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To:

Dept. of Parish Finance and Administration, Office of Catholic Schools and all Parishes and Schools

From:

Office of Legal Services

Subject:

General Guidance for the Operation of Raffles

Date:

July 23, 2018

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In order to help foster successful Archdiocesan raffles that satisfy our obligations under applicable law, the Office of Legal Services is providing the guidance materials attached to this Memorandum. Please review these materials and if you have any questions, please direct all inquiries to the Office of Legal Services, c/o Debbie Finley, Legal Secretary, at 312-534-8319 or [dfinley@archchicago.org](mailto:dfinley@archchicago.org).

Important Issues to Note:

- All Parishes and Schools holding raffles must be licensed by their local municipality. Please note that the City of Chicago has recently amended its raffle ordinance to provide that the maximum cash prize awarded in a raffle may not exceed \$2,000,000, the maximum retail value of any non-cash prize may not exceed \$100,000 and the total prize pool awarded may not exceed \$4,000,000. The maximum fee for any raffle ticket or chance is \$500.00. Suburban Parishes and Schools should note any limits on amounts or value of chances, prizes awarded and/or the total prize pool as part of their local municipality's licensing requirements.
- Illinois law provides that a licensed raffle operator such as a Parish or School may only rent a location where the raffle drawing will take place from another licensed raffle operator. Subject to exceptions by the local municipality, the raffle drawing should generally take place on the Parish or School campus and not in a bar or restaurant establishment. If the local municipality allows for the raffle drawing to take place in a bar or restaurant establishment, the Parish or School should not rent the location on an exclusive basis. In addition, no raffle proceeds may be paid to the bar or restaurant establishment.
- The entire net proceeds of any raffle after award of the prize pool must be exclusively devoted to the lawful purposes of the Parish or School. This means that proceeds from the raffle should not be split with any third parties such as other organizations or businesses. In addition, all Parishes and Schools should follow the cash management protocols and best practices for internal controls instituted by the Department of Financial Services. Please see the following link for additional guidance materials provided by the Department of Financial Services: <https://www.archchicago.org/offices-and-ministries/financial-services>.
- Note that raffle tickets should not be sold online or through the US Mail or through any common carrier. In addition, raffles should have specific terms and conditions under which all participants who purchase a ticket are bound. Please see the following guidance materials for recommended terms and conditions that should be used by Parishes and Schools when operating raffles.
- Please remember the IRS requirements for reporting and withholding with respect to raffle prize winners. Please see the following guidance materials for more information respecting these IRS requirements.



**GENERAL GUIDANCE  
FOR THE OPERATION OF RAFFLES**

The following guidance is intended to assist Parishes and Schools of the Archdiocese of Chicago operate successful raffle fundraising activities in accordance with applicable law. For additional assistance, please direct all inquiries to the Office of Legal Services, c/o Debbie Finley, Legal Secretary, at 312-534-8319 or [dfinley@archchicago.org](mailto:dfinley@archchicago.org).

**1. RAFFLES**

- a. Obtaining License for Raffles. All Parishes and Schools must be licensed by their local municipality in order to conduct a raffle.
  - (i) Parish or School Located in the City of Chicago. See Exhibit A attached hereto for a detailed summary of the application process for obtaining a Chicago Raffle License and an explanation on how to complete the City's "Business Information Sheet."
    - a. Chicago Ordinance Cap on Prizes and Price of Raffle Tickets. Please note that Chicago ordinance provides that the maximum cash prize awarded in a raffle may not exceed \$2,000,000, the maximum retail value of any non-cash prize may not exceed \$100,000 and the total prize pool awarded may not exceed \$4,000,000. The maximum fee for any raffle ticket or chance is \$500.00. The Office of Legal Services is not aware of any exceptions to these caps, but any exception would need to be approved in writing by the City of Chicago as part of the licensing process.
  - (ii) Suburban Parish or School. Suburban Parishes and Schools must contact their local municipality and determine if the municipality permits raffles to be conducted. If the municipality does permit raffles, the Parish or School must comply with the municipality's requirements (if any) for obtaining a license. If the Parish or School resides in an unincorporated area, then the license would need to be obtained from the applicable county. Please note any applicable limits on amounts or value of prizes awarded and/or any limits respecting the total prize pool.
  - (iii) Evidence of Tax-Exempt Status Under 501(c)(3) of the IRS Code. In order to obtain a raffle license, you may be required to submit evidence of tax exempt status under 501(c)(3) of the IRS Code. To obtain this documentation, please contact Debbie Finley at [dfinley@archchicago.org](mailto:dfinley@archchicago.org) or call 312-534-8319. When e-mailing this request please submit with following on the subject line: "Request for Evidence of 501(c)(3)" and include the name of the applicable Parish or School.
- b. Cash Management. All Parishes and Schools should follow the cash management protocols and best practices for internal controls instituted by the Department of Financial Services. Please see the following link for additional guidance materials provided by the Department of Financial Services: <https://www.archchicago.org/offices-and-ministries/financial-services>.
- c. Terms and Conditions. See Exhibit B attached hereto for a template of terms and conditions recommended by the Office of Legal Services. These terms and conditions are provided in order to govern the operation of the raffle and should either be: (i) printed on the ticket (which would be difficult because of space issues); (ii) or the ticket should provide a link to the location on the Parish or School website where the terms and conditions are



to be posted publicly. If there are questions or if you need a copy of the terms/conditions in a different format, please contact the Office of Legal Services. **The message on the tickets should state that:**

**“Your purchase of this Raffle ticket is subject to the Office Rules which are posted at \_\_\_\_\_ [insert Parish or School website link where Official Rules will be posted], effective as of the date of purchase and hereby incorporated in full by this reference. If you disagree with any of the Official Rules, you must return the Raffle ticket within twenty-four hours of its purchase in order to be eligible to receive a refund of the purchase price; provided, however, that if you do not return the Raffle ticket within such twenty-four hour period, then you acknowledge and agree that: (i) you have read and understood the Official Rules; (ii) you agree to all of the Official Rules; and (iii) you will be irrevocably bound under the Official Rules. A copy of the Official Rules will be provided via U.S. Mail or electronic message upon written request.”**

- d. Applicable Law and Best Practices.
- i. Minimum Age. Persons under the age of 18 may not directly or indirectly purchase raffle tickets. Raffle participants should not write the name of any minors on the raffle tickets. Only the person who is above the age of 18 who actually purchases the raffle ticket should have their name on the ticket.
  - ii. Eligibility for License. Only qualified not-for-profit entities can obtain a raffle license and operate raffles.
  - iii. Location of Raffle Drawing. Illinois law provides that a licensed raffle operator such as a Parish or School may only rent a location where the raffle drawing will take place from another licensed raffle operator. Subject to exceptions by the local municipality, the raffle drawing should generally take place on the Parish or School campus and not in a bar or restaurant establishment. If the local municipality allows for the raffle drawing to take place in a bar or restaurant establishment, the Parish or School should not rent the location on an exclusive basis. In addition, no raffle proceeds may be paid to the bar or restaurant establishment.
  - iv. Proceeds of Raffle. The entire net proceeds of any raffle after awarding the prizes must be exclusively devoted to the lawful purposes of the Parish or School. This means that proceeds from the raffle should not be split with any third parties such as other organizations or businesses.
  - v. Raffle Tickets and Advertising. Chicago ordinance, and most other municipalities, require that all raffle tickets include the name and address of the Parish or School, the date or dates of the drawing, and the prize or prizes to be awarded. In addition, both the raffle tickets and advertisements for the raffle should include the total number of raffle tickets to be sold if limited and/or if the Parish or School intends to reduce the amount of the advertised prize(s) in the event the full allotment of tickets are not sold. In that case, then the raffle ticket and advertisements for the raffle should include a description of how the prize(s) would be affected (e.g. if only X amount of tickets sold then raffle reverts to a 50/50, or if only X amount of tickets sold, the prize(s) may be reduced to Y, etc.).
  - vi. Sale of Raffle Tickets. Raffle chances may be sold or issued only within the municipality specified on the raffle license. **RAFFLE TICKETS SHOULD NOT BE**



**SOLD ONLINE OR THROUGH THE MAIL OR THROUGH ANY COMMON CARRIER.** Any attempt to circumvent these restrictions, such as through the use of “order forms,” or by designating the raffle ticket cost as a “donation,” or the utilization of an electronic giving platform for ticket sales, are prohibited and should be avoided. If there are any questions regarding ticket sales, please contact the Office of Legal Services.

- vii. **Staffing Raffle Operations.** Only Parish or School employees and bona-fide volunteers (i.e. volunteers recruited, vetted and selected by the Parish/School) are allowed to assist in the management and operation of a raffle. Neither employees nor volunteers can be compensated for their participation, which even extends to a prohibition against accepting tips or other gratuities. Third party companies are not allowed to manage or operate raffle activities on behalf of a Parish or School.
- viii. **Manager.** The operation of raffles should be under the supervision of a single manager designated by the Parish or School. Local municipality licensing requirements may require that a fidelity bond be posted in relation to this role. If you think this requirement is required by your municipality, please contact the Office of Legal Services.
- ix. **Proper Record Keeping.** Unless expressly exempted by the local municipality, each Parish licensed to conduct raffles are required to keep records of all gross receipts, expenses and net proceeds for each single gathering or occasion at which winning chances in a raffle are determined. All deductions from gross receipts for each single Parish gathering or occasion should be documented with receipts or other records indicating the amount, a description of the purchased item or service or other reason for the deduction, and the recipient. The distribution of net proceeds shall be itemized as to payee, purpose, amount and date of payment. Please contact the Dept. of Parish Finance and Administration with respect to questions about the proper accounting methods or tools needed to maintain the necessary records.
- x. **Segregated Account.** Unless expressly exempted by the local municipality, gross receipts from the operation of raffles should be segregated from all other Parish funds and placed in a separate account. Each Parish should have separate records of its raffles. The person who accounts for gross receipts, expenses and net proceeds from the operation of raffles should report to the person who accounts for other revenues of the Parish, but one person should not hold both roles.
- xi. **Reporting.** Unless expressly exempted by the local municipality, each Parish or School operating raffles should report promptly to its local municipality after the conclusion of each raffle the gross receipts, expenses and net proceeds from the raffle, and the distribution of net proceeds itemized as set forth above.
- xii. **Records Retention.** The raffle records should be preserved for 3 years, and upon prior reasonable request, Parishes and Schools should make their records relating to operation of raffles available for public inspection at reasonable times and places.



e. IRS Reporting and Withholding Requirements.

- i. Reporting. The Parish or School must file an IRS Form W-2G if the prize is: (a) over \$600; (b) up to \$5,000; and (c) at least 300 times the amount of the raffle ticket price. There is no reporting requirement if these three conditions are not met. If reporting is triggered, the Parish or School should not issue the prize to the winner unless and until the winner has signed the completed W-2G.
  - ii. Withholding for Cash Raffle Prize. If the prize is more than \$5,000, the Parish and School must: (a) file an IRS Form W-2G; and (b) withhold 28% of the winnings less the amount of the cost of the raffle ticket. The Parish or School should not issue the prize to the winner unless and until the winner has signed the completed W-2G. These withholding and reporting requirements apply even if the prize is not more than 300 times the amount wagered.
  - iii. Withholding for Non-Cash Raffle Prize. A non-cash prize, such as a car, with a fair market value exceeding \$5,000 after deducting the amount of the wager, is also subject to withholding at the rate of 28% of the fair market value of the noncash item less the amount of the wager. The determination of fair market value should be undertaken in accordance with IRS standards. Note, however, that unlike withholding for a cash raffle prize, the amount to be withheld for a non-cash prize actually needs to be paid out-of-pocket by the winner in order for the winner to take possession of the non-cash prize. This could be problematic for some winners.
  - iv. Identification. The winner of any single raffle prize of \$600 or more must provide the Parish with proper identification. At least two types of identification (e.g. driver license, social security card, voter registration card, etc.) should be furnished by the winner to verify his or her name, address, and social security number (SSN).
  - v. IRS Form W2G. More information on IRS W-2G and copies of the form can be found here: <https://www.irs.gov/forms-pubs/about-form-w2g>
- f. Donation of Raffle Winnings to Parish or School. In order to donate the prize, the winner must first take ownership of the prize, which means the appropriate W-2G must be issued and withholding taken (if applicable) prior to the donation being made and acknowledged.
- g. Vehicle Raffles. It is our experience that raffles based on a non-cash prizes such as vehicles can be less successful than cash raffles because the upfront investment required to obtain the non-cash prize cuts into the proceeds resulting from this fundraising initiative. In addition, a portion of eligible entrants may not be interested in winning the non-cash prize at issue which results in a smaller pool of entrants. It is important that the participants understand that the winner of a non-cash prize could be required to make an out-of-pocket payment to satisfy the IRS withholding requirements set forth in Section 1(e)(iii) above.
- h. IRS Guide to Charitable Gaming. More information and guidance regarding IRS requirements respecting charitable gaming, including cash and non-cash raffles, can be found here: <https://www.irs.gov/pub/irs-pdf/p3079.pdf>.

[Exhibits A and B Follow]



**EXHIBIT A**

**City of Chicago Raffle License Application Steps**

1. Download a City of Chicago Business Information Sheet here:  
[https://www.cityofchicago.org/content/dam/city/depts/bacp/businesslicenseforms/businesslicenseforms/Business\\_Information\\_Sheet\\_V-10-06-2016.pdf](https://www.cityofchicago.org/content/dam/city/depts/bacp/businesslicenseforms/businesslicenseforms/Business_Information_Sheet_V-10-06-2016.pdf)
2. Complete the Business Information Sheet as follows:
  - a. Legal Name: The Catholic Bishop of Chicago/Insert Name of Parish or School
  - b. State of Illinois File Number: 55013179
  - c. Employer Identification Number: Insert Parish or School EIN
  - d. IDOR Account Number: 9999-9999
  - e. Business Activity: Roman Catholic Parish or Roman Catholic School of the Archdiocese of Chicago
  - f. Primary Contact Person: This person should be the Business Manager or other employee who will be the party who goes to City Hall to obtain the license on behalf of the Parish or School.
  - g. Owner or Officer Information: You should list Pastor or Principal (as applicable) and the Business Manager or the title of the other employee who will be going to City Hall to obtain the license. Under "Ownership" you should insert "NA." Under "Title," check off "Other" and insert title of the Pastor or Principal. In the next "Title" box, insert the Business Manager or the title of the other employee who will going to City Hall to obtain the license.
  - h. Authority: The person who goes to get the license must be included on the application packet or the license will not be granted at City Hall. In this case, we should not ask volunteers to be part of this process. In addition, volunteers should not sign the Business Information Sheet (this is for the protection of our volunteers).
  - i. Sworn Statement Attesting to Not-for-Profit Character: Insert the Parish or School name as the organization. Cross out "Corporate President," "Corporate Vice-President" and "Corporate Secretary," and insert the name of the Pastor or Principal and Business Manager or other employee who will be going to City Hall to obtain the license. In the signature boxes, cross out "Corporate President" and insert the Pastor or Principal and the Business Manager or other employee who will be going to City Hall to obtain the license and have those parties sign off.
3. Apply for the Raffle License by bringing the completed and signed Business Information Sheet to City Hall, 121 N. LaSalle St., Room 800, Chicago, IL 60602; Department of Business Affairs and Consumer Protection. The City requires a \$100 fee for a new license and will pro-rate the fee from the expiration of the last license on a renewal. Only two (2) methods of payment is accepted: (a) Certified Check payable to "The City of Chicago" or (b) by Credit Card.
4. We highly recommend arriving at City Hall by 8:30 a.m. when they open (except for Wednesdays when they open at 10:30 a.m.) than later in the day when there are longer the wait times. When you arrive at Room 800, be ready to provide three (3) items:
  - a. The completed business information sheet;
  - b. The signed sworn statement; and
  - c. The \$100 payment (certified check or credit card).
5. The City representative will create a Raffle License Application. Please review that application to ensure all the information is accurate. Once the Parish or School approves of the application, the City will print out the License and this process is complete.



**EXHIBIT B**

**ARCHDIOCESE OF CHICAGO  
PARISH OR SCHOOL RAFFLE  
OFFICIAL RULES, TERMS AND CONDITIONS**

1. **Agreement to the Official Rules:** The sponsor of the Raffle is the Archdiocese of Chicago's Parish or School identified on the Raffle ticket ("**Sponsor**"). By participating in the Sponsor's raffle (the "**Raffle**"), all entrants in the Raffle hereby agree to be bound by these Official Rules, Terms and Conditions ("**Official Rules**") and by the decisions of the Sponsor which shall be binding and final as to all matters relating to the Raffle. Eligibility to win the Prize (as defined below) is contingent upon fulfilling all requirements set forth herein. The Raffle is subject to all applicable federal, state and local laws, and is void where prohibited by such laws. These Official Rules cannot be changed by any oral statement made by any employee, consultant, volunteer, or agent acting on behalf of the Sponsor. Sponsor reserves the right to amend these Official Rules upon ten (10) days notice provided pursuant to an update provided on the Sponsor's website or otherwise published in the Sponsor's parish bulletin or some other written medium.
2. **Net Proceeds:** All net proceeds of the Raffle will benefit the Sponsor in fulfillment of its religious, educational and/or charitable missions.
3. **Eligibility to Enter:** Only individuals who are proven to be eighteen (18) years of age or older at the time of purchase of a Raffle ticket are eligible to participate in the raffle ("**Eligible Entrants**").
4. **How to Enter the Raffle:** To enter the Raffle, Eligible Entrants shall purchase Raffle tickets during the period set forth by the Sponsor ("**Entry Period**"). Each Raffle ticket may only be purchased by one Eligible Entrant and each Raffle ticket purchased by an Eligible Entrant is deemed an "**Entry**" in the Raffle. Eligible Entrants may purchase as many Raffle tickets as desired, subject to availability during the Entry Period. Raffle tickets may sell out before the close of the Entry Period. Raffle tickets must be paid for in full at time of purchase. Sponsor reserves the right to reject any sale of Raffle tickets due to improper payment or payment that does not constitute "good funds" in U.S. Dollars. All sales of Raffle tickets are final after any advertised return period, or if there is no advertised return period, then all sales of Raffle tickets are final upon sale. No refunds or replacements of lost or stolen Raffle tickets will be issued by Sponsor, unless expressly provided in these Official Rules. Sponsor shall be the sole judge of the validity and eligibility of any and all Entries. Entries which have been or appear to be tampered with are void. Entries by purchasers of Raffle tickets who have violated these Official Rules in any manner are void.
5. **Drawing:** The Sponsor shall set the maximum number of Raffle tickets forming an Entry to be sold. The winning Entry will be selected in a random drawing (the "**Drawing**"). In the event the Drawing cannot be conducted at the date, time, or location advertised by the Sponsor for any reason, or if a Prize cannot be awarded for any reason, representatives of Sponsor shall set a new date and location for a subsequent Drawing.
6. **Prize:** The Official Winner(s) (as defined below) shall receive the applicable prize identified: (a) on the Raffle ticket; or (b) on the Sponsor's website where these Official Rules are posted ("**Prize**"). In the event of conflict, the applicable prize identified on the Sponsor's website shall control. The value of any Prize(s) may be a function of Raffle tickets sold, in that a Prize may be reduced proportionally if all advertised Raffle tickets forming an Entry are not sold (by way of example, this means that if one-thousand Raffle tickets are offered and only nine-hundred are sold, the Prize(s) may be reduced by ten percent), in which case a minimum of one-half of all proceeds collected from the sale of Raffle tickets will be awarded as Prize(s). The Sponsor reserves the right to substitute any non-cash Prize acquired for the raffle for a similar prize or similar cash value when circumstances require substitution at Sponsor's sole and absolute discretion. The odds of winning any Prize(s) depend on the number of Entries sold.
7. **Notification of Official Winner:** Sponsor will have the sole discretion to determine whether an owner of an Entry selected at the Drawing (the "**Potential Winner**") is an Eligible Entrant and otherwise eligible to be the winner of the Prize in accordance with these Official Rules (the "**Official Winner**"). As a condition of its right to collect a Prize and become an Official Winner, any Potential Winner must deliver to the Sponsor: (a) a signed statement certifying that the Potential Winner is the rightful owner of the winning Entry in accordance with these Official Rules and all applicable laws; (b) such written information as is required by any applicable laws, including tax regulations, such as the Potential Winner's name, address and social security number; and (c) proof of both identity and age in forms satisfactory to the Sponsor. Sponsor's decision concerning the sufficiency of documentation issued to evidence



the identity, age and eligibility of the Potential Winner to become an Official Winner shall be final and binding. If a Potential Winner cannot be contacted and/or notified after reasonable attempts by the Sponsor, or if the Prize cannot be awarded for any other reason, representatives of the Sponsor shall conduct another Drawing and select another Entry in order to identify a Potential Winner. Any Potential Winner need not be present at the Drawing to win and become an Official Winner. Representatives of Sponsor shall endeavor to notify any Potential Winner using the contact information provided by the Potential Winner at the time of purchasing the Raffle ticket(s).

8. **No Transfer/Resale of Raffle Entries:** Raffle tickets are non-transferable. Any attempted transfer in violation of these Official Rules may be voided at the discretion of the Sponsor. The lawful ownership of a Raffle ticket forming an Entry shall be determined by Sponsor based on the information collected in connection with the sale of each Raffle ticket and any other information reasonably requested by Sponsor.
9. **Taxes:** All federal, state, and local income and sales taxes are the sole responsibility of the Official Winner. The taxable value of the Prize will be treated as ordinary income to the Official Winner for federal and state income tax purposes. A purchaser of Raffle ticket(s) ("Purchaser") may wish to consult a tax advisor in regard to potential tax liabilities that may arise from purchasing Raffle ticket(s) and being deemed an Official Winner. The Official Winner may be required to pre-pay a portion of any tax liability incurred in connection with such Official Winner's receipt of the Prize before receiving the Prize from the Sponsor.
10. **Publicity Release:** BY ACCEPTING THE PRIZE FROM SPONSOR, EACH OFFICIAL WINNER HEREBY GRANTS SPONSOR AND SPONSOR'S DESIGNEES AND AFFILIATES, FULL PERMISSION TO USE THE OFFICIAL WINNER'S NAME, BIOGRAPHICAL INFORMATION, PHOTOGRAPH, VOICE AND/OR OTHER LIKENESS AND PRIZE INFORMATION ON A ROYALTY-FREE BASIS FOR ADVERTISING, TRADE, PROMOTIONAL AND ANY OTHER PURPOSES IN ANY AND ALL MEDIA OR FORMAT NOW KNOWN OR HEREAFTER DEvised, WORLDWIDE, AND ON THE INTERNET AND WORLD WIDE WEB, IN PERPETUITY, WITHOUT LIMITATION, AND WITHOUT FURTHER COMPENSATION, CONSIDERATION, PERMISSION, NOTICE, REVIEW OR APPROVAL, UNLESS PROHIBITED BY LAW.
11. **Disclaimer of Warranties:** EACH PRIZE IS AWARDED IN "AS-IS", "WHERE-LOCATED" CONDITION, WITHOUT WARRANTIES OF ANY KIND AND INCLUSIVE OF ALL PATENT AND LATENT CONDITIONS. THE SPONSOR EXPRESSLY DISCLAIMS ANY WARRANTIES, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, RELATING TO THE PRIZE IN ANY WAY.
12. **Release of Liability:** IN CONSIDERATION OF BEING ALLOWED TO PARTICIPATE IN THE RAFFLE, EACH PURCHASER OF A RAFFLE TICKET FORMING AN ENTRY HEREBY AGREES TO RELEASE AND DISCHARGE THE SPONSOR, THE CATHOLIC BISHOP OF CHICAGO, AN ILLINOIS CORPORATION SOLE, THEIR AFFILIATES AND ALL OF THEIR CLERGY, OFFICERS, EMPLOYEES, AGENTS AND VOLUNTEERS (COLLECTIVELY "RELEASED PARTIES") FROM ANY AND ALL LIABILITY FOR INJURIES, LOSSES OR DAMAGES OF ANY KIND (INCLUDING, WITHOUT LIMITATION, ATTORNEYS' FEES) CAUSED BY THE RAFFLE, THESE OFFICIAL RULES, PARTICIPATION IN THE RAFFLE OR WINNING ANY PRIZE OR RESULTING FROM ACCEPTANCE, POSSESSION, USE OR MISUSE OF ANY PRIZE.
13. **Mandatory Arbitration Agreement:** ANY CONTROVERSY OR CLAIM, OTHER THAN A CLAIM BY SPONSOR, OUT OF OR RELATING TO THE RAFFLE OR TO THESE OFFICIAL RULES MUST BE RESOLVED IN ACCORDANCE WITH THE BELOW ARBITRATION PROVISIONS. ANY PURCHASER OF A RAFFLE TICKET, INCLUDING BUT NOT LIMITED TO ANY ELIGIBLE ENTRANTS, POTENTIAL WINNERS OR OFFICIAL WINNERS, AGREES TO ARBITRATE ANY AND ALL CLAIMS AND DISPUTES RELATING IN ANY WAY TO SUCH PURCHASE AND/OR THE SELECTION OF AN OFFICIAL WINNER, AND/OR THE AWARD OF THE PRIZE, AND/OR THE DELIVERY OF THE PRIZE AND/OR THE RAFFLE GENERALLY ("ARBITRATION CLAIM"), THROUGH BINDING INDIVIDUAL ARBITRATION ADMINISTERED BY THE AMERICAN ARBITRATION ASSOCIATION (PURSUANT TO ITS EXPEDITED PROCEDURES) UNDER ITS CONSUMER ARBITRATION RULES, WITH ARBITRATION PROCEEDINGS TO BE CONDUCTED IN THE CITY OF CHICAGO. JUDGEMENT RENDERED BY THE ARBITRATOR(S) MAY BE ENTERED BY THE SPONSOR IN ANY COURT HAVING PROPER JURISDICTION. SPONSOR MAY EXERCISE ANY LAWFUL RIGHTS TO SEEK PROVISIONAL REMEDIES OR SELF-HELP WITHOUT WAIVING THE RIGHT TO ARBITRATE BY DOING SO.



14. **Class Action Waiver:** ALL PARTICIPANTS IN THE RAFFLE HEREBY AGREE TO WAIVE THE RIGHT TO A COURT OR JURY TRIAL. ARBITRATORS MAY NOT CONSOLIDATE THE ARBITRATION CLAIMS OF MULTIPLE PARTIES. ALL ARBITRATION CLAIMS AND DISPUTES SHALL BE ARBITRATED ON AN INDIVIDUAL BASIS AND NOT AS A CLASS ACTION, REPRESENTATIVE ACTION, CLASS ARBITRATION OR ANY SIMILAR PROCEEDING. PRIOR TO INITIATION OF AN ARBITRATION PROCEEDING UNDER THIS SECTION, ANYONE INITIATING AN ARBITRATION CLAIM MUST FIRST PROVIDE AT LEAST THIRTY (30) DAYS PRIOR WRITTEN NOTICE TO SPONSOR, WITH A COPY IN ALL INSTANCES TO THE ARCHDIOCESE OF CHICAGO, 835 N. RUSH STREET, CHICAGO, ILLINOIS 60611, ATTENTION: OFFICE OF LEGAL SERVICES. PRIOR TO ANY ARBITRATION PROCEEDING, SPONSOR MUST FIRST BE PROVIDED WITH A REASONABLE OPPORTUNITY TO RESOLVE ANY DISPUTE. THE PROVISIONS OF THIS SECTION SHALL NOT APPLY TO ANY CLAIMS BELONGING TO SPONSOR ARISING OUT OF OR RELATED TO THE RAFFLE.
15. **Limitation of Liability:** THE SOLE AND EXCLUSIVE REMEDY FOR ANY CLAIM AGAINST SPONSOR ARISING OUT OF THE RAFFLE, SALE OF RAFFLE TICKETS, AWARDING OF ANY PRIZES OR THE CONDUCT OF THE RAFFLE SHALL BE LIMITED TO THE RETURN OF THE PURCHASE PRICE PAID FOR ANY APPLICABLE RAFFLE TICKET(S), WITHOUT INTEREST. IN NO EVENT SHALL SPONSOR OR THE RELEASED PARTIES BE LIABLE TO ANY OTHER PARTY FOR ANY LOSS OR INJURIES TO EARNINGS, PROFITS OR GOODWILL, OR FOR ANY INCIDENTAL, SPECIAL, PUNITIVE OR CONSEQUENTIAL DAMAGES, WHETHER ARISING IN CONTRACT, TORT OR OTHERWISE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.
16. **Cancellation:** EACH PURCHASER OF A RAFFLE TICKET HEREBY ACKNOWLEDGES AND AGREES THAT SPONSOR HAS THE RIGHT, IN ITS SOLE DISCRETION, TO ELECT NOT TO PROCEED WITH THE RAFFLE AND/OR THE DRAWING FOR ANY REASON OR FOR NO REASON, AND IN SUCH EVENT, THE SOLE AND EXCLUSIVE REMEDY SHALL BE A REFUND OF THE PURCHASE PRICE OF EACH RAFFLE TICKET PURCHASED, WITHOUT INTEREST.
17. **INDEMNIFICATION:** IN CONSIDERATION OF BEING ALLOWED TO PARTICIPATE IN THE RAFFLE, EACH PURCHASER OF A RAFFLE TICKET FORMING AN ENTRY HEREBY AGREES TO INDEMNIFY, DEFEND AND HOLD THE RELEASED PARTIES HARMLESS FROM AND AGAINST ANY AND ALL COSTS, LOSSES, DAMAGES, RIGHTS, CLAIMS, LIABILITIES AND ACTIONS OF ANY KIND ARISING FROM, IN CONNECTION WITH, OR AS A RESULT OF SUCH PURCHASER'S PARTICIPATION IN THE RAFFLE OR THE ACCEPTANCE, POSSESSION, USE OR MISUSE OF ANY PRIZE.