

Dear Members of the Ways and Means Committee,

Thank you for the opportunity to testify in support of Frederick County's locally approved initiative to better support the volunteer fire companies that do so much for our community.

I write to urge your favorable consideration of legislation that would allow volunteer fire companies to accept credit as a form of payment for games of chance, including bingo, raffles, and tip jars.

Our volunteer fire and rescue organizations face significant and growing financial challenges. The costs of acquiring, operating, and maintaining apparatus, equipment, and facilities continue to rise, particularly as inflation impacts every aspect of their operations. Despite these pressures, these organizations remain steadfast in their commitment to protecting public safety.

At the same time, the way people pay for goods and services has fundamentally changed. Fewer individuals carry cash, and checkbooks have largely disappeared from everyday use. In order for volunteer fire companies to remain effective in their fundraising efforts, it is essential that we modernize the tools available to them. Allowing credit card payments for games of chance reflects current consumer behavior and ensures these organizations are not left behind.

This proposal is both reasonable and responsible. It does not seek to broadly expand gambling, but rather to support low-stakes, community-based activities—such as bingo at a fire hall or a raffle hosted by a local organization. These are longstanding traditions that bring communities together while raising critical funds.

Moreover, there is a clear inconsistency in current policy. Higher-risk and more commercialized forms of gambling, such as online sports betting, already permit the use of credit cards. It is only fair that our local volunteer organizations be afforded the same opportunity in far more limited and community-oriented settings.

This measure represents a practical step forward—one that acknowledges economic realities, adapts to modern payment methods, and provides meaningful support to the volunteer fire companies that serve our residents every day.

I respectfully ask for your favorable consideration of this legislation and for your continued support of these essential community partners.

Thank you for your time and consideration.

Sincerely,

Mason Carter

Frederick County Councilmember, District 5

