount of the purchase price of a lottery ticket that is **PURCHASED in VIOLATION** of section 2 of this 2025 act is allowed as a deduction for federal tax purposes, **the amount of the PURCHASE PRICE shall be added** to federal taxable income for OREGON TAX PURPOSES."

My understanding is, that is how they get around the tax rule. Make it a violation. So, MY PENALTY for buying a ticket in violation of hb3115 is I have to pay taxes on 100% of the ticket (not just my profit).

It also states in **Section 7** "Sections 4 & 6 of this 2025 act apply to **PURCHASES OF LOTTERY TICKETS MADE IN TAX YEARS BEGINNING ON OR AFTER JANUARY 1, 2026** "

I READ & UNDERSTAND THE HOUSE BILL 3115 as .. I can buy, people can sell ( in violation ) I can't write off what I paid starting 2026 (because I purchased in violation) and the State of Oregon gets all their taxes.

Thank you,

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**From:** Skaro, Kris <[Kris.Skaro@lottery.oregon.gov](mailto:Kris.Skaro@lottery.oregon.gov)>

**Sent:** Thursday, July 24, 2025 4:09 PM

**To:**

**Subject:** RE: HB3115

Hi \_\_\_\_\_,

Thank you for resending. For some reason, I did not receive your email yesterday. I will add your email into the record for consideration.

Lottery's understanding of the bill is that the purchase or sale of winning Lottery tickets is illegal as of September 27, 2025. In our view, tickets bought, sold, or claimed in violation of the law are ineligible for prize payment. That is the effect of the rules we've adopted. We see the tax implications as a separate issue from prize payment.

Let me know if you have questions and thank you for reaching out.

Thanks,  
Kris Skaro

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**From:**  
**Sent:** Friday, July 25, 2025 8:46 AM  
**To:** Skaro, Kris <[Kris.Skaro@lottery.oregon.gov](mailto:Kris.Skaro@lottery.oregon.gov)>  
**Subject:** Re: HB3115

Good morning Kris,

Thank you for your response.

It is not a separate issue; it is one in the same. The tax implications are the reason for this whole bill. Oregon was not getting 100% of their taxes.

No where does it say I can't cash them.

Why would it say I can't write off what I paid for them (starting 2026) if I can't cash them?

Thank You again,

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**From:** Skaro, Kris <[Kris.Skaro@lottery.oregon.gov](mailto:Kris.Skaro@lottery.oregon.gov)>  
**Sent:** Friday, July 25, 2025 10:49 AM  
**To:**  
**Subject:** RE: HB3115

Hi \_\_\_\_\_,

Thank you for your comments. I'll make sure decisionmakers at Lottery consider your comments before taking final action on the rules.

Lottery's position is that section 2 of the bill, which prohibits the purchase or sale of winning tickets, is effective 9/27/25. Section 2 also allows Lottery to adopt rules to implement the bill, which we have done, by proposing rules that allow us to deny prize payment for tickets or Video Lottery cash slips that were obtained in violation of HB 3115.

If you disagree with our understanding of the law, you have options. First, you can submit comment to the Commission on our proposed rules, which you've done. Second, if you have a prize claim denied under Lottery's rules, you can request judicial review of our denial, and a court can decide if Lottery followed the law correctly. Lastly, you can contact the bill sponsors if you want clarification on their intent with how the bill was written.

Please let me know if you have questions.

Kris

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(Below is her email to the bill sponsors and other legislators, as an FYI.)

**From:**

**Sent:** Wednesday, August 27, 2025 4:17 PM

**To:** Rep.JohnLively@oregonlegislature.gov; rep.tomandersen@oregonlegislature.gov;  
Rep.DavidGomberg@oregonlegislature.gov; Rep.NathanSosa@oregonlegislature.gov;  
Sen.JeffGolden@oregonlegislature.gov; Sen.NoahRobinson@oregonlegislature.gov;  
Rep.ChristineDrazan@oregonlegislature.gov; Rep.KimWallan@oregonlegislature.gov; Oregon Lottery  
Admin Rules <Lottery.adminrules@lottery.oregon.gov>

**Subject:** Fw: HB3115

Good Afternoon,

Below is my correspondence with Kris Skaro from the Oregon Lottery who sent me a letter saying they will not cash lottery tickets for me after 9/27/25.

I feel there is some confusion regarding this bill. As I stated to Kris in my email

Everything is about taxes, I get it. According to tax rules, everyone pays taxes on their profit when they buy and sell. Example: I normally buy a 5000.00 ticket for 4000.00 and pay taxes on the 1000.00 profit. HB3115 changes how I am taxed on lottery purchases starting 2026.

In **Section 4 & 6** it states "If the amount of the purchase price of a lottery ticket that is **PURCHASED in VIOLATION** of section 2 of this 2025 act is allowed as a deduction for federal tax purposes, **the amount of the PURCHASE PRICE shall be added** to federal taxable income for OREGON TAX PURPOSES."

My understanding is, that is how they get around the tax rule. Make it a violation. So, MY PENALTY for buying a ticket in violation of hb3115 is I have to pay taxes on 100% of the ticket (not just my profit).

It also states in **Section 7** "Sections 4 & 6 of this 2025 act apply to **PURCHASES OF LOTTERY TICKETS MADE IN TAX YEARS BEGINNING ON OR AFTER JANUARY 1, 2026** "

I READ & UNDERSTAND THE HOUSE BILL 3115 as .. I can buy, people can sell ( in violation ) I can't write off what I paid starting 2026 (because I purchased in violation) and the State of Oregon gets all their taxes.

**Some additional information I would like to add for you to consider:**

1<sup>st</sup> of all most gamblers who sell me tickets like instant gratification. They win they want the money now.

I buy at least 4 tickets a month from people who are homeless (on the street or living in their car). These people would not be able to go to the lottery office. Whether they don't have a car, they don't have money for gas or their car might not make it on a 7+ hour drive. They can't mail it in because they don't have an address where the check/card can be mailed to them. You may say if they are homeless, they shouldn't be gambling. Well, if they have a few dollars, what do they have to lose? What do they have to gain? The chance to win enough to get them off the streets? (It is expensive to get into a place) Or maybe just enough to get them a motel for 3 or 4 days, real meals and maybe some clothes



or things needed for the streets? HOPE is why most people gamble. Worst case, they don't win but they get free drinks and was out of the heat or the cold for an hour or two.

Approximately 75% of my customers I buy tickets from are working class people, living paycheck to paycheck. Again, you may say if money is that tight why are they gambling. Well, for many it is a time to wind down. After work or on the weekend to hang out with a friend or two. Have a soda or beer, throw a 20 in the machine and HOPE that you win, maybe big. I have had many people say it came at the perfect time. They needed rent money or their car payment was due and didn't have the money for it. Yet again you may ask, If they don't have the money to pay their rent why are they gambling? It's because they don't have the money to pay that important bill. That bill was not going to be paid. They put their last 5 or 10 20 in the machine HOPING, maybe even praying they would win enough to pay their bill.

That is the reason people play lottery games, HOPE that they win and it makes their life better.

You may also say.. Well, you're making money, that's why you are saying this. Yes, I am, but I still care about my customers.

I understand that sometimes HOPE is all you have.

I also acknowledge there are those who are addicted but whether I buy the ticket or not they will still gamble. They will go to the local casino where they pay right there. They would rather go to a local spot to support our local economy instead of a casino, but if it comes to it they will.

Did you know that you can't insure a lottery ticket you are mailing? People don't want to take a chance of it getting lost.

How many people would drive up there each week. If I buy 50 tickets a week. How many will drive up there? At least 1/2, probably more because they can't afford to wait 2 to 3 weeks for the mail or don't trust the mail. That is at least 25 people a week driving the freeway, more emissions, more chances of accidents. In addition, it is easier for the lottery office to write 1 check a week versus 50.

I've heard that I am taking advantage of people. I have been paying 80%. Unlike others in the past paid people 50%.

People who owe money for child support (low percentage from overall winners) or anything else lottery will keep the funds for, will still continue to have a girlfriend, boyfriend, mom, friend claim it or sell it for 50% to a stranger. It is sad to say but that is the truth.

My last point is, many of the people I buy tickets from probably would not owe any tax at the end of the year, and would get part or all of the 8% back. On the other hand, if you let me continue the State will be making more. Reason being with the amount of tickets I buy I am in the higher tax bracket, meaning the state takes the 8% from lottery winnings and at the end of the year I will owe another 1.9%

I feel letting me continue is a win win situation for all of us. People can get their much needed money now, I continue to make a living and the state ends up with MORE taxes

I appreciate your time, thank you

Comment #2

**From:**

**Sent:** Saturday, July 26, 2025 8:37 AM

**To:** Oregon Lottery Admin Rules <Lottery.adminrules@lottery.oregon.gov>

**Subject:** Proposed laws

Kris Skaro,

As an Oregonian, I support the new proposed laws to crack down on lottery misuse. I don't want to see out of state buyers allowed to continue, especially in the bulk-buying scenarios. People should also not be allowed to buy other people's winning tickets at a discount and then claim them at full price. That is allowing some winners to avoid their responsibilities, such as back child support or taxes.

Thank you for taking the steps necessary to protect Oregon's ability to continue in the national lotteries by being good stewards of the management of PowerBall, etc.

Comment #3

From:

Sent: Sunday, August 3, 2025 6:33 PM

To: Oregon Lottery Admin Rules <[Lottery.adminrules@lottery.oregon.gov](mailto:Lottery.adminrules@lottery.oregon.gov)>

Subject: Public comment on HB 3115

To Whom it May Concern,

I'm emailing to offer my two cents in support of HB 3115, in particular the winner anonymity option. People who win the lottery deserve to keep their financial status private, if they want, to (help) preserve their safety and peace of mind. An anonymous lottery winner can stay in their community and contribute behind the scenes without being hounded out of town by strangers and neighbors alike. In this day and age, scammers are everywhere and newly rich people are going to be prime targets for fraud (or worse) if people know their "net worth". The newspaper says that releasing the names of winners helps keep the lottery accountable and fair but I think the newspapers just want to sell a story about the winner and they don't really care about how sudden fame could affect that person's safety and wellbeing. I also agree with the other changes that preserve the integrity of the games, such as limiting bulk ticket sales.

Thanks for this opportunity,

Comment #4

[This person submitted questions with his comments, so the full back-and-forth exchanges with Lottery on HB 3115 are provided in full for the record.]

**From:**

**Sent:** Thursday, August 14, 2025 8:05 AM

**To:** Skaro, Kris <[Kris.Skaro@lottery.oregon.gov](mailto:Kris.Skaro@lottery.oregon.gov)>

**Subject:** house bill

August 13, 2025

Oregon Lottery

Attn: Kris Skaro

Re: Questions and Concerns Regarding HB3115

Good morning Kris,

My name is \_\_\_\_\_ and I am writing to express concerns and seek clarification regarding HB3115. I received your letter dated July 16, 2025, which states that I cannot sell, purchase, or claim a ticket. I have several questions:

1. Verification of Winners ○ How does the Oregon Lottery determine that the claims I have made are not from jackpots I have personally won?

- Can a business legally claim a ticket?
- What measures will be used to ensure the actual winner is the one receiving payment?
- Video Lottery, Keno, and scratch it's. It seems the only way to verify the winner is to look at video surveillance or by an Oregon Lottery sting to catch offenders. Is the Lottery going to have the vendors look at surveillance to determine who the jackpot winners are?

2. Timeline for Submitting Claims ○ The letter is unclear on when claims will stop being paid. If I win a jackpot on September 26, can I mail it on September 27 and still be paid? Or must the claim be received by September 27?

3. Contradictions in HB3115 ○ Section 2 states you cannot sell or purchase a winning ticket, while Sections 4 and 6 indicate that if you do purchase a ticket in violation, you will be subject to tax. Why would the bill prohibit something but then say it's ok as long as you pay the tax?

4. Vendor Payment Limitations ○ Many bars, restaurants, and Purple Parrots have only one staff member on duty and limited cash on hand. In my experience, vendors sometimes write checks or ask winners to return the next day because they cannot pay larger slips immediately.

- Given the tight cash flow, theft concerns, and safety issues, how will the Lottery address the risk and burden placed on vendors to carry more cash for jackpot payouts? I.E The Rogue Valley

Airport, Sky Restaurant on multiple occasions did not have enough money to pay a ticket of around 700.00. I had to travel to my destination with my ticket hoping not to lose it. After my vacation I would return to the Skybar in hopes that they would have funds to cash out my ticket. This is not good business practice for vendors or the Lottery.

5. Possible Alternative – Pawn Shop Partnerships ○ Pawn shops, such as mine, are licensed through the Oregon Department of Consumer and Business Services, have the necessary cash on hand, tracking software, and surveillance systems.

- Has the Oregon Lottery considered partnering with licensed pawn shops to provide safe, same-day payouts?

6. Regional Access Issues ○ Southern Oregon players face significant challenges in claiming jackpots. The Oregon Lottery is penalizing Southern Oregon players specifically. Players in Northern Oregon are able to claim their ticket in a timely manner without significant traveling costs. The only options you are providing for Southern Oregon players include: traveling from Medford to the Lottery office which is a 7-hour round trip or mailing in claims that take 14–30 days depending on the season. For many, this delay is financially burdensome.

7. Small-Denomination Tickets as Tips ○ Bartenders and clerks often receive small winning tickets as tips (e.g., a \$20 video lottery ticket or unclaimed slips under \$1 left by customers). Under the new rules, this may now be illegal. What is the Lottery's stance on this?

8. Impact on Players, Vendors, and the State ○ Most players lose more than they win, but when they do win, they expect prompt payment—similar to casinos. Delays encourage players to take their business to casinos instead, which will reduce revenue for vendors and the state.

○ From my experience, when winners are paid quickly, they often reinvest a portion of their winnings back into Lottery play, food, and beverages, directly benefiting both the vendor and the state.

- Why did the Lottery rules committee decide to not pay tickets in violation? Were there any other alternatives discussed?

It's simple, the Lottery claim system is flawed. The players should be paid immediately after they win as the Lottery is paid instantly, why aren't the players? The vendors would make more money if the players were paid immediately. In addition, the Lottery would benefit from players continuing to play with their winnings. I believe HB3115 and the new rules will negatively affect players, vendors, and the Lottery's revenue. I wish the Oregon Lottery had consulted individuals like myself, who already provide cash services to Lottery players, before passing the bill and writing the rules. I would gladly have assisted in developing a system that protects the integrity of the Lottery while still serving players fairly.

I look forward to your response to my questions and hope the concerns I have raised will be addressed. Thank you for your time and consideration.

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**From:** Skaro, Kris  
**Sent:** Tuesday, August 19, 2025 12:12 PM  
**To:**  
**Subject:** RE: house bill

Dear \_\_\_\_\_,

Thanks for your comments and questions on Lottery's proposed rules relating to HB 3115. The Commission and Director will consider your comments before taking action on the final rules as required by law. In the meantime, I've tried to answer your questions below.

Sincerely,

Kris Skaro  
Oregon State Lottery

## **1. Verification of Winners**

### **How does the Oregon Lottery determine that the claims I have made are not from jackpots I have personally won?**

On our required prize claim form, we will ask if the claimant is the original winner of the prize. If the claimant answers no, we will ask more questions to determine whether the winning ticket or cash slip was obtained in violation of HB 3115. If we believe it was obtained in violation, we will deny payment under the proposed rules. (Note, the rules have not been approved yet. If approved by the Commission, the rules will be effective September 27, 2025, which is when HB 3115 takes effect.)

### **Can a business legally claim a ticket?**

No. In Oregon, prizes must be claimed by an individual, not by a business, LLC, trust, or similar entity.

### **What measures will be used to ensure the actual winner is the one receiving payment?**

As noted above, we will ask people on the claim form if the claimant is the original prize winner.

### **Video Lottery, Keno, and scratch it's. It seems the only way to verify the winner is to look at video surveillance or by an Oregon Lottery sting to catch offenders. Is the Lottery going to have the vendors look at surveillance to determine who the jackpot winners are?**

As noted, we will ask people on the claim form if they are the original winner. If we have reason to believe the ticket was bought, sold, or claimed in violation of HB 3115 based on their answer on the claim form, by statements made to Lottery, or other information (such as scratched out signatures on the ticket for example), then we will use additional investigative tactics to determine if the claim is valid. This could include, but is not limited to, looking at video surveillance.

## **2. Timeline for Submitting Claims**

**The letter is unclear on when claims will stop being paid. If I win a jackpot on September 26, can I mail it on September 27 and still be paid? Or must the claim be received by September 27?**

The law takes effect on September 27, 2025. Any claims received on or after that date are subject to HB 3115 and Lottery's corresponding rules if they are approved. If we knew that a ticket was sold or purchased in violation of HB 3115, and the prize claim was submitted on or after September 27, we would deny the claim.

### **3. Contradictions in HB3115**

**Section 2 states you cannot sell or purchase a winning ticket, while Sections 4 and 6 indicate that if you do purchase a ticket in violation, you will be subject to tax. Why would the bill prohibit something but then say it's ok as long as you pay the tax?**

Lottery did not sponsor HB 3115 and did not take a position on the bill. If you have questions about the bill, you can [watch the hearings on the bill](#) (let me know if you have questions about how to do that) or contact the sponsors of the bill, who are Reps. Lively, Wallen, Andresen, Gomberg, and Sosa. You can find their [contact information here](#).

That said, sections 4 and 6 relate to whether the price paid for a winning ticket is an allowable income tax deduction for Oregon tax purposes, which we think is a separate question from whether the ticket is eligible for prize payment.

### **4. Vendor Payment Limitations**

**Many bars, restaurants, and Purple Parrots have only one staff member on duty and limited cash on hand. In my experience, vendors sometimes write checks or ask winners to return the next day because they cannot pay larger slips immediately. Given the tight cash flow, theft concerns, and safety issues, how will the Lottery address the risk and burden placed on vendors to carry more cash for jackpot payouts? I.E The Rogue Valley Airport, Sky Restaurant on multiple occasions did not have enough money to pay a ticket of around 700.00. I had to travel to my destination with my ticket hoping not to loose it. After my vacation I would return to the Skybar in hopes that they would have funds to cash out my ticket. This is not good business practice for vendors or the Lottery.**

This bill does not apply to prizes that can be claimed at a retailer. (See SECTION 2(2) of [HB 3115](#), which exempts prizes that can be claimed at a retailer.) Lottery did not sponsor this bill or advocate for its passage. We are implementing a law passed by the Legislature, the goal of which, in our understanding, is to prevent people from selling their winning tickets at deep discounts to avoid taxes or, more commonly, debt offsets such as for child support, which only apply to prizes that must be claimed at the Lottery. (The bill was introduced in response to Oregonian reporting; see [here](#) and [here](#). Let me know if you hit a paywall and I can send the articles.)

### **5. Possible Alternative – Pawn Shop Partnerships**

**Pawn shops, such as mine, are licensed through the Oregon Department of Consumer and Business Services, have the necessary cash on hand, tracking software, and surveillance systems. Has the Oregon Lottery considered partnering with licensed pawn shops to provide safe, same-day payouts?**

We have not considered partnering with pawn shops to pay prize claims. We are looking to provide more prize claim options to players across the state. We're currently focused on digital prize claims and payments.

## **6. Regional Access Issues**

**Southern Oregon players face significant challenges in claiming jackpots. The Oregon Lottery is penalizing Southern Oregon players specifically. Players in Northern Oregon are able to claim their ticket in a timely manner without significant traveling costs. The only options you are providing for Southern Oregon players include: traveling from Medford to the Lottery office which is a 7-hour round trip or mailing in claims that take 14–30 days depending on the season. For many, this delay is financially burdensome.**

This was [brought up to legislators](#) when they were considering HB 3115 but legislators did not find it persuasive. We are now implementing the law. We agree that more prize claim options are needed, but the solution can't be that players must sell their prizes for below face value just to be able to claim their prize. That's why we're working on digital claims and payments.

## **7. Small-Denomination Tickets as Tips**

**Bartenders and clerks often receive small winning tickets as tips (e.g., a \$20 video lottery ticket or unclaimed slips under \$1 left by customers). Under the new rules, this may now be illegal. What is the Lottery's stance on this?**

Small prizes like the ones you are describing are exempt from the law. Also, getting a prize as a gift or a tip is not the same as buying and selling a winning ticket, which is the conduct prohibited by HB 3115.

## **8. Impact on Players, Vendors, and the State**

**Most players lose more than they win, but when they do win, they expect prompt payment—similar to casinos. Delays encourage players to take their business to casinos instead, which will reduce revenue for vendors and the state. From my experience, when winners are paid quickly, they often reinvest a portion of their winnings back into Lottery play, food, and beverages, directly benefiting both the vendor and the state.**

We agree and are planning to provide more prize claim options for players. We don't think the solution to a lack of prize claim options is for the player to sell their ticket for less than its full value.

**Why did the Lottery rules committee decide too not pay tickets in violation? Where there any other alternatives discussed?**

We understood that the legislative intent of HB 3115 was to deter the practice of "discounting" wherein players sell their tickets at deep discounts to avoid debt offsets such as for child support. Our most effective means to deter the practice is to deny such tickets as invalid, and so that is what our proposed rules would do.

If you'd like to suggest other means of deterring the practice, we welcome your comments.

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**From:**

**Sent:** Monday, August 25, 2025 2:11 AM

**To:** Skaro, Kris <Kris.Skaro@lottery.oregon.gov>

**Subject:** hb3115

[NOTE: Lottery responses below are shaded in gray.]

I wanted to say thanks again for sending the responses last week. I did have follow up questions, clarifications, and concerns. I look forward to hearing the lottery position on the below items. I'm sorry about the format. Hopefully, it's easy enough to follow.

### 1. Verification of Winners

How does the Oregon Lottery determine that the claims I have made are not from jackpots I have personally won?

On our required prize claim form, we will ask if the claimant is the original winner of the prize. If the claimant answers no, we will ask more questions to determine whether the winning ticket or cash slip was obtained in violation of HB 3115. If we believe it was obtained in violation, we will deny payment under the proposed rules. (Note, the rules have not been approved yet. If approved by the Commission, the rules will be effective September 27, 2025, which is when HB 3115 takes effect.)

8/25 What other questions does the lottery plan on asking to determine if the claimant is the winner? It seems to me this will allow for more shill or straw claims. Makes it easy for somebodys relative or friend to lie on the form. Just because I have been identified as a person who makes multiple claims does not mean that I do not actually win them. Does the lottery know how many of my claims I have actually won? Do you have a copy of the new claim form?

### 2. Timeline for Submitting Claims

The letter is unclear on when claims will stop being paid. If I win a jackpot on September 26, can I mail it on September 27 and still be paid? Or must the claim be received by September 27?

The law takes effect on September 27, 2025. Any claims received on or after that date are subject to HB 3115 and Lottery's corresponding rules if they are approved. If we knew that a ticket was sold or purchased in violation of HB 3115, and the prize claim was submitted on or after September 27, we would deny the claim.

8/25 I am still unclear or confused. If I win or purchase a ticket prior to the 27th why would the lottery not pay the claim if received on or after the 27th? I am not in violation prior to the 27th on winning or purchasing tickets. I have always mailed so if I have a postmark on the 26th or before I don't know why this would not be paid. If I read your response correct I would need to travel to Salem to present all of the claims instead of mail them. Will the lottery have enough staffing in place to handle the people coming in to claim on the 26th? If they cannot handle to claims in person that day will the lottery still pay the claims?

### 3. Vendor Payment Limitations

Many bars, restaurants, and Purple Parrots have only one staff member on duty and limited cash on hand. In my experience, vendors sometimes write checks or ask winners to return the next day because they cannot pay larger slips immediately. Given the tight cash flow, theft concerns, and safety issues, how will the Lottery address the risk and burden placed on vendors to carry more cash for jackpot payouts? I.E The Rogue Valley Airport, Sky Restaurant on multiple occasions did not have enough money to pay a ticket of around 700.00. I had to travel to my destination with my ticket hoping not to lose it. After my vacation I would return to the Skybar in hopes that they would have funds to cash out my ticket. This is not good business practice for vendors or the Lottery.

This bill does not apply to prizes that can be claimed at a retailer. (See SECTION 2(2) of [HB 3115](#), which exempts prizes that can be claimed at a retailer.) Lottery did not sponsor this bill or advocate for its passage. We are implementing a law passed by the Legislature, the goal of which, in our understanding, is to prevent people from selling their winning tickets at deep discounts to avoid taxes or, more commonly, debt offsets such as for child support, which only apply to prizes that must be claimed at the Lottery. (The bill was introduced in response to Oregonian reporting; see [here](#) and [here](#). Let me know if you hit a paywall and I can send the articles.)

8/25 If I have seen an issue with a retailer in regards to the practice of paying a ticket how do I make a complaint to the lottery?

#### 4. Possible Alternative – Pawn Shop Partnerships

Pawn shops, such as mine, are licensed through the Oregon Department of Consumer and Business Services, have the necessary cash on hand, tracking software, and surveillance systems. Has the Oregon Lottery considered partnering with licensed pawn shops to provide safe, same-day payouts?

We have not considered partnering with pawn shops to pay prize claims. We are looking to provide more prize claim options to players across the state. We're currently focused on digital prize claims and payments.

8/25 I am sure Pawn Shops would for a small processing fee (like a credit card 3%) would be interested in processing claims. This replaces the dark side of purchasing tickets that exist.

#### 5. Regional Access Issues

Southern Oregon players face significant challenges in claiming jackpots. The Oregon Lottery is penalizing Southern Oregon players specifically. Players in Northern Oregon are able to claim their ticket in a timely manner without significant traveling costs. The only options you are providing for Southern Oregon players include: traveling from Medford to the Lottery office which is a 7-hour round trip or mailing in claims that take 14–30 days depending on the season. For many, this delay is financially burdensome.

This was [brought up to legislators](#) when they were considering HB 3115 but legislators did not find it persuasive. We are now implementing the law. We agree that more prize claim options are needed, but the solution can't be that players must sell their prizes for below face value just to be able to claim their prize. That's why we're working on digital claims and payments.

8/25 when will the lottery have more claim options available? I believe the lottery should have these in place on or before the 27th of September. The players prompt payments should be of the most importance to the lottery.

#### 6. Small-Denomination Tickets as Tips

Bartenders and clerks often receive small winning tickets as tips (e.g., a \$20 video lottery ticket or unclaimed slips under \$1 left by customers). Under the new rules, this may now be illegal. What is the Lottery's stance on this?

Small prizes like the ones you are describing are exempt from the law. Also, getting a prize as a gift or a tip is not the same as buying and selling a winning ticket, which is the conduct prohibited by HB 3115.

8/25 Does the lottery have plans on educating players, Bartenders, vendors, and other patrons on the new change. Simply putting it on the back of a ticket as a caution is not enough. I see a lot of harm done to people that have been doing this practice that do not have the knowledge that the lottery will not pay. I see an opportunity for players that know the new laws exist to swindle, honest abiding taxpayers out of money. What steps will the lottery take to educate the public?

Thank You

**From:** Skaro, Kris

**Sent:** Tuesday, August 26, 2025 7:54 AM

**To:**

**Subject:** RE: hb3115

Hi \_\_\_\_\_,

See answers to your questions below.

Thanks!

Kris

**Q.** What other questions does the lottery plan on asking to determine if the claimant is the winner? It seems to me this will allow for more shill or straw claims. Makes it easy for somebody's relative or friend to lie on the form. Just because I have been identified as a person who makes multiple claims does not mean that I do not actually win them. Does the lottery know how many of my claims I have actually won? Do you have a copy of the new claim form?

**A.** Lottery will ask on the claim form if the winning ticket was bought, sold, or traded and whether the claimant is the original winner. If the claim is suspicious, such as part of a large number of claims that were unlikely to be won in the natural course of play, or if there are signatures scratched out on the ticket or cash slip, Player Services staff can ask clarifying questions about the ticket, like where and when did you win it, etc. Player Services can also ask Security staff to question the claimant to ensure the ticket was not obtained in violation of HB 3115.

We don't have a copy of the new claim form to share yet as it is still being finalized but the new questions will be: "Has this winning ticket ever been purchased, sold, or traded?" And "Are you the original winner of this prize? (Not including the original sale by the Lottery retailer.)"

**Q.** I am still unclear or confused. If I win or purchase a ticket prior to the 27th why would the lottery not pay the claim if received on or after the 27th? I am not in violation prior to the 27th on winning or purchasing tickets. I have always mailed so if I have a postmark on the 26th or before I don't know why this would not be paid. If I read your response correct I would need to travel to Salem to present all of the claims instead of mail them. Will the lottery have enough staffing in place to handle the people coming in to claim on the 26th? If they cannot handle to claims in person that day will the lottery still pay the claims?

**A.** As of 9/27, we are required by state law to review all claims received for compliance with HB 3115. Any claims suspected of being out of compliance will be investigated by Security with final decision-making authority belonging to the Assistant Director of Security.

Yes, the payment centers will be adequately staffed to process in person claims on the 26th.

**Q.** If I have seen an issue with a retailer in regards to the practice of paying a ticket how do I make a complaint to the lottery?

**A.** You can report that to [LotteryRetailContracts@lottery.oregon.gov](mailto:LotteryRetailContracts@lottery.oregon.gov).

**Q.** I am sure Pawn Shops would for a small processing fee (like a credit card 3%) would be interested in processing claims. This replaces the dark side of purchasing tickets that exist.

**A.** As I've said, we agree we need to offer easy prize claim options in all parts of Oregon. That said, there are barriers to Lottery contracting with private third parties to process prize claims above a certain amount. As you know, under state and federal law, prizes are subject to certain debt offsets (for child support and public assistance overpayments) and withholding and reporting state and federal taxes. These are not insurmountable barriers but just to explain that it's more complicated than just paying pawn shops to process prize claims. (For example, any private business processing prize claims worth more than \$600 would need to access confidential government databases that contain protected personal information about people who owe child support and public assistance overpayments.) Additionally, to the extent that some prize winners sell their tickets at a discount to avoid child support garnishment, those folks will be reluctant to claim their prize at any place that runs debt checks, whether that's the Lottery, a retailer, or a pawn shop.

**Q.** When will the lottery have more claim options available? I believe the lottery should have these in place on or before the 27th of September. The players prompt payments should be of the most importance to the lottery.

**A.** It's on our current fiscal year project list to explore the requirements to provide a digital prize claim system. We don't have a firm date of when that system will be available. In the meantime, we process prize claims by mail for those who can't drive to a payment center.

**Q.** Does the lottery have plans on educating players, Bartenders, vendors, and other patrons on the new change. Simply putting it on the back of a ticket as a caution is not enough. I see a lot of harm done to

people that have been doing this practice that do not have the knowledge that the lottery will not pay. I see an opportunity for players that know the new laws exist to swindle, honest abiding taxpayers out of money. What steps will the lottery take to educate the public?

A. We have an FAQ going out to Lottery retailers in September so they are aware of the new law. The FAQ will also remind them that, in addition to the new law that applies to everyone, Lottery's retailer rules prohibit retailers and their employees from facilitating the purchase or sale of winning tickets. We also have talking points for player-facing staff to share with players who have questions or are unaware of the new law.

**From:** Skaro, Kris

**Sent:** Thursday, August 28, 2025 11:32 AM

**To:**

**Subject:** RE: hb3115

Hi \_\_\_\_\_,

See responses below.

Thanks,  
Kris

**From:**

**Sent:** Wednesday, August 27, 2025 8:57 AM

**To:** Skaro, Kris <[Kris.Skaro@lottery.oregon.gov](mailto:Kris.Skaro@lottery.oregon.gov)>

**Subject:** Re: hb3115

[NOTE: Lottery responses are shaded in gray. Unshaded comments are from the commenter.]

I appreciate the responses to my questions as I can better navigate the new world as a gambler and purchaser.

Natural course of play.

I play regularly and would like to know how I find out statistics on what video lottery games payout. My natural course of play has led me to be a losing player. Could you please let me know how I can determine which games have better payouts than the others? Does the state have any plans for a tracking card like casinos use to show wins and losses and if not why?

We have the prize payouts for each video game on our website: <https://www.oregonlottery.org/video-lottery/grid/> No, we do not have plans to track play like casinos do but I will pass this suggestion on for consideration.

The 27th forward the lottery will not pay my claims until no suspicions are determined.

Let me be clear. You and your office have not been clear in answering my question. Can you please send me the reason or statute specifically why if a ticket is won or purchased on September 26 or before the lottery office will not pay the claim. Postmark on or before the 26 of September should satisfy the house

bills requirements. You allowed claims to be mailed and you allow claims to be presented in person. You cannot say just because things are postmarked prior to the 27th that they will not be accepted. What if I mailed something today and you did not receive it until September 28 are you saying that that will not be paid if there is suspicion? The director of security has nothing to do with a date prior to 27 September.

I can't speak to whether or not we will pay future claims. They will be processed in accordance with our rules with payment decisions made by the Assistant Director for Security.

#### Partnering with pawn shops

Pawn shops are not naïve to regulation and paperwork. We have to do reporting every year to the state and federal agencies. Another layer of partnership with the lottery would not create much more than we already do. How do I go about Approaching in the Oregon lottery to be a vendor that pays out claims for the lottery? It would probably save the lottery office money on processing. It sounds like the lottery is really just concerned with people dodging taxes or child support. If the state was concerned with people dodging these obligations, why would they allow lottery machines for people to throw there obligation money into. I don't know if anybody at the lottery office has ever witnessed the majority of people who play these machines. It's just not entertainment.

#### The lottery is FAQ

When I have seen a person who represents the lottery in an establishment, they are typically there when the bartender behind the counter is servicing multiple people and cannot give undivided attention to the representative. Just like in anything if you feel like a pamphlet that is created that is just set somewhere satisfies education You and your office are completely incorrect. I believe that undivided time needs to be created by the lottery representative to educate clerks, bartenders and owners of all of the problems that will be created from the new law. Yes, I understand. The new law will help correct some other issues on the other side, but in the interim, it will help avert a storm of frustrations and financial hardship on people that do not know. The way I read the new law is if I do purchase a ticket the lottery will not pay therefore I will be forced to file legal action against the seller which was in violation as well.

Lottery is aware of a small number of people who buy a large number of tickets. We sent letters to those individuals most likely to be affected by the law. Most of our players who just play and claim their own prizes should not be affected by HB 3115. We can't change the fact that the law has been changed. We have tried to communicate with people most likely to be impacted as well as doing retailer education, printing a warning on Video Lottery cash slips, and having an FAQ for players.

#### Fiscal plan and new document preparation

This reminds me of when the firearm bill was passed a few years back. The state was not prepared for the reactions and problems that were created from the Bill. To say it is in the Fiscal plan and that the forms are not available yet with a date looming within 30 days is Unreasonable. I would ask that the state puts a priority on this to avoid complications and hardships that this will create.

We are simply complying with a new law passed by the state legislature. Members of the public testified that the bill would impose a hardship on people who can't drive to a payment center, but lawmakers were not persuaded.

All in all I do appreciate your responses and I hope that all the communications have been forwarded to the correct parties because they are issues and concerns for the public. I am dissatisfied that I will not be able to purchase anymore but as a player I am more dissatisfied that the lottery has no problem taking my money with no interim solution to this issue.

**From:**

**Sent:** Friday, August 29, 2025 5:19 AM

**To:** Skaro, Kris <[Kris.Skaro@lottery.oregon.gov](mailto:Kris.Skaro@lottery.oregon.gov)>

**Subject:** Re: hb3115

Good morning Kris a few things have come to light after receiving your previous email.

How do I get in contact with the Assistant Director of Security? It seems like that's the person who can answer my postmark question about paying a claim. Also the lottery automated message when you call says to make an appointment as the claim office handles claims on a first come first serve basis and will only process claims that day as time allows. This contradicts my question about will the lottery be staffed fully to process claims on the 26th. I plan to be in person on the 26th at the lottery office but I am not comfortable with the contradictions on being able to pay claims that day.

As luck would have it the lottery has received a fraudulent claim from me. A ticket was counterfeit. After chatting with the gentleman in lottery security he told me to get ahold of you so I can make a public records request. He could not answer questions regarding the ticket that I sent and said the only way I can get the information is to do a public records request. How do I make a public records request? How long does it typically take? I need to include this with the police report I am making.

**From:** Skaro, Kris

**Sent:** Friday, August 29, 2025 7:18 AM

**To:**

**Subject:** RE: hb3115

Hi \_\_\_\_\_,

To make a public records request, submit an email at this webpage. Please include as much information as possible, such as the name and date of the prize claim you submitted:

<https://www.oregonlottery.org/public-information/request-form/>

We will be adequately staffed to process claims on 9/26.

Thanks,  
Kris

**From:**

**Sent:** Friday, August 29, 2025 7:22 AM

**To:** Skaro, Kris <[Kris.Skaro@lottery.oregon.gov](mailto:Kris.Skaro@lottery.oregon.gov)>

**Subject:** Re: hb3115

I didn't see how do I get in touch with the Assistant Director of Security?

**From:** Skaro, Kris

**Sent:** Friday, August 29, 2025 8:25 AM

**To:**

**Subject:** RE: hb3115

Our general security number is 503-540-1400. You can also speak to the security staff you were working with regarding the fraudulent ticket.



Comment #5

**From:**

**Sent:** Tuesday, August 19, 2025 8:13 AM

**To:** Oregon Lottery Admin Rules <[Lottery.adminrules@lottery.oregon.gov](mailto:Lottery.adminrules@lottery.oregon.gov)>

**Subject:** Lottery redemption

To: whom it may concern

I am writing you today to express my concern about Oregon wanting to stop the pawn shops from buying winning lottery tickets from people. That's going to cause a significant impact on people who do not have a way to drive up to Salem to turn in their tickets. If they have to mail them in It will cause people to have wait to collect their winnings delaying their payouts well over a three week turn around time because of processing time. I think that if you're going to prevent pawn shops from buying the winning tickets then you should have to have a payout hub within 30 minutes of every city you have lottery machines at. Oregon lottery is enticing the less fortunate and the more fortunate to gamble their money away so in my personal opinion it's really not that Oregon cares about the less fortunate, it's more about wanting to control people and small businesses as to what they can and cannot do with their winnings. The Oregon lottery is profiting billions of dollars off people so they have plenty of money to put in payout hubs. Or they can continue allowing the pawn shops to buy the tickets which offers an immediately solution to this matter. The pawn shops are offering a service to the public it's not like they are getting paid to pay these people out and handle the financial load it puts on them to oversee the payouts and the capital it takes on hand for such transactions but yet the Oregon lottery takes millions a year in administrative costs to oversee the same said payouts. Please do the right thing and find a competent solution to this issue.

Sincerely,

**From:** Skaro, Kris **On Behalf Of** Oregon Lottery Admin Rules

**Sent:** Tuesday, August 19, 2025 3:01 PM

**To:**

**Subject:** RE: Lottery redemption

Hi \_\_\_\_\_,

Thank you for taking the time to comment. We appreciate your concern about not having payment centers in all parts of the state. That said, we don't think requiring players to sell their winning tickets for far less than the full value of the prize is a long-term solution. We are working to provide a digital prize claim option so that prize winners don't have to drive to a payment center or use the mail-in option if they don't feel comfortable doing so.

For context, Lottery's rules are being adopted to comply with a new law passed by the Legislature, [HB 3115](#). Lottery did not introduce the bill or did not take a position on it. It was passed by lawmakers in response to reporting regarding people selling their winning tickets to avoid child support or other offsets. (See reporting [here](#) and [here](#). Let me know if you hit a paywall and I can send the articles.) People did [submit testimony](#) to legislators about the impact to players who live away from Lottery payment centers but legislators did not find that persuasive. The new law takes effects on September 27, 2025.

Again, Lottery appreciates your comments and I will share your email with decisionmakers for their consideration. Please let me know if you have any questions.

Sincerely,  
Kris Skaro

Comment #6

**From:**

**Sent:** Thursday, August 21, 2025 7:27 AM

**To:** Oregon Lottery Admin Rules <[Lottery.adminrules@lottery.oregon.gov](mailto:Lottery.adminrules@lottery.oregon.gov)>

**Subject:** Rule changes

Please do not make it harder for us senior citizens to cash in our lottery tickets. I am not able to drive anymore and I hope to continue being able to sell my winnings locally. Thank you in advance. Begging you and it hurts to do this.

**From:** Skaro, Kris **On Behalf Of** Oregon Lottery Admin Rules

**Sent:** Thursday, August 21, 2025 7:37 AM

**To:**

**Subject:** RE: Rule changes

Hello,

Thank you for your comments. I will share this with decisionmakers to consider.

For context, we are adopting these rules to comply with a [new state law](#) passed by the Legislature. After reporting by the Oregonian, lawmakers were concerned that people were selling their prizes to avoid having their prizes garnished against certain debts like outstanding child support, so the law prohibits the practice.

We agree that we need to ensure people have more options to claim their prize. We are working to provide a way to claim prizes digitally. In the meantime, you can claim by mail, which would allow you to get your full prize amount, rather than having to sell it for less than its full value.

Thanks again for your comments.

Sincerely,

Kris Skaro

Comment #7

**From:**

**Sent:** Thursday, August 21, 2025 4:57 PM

**To:** Oregon Lottery Admin Rules <[Lottery.adminrules@lottery.oregon.gov](mailto:Lottery.adminrules@lottery.oregon.gov)>

**Subject:** Public Comment on Proposed Rulemaking (HB 3115)

To Whom It May Concern,

I understand the concern that some individuals may attempt to avoid taxes, garnishments, or child support obligations. But that is not the whole picture. Many people sell tickets because they need quick cash, lack transportation, can't get to the Lottery office due to work, or simply want privacy about their gambling. In every one of these situations, taxes are still being paid whether by the original winner or the person assisting them. Prohibiting third parties is not the solution.

The Lottery has no reliable way to know whether a ticket was sold or transferred. The only realistic way to verify the true winner is in jackpot Video Lottery cases, where the ticket is printed by the business and the clerk immediately has the winner sign it while checking their ID. Otherwise, enforcement is subjective. Denying a valid winning ticket on suspicion alone could lead to lawsuits.

As an alternative to outlawing all third-party transfers, the Lottery could create a declaration system. If a person chooses to sell a winning ticket, they would complete a simple declaration form stating the reason for the transfer. If the stated reason is to avoid taxes, garnishments, or child support obligations, the Lottery could then deny the ticket from being cashed. But if the reason is legitimate, the transfer could be allowed. This approach would protect state interests in tax compliance while still giving players flexibility and fairness.

Meanwhile, countless gambling losses go unreported because the Lottery provides no tools to track them unlike casinos, which issue year-end win/loss statements. Most players don't even know losses are deductible. If the state is serious about fairness and compliance, it should invest in tools like a player card system or a centralized ledger.

I do support the new rule protecting winner anonymity. Allowing players to keep their identities private is important for their safety and peace of mind. Winners can enjoy their prizes without fear of harassment, unwanted attention, or personal risk.

The real impact of these rules falls on Oregon Lottery customers, not small businesses or third parties. Many winners will lose the option to sell their ticket when that is the less burdensome choice for them. These rules leave players with no alternatives, and instead of protecting them, the changes only place added burdens on Oregon Lottery players.

Thank you for the opportunity to comment.

**From:** Skaro, Kris **On Behalf Of** Oregon Lottery Admin Rules

**Sent:** Monday, August 25, 2025 10:02 AM

**To:**

**Subject:** RE: Public Comment on Proposed Rulemaking (HB 3115)

Hi \_\_\_\_\_,

Thanks for your comments. I will share your email with the Director and Commission for their consideration.

We appreciate your alternative suggestions but Lottery needs to comply with the new law, [HB 3115](#), which prohibits the purchase or sale of a winning ticket for any reason. During the hearings on the bill, people submitted [written testimony](#) about the challenges of claiming tickets but lawmakers did not seem persuaded.

Lottery agrees that we need to provide faster and easier ways to claim a prize. We are working to provide a digital claims option and we also process prizes by mail for those who can't drive long distances to a payment center. We think these options are preferable to having winners sell their tickets for far below face value in order to claim their prize.

Thanks again for your comments.

Sincerely,  
Kris Skaro  
Oregon State Lottery

Comment #8

**From:**

**Sent:** Thursday, August 21, 2025 7:15 AM

**To:** Oregon Lottery Admin Rules <[Lottery.adminrules@lottery.oregon.gov](mailto:Lottery.adminrules@lottery.oregon.gov)>

**Subject:** Don't change rules.

Please don't make it harder for us older folks to cash in our winning tickets by having to drive to Salen to pick up winning. I enjoy playing slots in my older years and I am not able to drive anymore . I would love to keep selling my tickets locally.  
I beg you please don't change the rules . Thank you

**From:** Skaro, Kris **On Behalf Of** Oregon Lottery Admin Rules

**Sent:** Thursday, August 21, 2025 7:53 AM

**To:**

**Subject:** RE: Don't change rules.

Hello \_\_\_\_\_,

Thank you for your comments. I will share your email with decisionmakers to consider.

We certainly want you to enjoy playing our games without having to drive to a payment center. But we want you to be able to claim the full amount of your prize without having to sell it for less than full value. We are working to provide a way to claim your prize digitally without having to drive. Until that option is available, you can mail in your claim for processing.

For context, we are adopting these rules to comply with a [new state law](#) passed by the Legislature. After reporting by the Oregonian, lawmakers were concerned that people were selling their prizes to avoid having their prizes garnished against certain debts like outstanding child support, so the law prohibits the practice.

Thanks again for your comments.

Sincerely,

Kris Skaro

Comment #9

**From:**

**Sent:** Monday, August 25, 2025 8:56 PM

**To:** Oregon Lottery Admin Rules <[Lottery.adminrules@lottery.oregon.gov](mailto:Lottery.adminrules@lottery.oregon.gov)>

**Subject:**

I do not agree with the new rules people should be able to cash there tickets at pawn shops or anywhere as long as the taxes get paid on the money.

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**From:** Skaro, Kris

**Sent:** Thursday, August 28, 2025 10:38 AM

**To:**

**Subject:** RE:

Dear \_\_\_\_\_,

Thank you for your comments. I will share your email with decisionmakers for their consideration.

For context, Lottery is making these changes to comply with a [new state law](#) that prohibits the purchase or sale of winning Lottery tickets. Lawmakers passed the law after the [Oregonian reported](#) that people were selling their tickets to avoid child support or other garnishments against their prize.

Thank you again for taking the time to comment.

Sincerely,

Kris Skaro  
Oregon State Lottery

Comment #10

**From:**

**Sent:** Wednesday, August 27, 2025 5:00 AM

**To:** Skaro, Kris <[Kris.Skaro@lottery.oregon.gov](mailto:Kris.Skaro@lottery.oregon.gov)>

**Subject:** Rules/ stop the greediness

I and many other gamblers see no other reason for you to change rules on where and how we decide to cash in our jackpot tickets other than you might be missing out on a few dollars! The lottery makes so much money already and it does not even give to the places it's suppose to like schools and now you want to make a rule we can not take our winners to the pawn shop in central point . Stop being so greedy your not missing out on anything by letting then cash our tickets ap we d9nt have to drive 3 plus hours away to cash in. Its not like you one person will be taking that money home or do you get bonus for saving the state lottery more money. Please dont change anything. Except maybe try giving more money to more ppl when the mega millions gets over a million dollars. It makes no sense to 9nly have one winner. Brainless greedy ppl.  
Thank you

**From:** Skaro, Kris

**Sent:** Wednesday, August 27, 2025 8:32 AM

**To:**

**Subject:** RE: Rules/ stop the greediness

Dear \_\_\_\_\_,

Thank you for your comments. I will share your email with decisionmakers for their consideration.

We agree that we need to provide more prize claim options for our players. We are working to develop a digital claims and payment solution.

For context, Lottery is making these changes to comply with a [new state law](#) that prohibits the purchase or sale of winning Lottery tickets. Lawmakers passed the law after the [Oregonian reported](#) that people were selling their tickets to avoid child support or other garnishments against their prize.

Sincerely,

Kris Skaro  
Oregon State Lottery



Comment #11

**From:**

**Sent:** Thursday, August 28, 2025 11:53 AM

**To:** Oregon Lottery Admin Rules <[Lottery.adminrules@lottery.oregon.gov](mailto:Lottery.adminrules@lottery.oregon.gov)>

**Subject:** Pawn shops

Please continue to allow pawn shops to redeem tickets the state of Oregon is not set up to efficiently handle this in a timely manner.

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**From:** Skaro, Kris **On Behalf Of** Oregon Lottery Admin Rules

**Sent:** Thursday, August 28, 2025 3:37 PM

**To:**

**Subject:** RE: Pawn shops

Hi \_\_\_\_\_,

Thank you for your comments. I will share your email with decisionmakers for their consideration.

For context, Lottery is making these changes to comply with a [new state law](#) that prohibits the purchase or sale of winning Lottery tickets. Lawmakers passed the law after the [Oregonian reported](#) that people were selling their tickets to avoid child support or other garnishments against their prize.

Thank you again for taking the time to comment.

Sincerely,

Kris Skaro

Oregon State Lottery

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**From:**

**Sent:** Thursday, August 28, 2025 5:33 PM

**To:** Oregon Lottery Admin Rules <[Lottery.adminrules@lottery.oregon.gov](mailto:Lottery.adminrules@lottery.oregon.gov)>

**Subject:** Re: Pawn shops

Typical punish all for a few bad characters. It also makes no sense that a winning ticket would be considered income towards child support when the money that won the ticket has already been taxed to no end.

Comment #12

**From:**

**Sent:** Thursday, August 28, 2025 5:39 PM

**To:** Oregon Lottery Admin Rules <[Lottery.adminrules@lottery.oregon.gov](mailto:Lottery.adminrules@lottery.oregon.gov)>

**Subject:** Lottery winnings

Please keep pawn shops available to cash in winnings from slot machines. I'm in a city that is far from Salem, so the convenience to cash it with a Pawn shop is perfect. Please don't stop that availability.

**From:** Skaro, Kris

**Sent:** Monday, September 1, 2025 8:55 AM

**To: Subject:** RE: Lottery winnings

Dear \_\_\_\_\_,

Thank you for your comments. I will share your email with decisionmakers for their consideration.

For context, Lottery is making these changes to comply with a [new state law](#) that prohibits the purchase or sale of winning Lottery tickets. Lawmakers passed the law after the [Oregonian reported](#) that people were selling their tickets to avoid child support or other garnishments against their prize. Thank you again for taking the time to comment.

Sincerely,

Kris Skaro  
Oregon State Lottery