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1st Quarter 2010

# Lottery Links

News and Ideas for Lottery Retailers

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## Once Again, It's 10X Time!

### It's Time to Power Up with Power Play



Remember 10X? It's back for the fifth year. Qualifying 10X ticket sales begin on Thursday, April 29 and will continue up to the draw on May 29. For this promotion, the number "10" will once again be added to the Power Play wheel, giving players the chance to multiply their non-jackpot prizes by 10 times the normal value.

For example, "match 5" winners who would normally win \$200,000, would win \$2 million if the Power Play wheel lands on the number "10." Even if a player matches only the Powerball, the \$3 prize multiplies 10 times for a \$30 prize!

The promotion runs the entire month of May, giving players a chance to multiply prizes by 10 times for nine draws. If the "10" is not hit at least once by May 29, the promotion will continue until the "10" is hit.

#### WHAT'S IN IT FOR CUSTOMERS?

- Multiply prizes by 10 times and win up to \$2 Million!

#### WHAT'S IN IT FOR RETAILERS?

- Opportunity to increase sales and foot traffic into your store by selling Power Play with each Powerball sale.

#### WHAT'S IN IT FOR CLERKS?

#### • ASK FOR THE SALE – CLERK COUPON CASH INCENTIVE

Clerks win cash prizes of **\$25, \$50 & \$100** - watch for random Clerk Coupons to print with Powerball with Power Play ticket sales for your chance to win cash! The more Powerball with Power Play tickets clerks sell, the more chances they have to win!

# Director's Message

## Randy Miller

With the addition of Mega Millions, the Lottery has been fielding questions on the differences between an annuity grand prize and a cash payment grand prize. The North Dakota Lottery offers three games with this option: Powerball, Mega Millions and Hot Lotto. The remaining two games, 2by2 and Wild Card 2, are “cash only” games, which means that you get the entire grand prize payment in “one lump sum,” less the required income tax withholding. So, what happens if you win the grand prize playing Powerball, Mega Millions or Hot Lotto?



**Cash and annuity jackpot differences:** The North Dakota Lottery, structured as a multi-state lottery by constitution, is a member of the Multi-State Lottery Association (MUSL). This is a non-profit, government association owned by its member lotteries to conduct multi-state games. With each ticket sale, MUSL withholds a fixed percentage, which is set aside for the cash jackpot. The cash jackpot is the entire pool of money that MUSL has on hand from the ticket sales. If a winner elects the cash option, then MUSL forwards the state lottery the entire cash amount, to be paid to the winner, less federal and state income tax withholdings.

MUSL also offers an annuity grand prize payment option that can help reduce taxes and offer the winner a 100% guaranteed income stream over time. If a winner elects the annuity option, MUSL, on behalf of the state lottery, invests the entire cash amount before taxes are deducted allowing the interest earnings to accumulate over time. The Powerball annuity grand prize is paid in thirty graduated payments with the initial payment made in cash, followed by twenty-nine payments. The Mega Millions and Hot Lotto annuity grand prizes are paid in twenty-six graduated payments with the initial payment made in cash.

According to Chuck Strutt, executive director of the MUSL, “about 95% of Powerball winners take the cash option.”

**Payment of a prize to a person's estate:** One of the most frequently asked questions received from players is, “if I win a multi-million dollar grand prize and take the annuity option, will the annuity payments terminate when I die, leaving the remaining annuity prize payments unclaimed?”

Contrary to what many believe, if a winning player dies during the annuity payment period of a prize, the annuity prize can be collected by the estate of the deceased player. Upon request by the estate of the deceased player to the lottery, the game group may allocate the payment of the remaining prize to the estate. For verification, the lottery generally requires a certified copy of a court's appointment of a personal representative or other evidence that a certain person is entitled to the payment of the remaining prize. The securities, cash, or both securities and cash held for the deceased player that represents the present value of that portion of a future lottery payment can then be distributed to the estate.

Don't be troubled by the language above that the game group “may” allocate the payment of the remaining prize to the estate. Mr. Strutt stated, “the game group has never denied an estate's petition to cash out the annuity.”

As always, if you have any comments or suggestions to make the North Dakota Lottery even better, please contact your Customer Service Specialist, the Lottery office at 701.328.1574 (local) or toll free at 1.877.635.6886. I invite you to stop by the Lottery office, write me a letter or email me at [rcmiller@nd.gov](mailto:rcmiller@nd.gov).

*Randy Miller, Director*

## 2009 Top 50 Retailers

Rank	Retailer	City
1	Dan's Super Market, North 11th	Bismarck
2	Dan's Super Market, S Washington	Bismarck
3	Hornbacher's Village West 13th Ave	Fargo
4	M&H Gas, Main Street	Mandan
5	Soooper Stop, Sheyenne St	West Fargo
6	Hornbacher's Southgate, 32nd Ave	Fargo
7	Marketplace Food and Drug, S Broadway	Minot
8	Sunmart #103, 13th Ave	Fargo
9	Hugo's #8, 32nd Ave	Grand Forks
10	Hornbacher's North Port, Broadway	Fargo
11	Dan's Super Market, W 18th	Dickinson
12	M&H Gas, Burdick Expressway	Minot
13	Miracle Mart, S Broadway	Minot
14	Red Carpet Carwash, S Washington	Bismarck
15	Simonson Station Store, S Broadway	Minot
16	Hornbacher's Osgood, 45th St	Fargo
17	B & J Tesoro, N 6th	Bismarck
18	Simonson Station Store, 12th St	Grafton
19	Rosie's Food and Gas, S Main	Dickinson
20	Main Tesoro, E Main	Bismarck
21	Leevers County Market, 5th St	Devils Lake
22	Circle 'R', N 7th	Oakes
23	Simonson Station Store, E Main	Bismarck
24	Simonson Station Store, 2nd Ave	Williston
25	Farmers Union Oil, Highway 49	Beulah
26	M&H Gas, 1st Ave	Jamestown
27	Dan's Super Market, Burlington St	Mandan
28	Loaf 'N Jug, Rosser	Bismarck
29	Arrowhead Miracle Mart, 2nd Ave	Minot
30	M&H Gas, 1st Ave	Williston
31	Sunmart, 25th St	Fargo
32	Cash Wise Foods, S 33rd St	Fargo
33	Hugo's, 1st Ave S	Jamestown
34	Harley's Conoco, 16th St	Minot
35	Leroy's MVP Store, E Main	Mandan
36	Cash Wise Foods, Expressway	Bismarck
37	Stamart, E Divide	Bismarck
38	Miracle Mart, Dakota Square, 24th Ave	Minot
39	Pony Express Conoco, S Washington	Bismarck
40	Dan's Super Market, N 3rd St	Bismarck
41	Brothers III Sports, Main St	Valley City
42	UNISTOP, N 19th	Bismarck
43	Central Market, W Turnpike	Bismarck
44	Frankies Westside Conoco, W Villard	Dickinson
45	Central Market, W Main	Mandan
46	Hiway Tesoro, 4th Ave	Carrington
47	M&H Gas, 2nd Ave	Williston
48	Superpumper, Hwy 85	Belfield
49	Wally's Supermarkets-G, 12th St	Grafton
50	County Market Fresh Foods, 10th St	Jamestown

## Walder Joins Lottery Team

The Lottery is pleased to introduce Sonja Walder as the latest member to the lottery team. As Administrative Assistant, she is responsible for being the new, friendly voice on the phone, meeting and greeting customers and conducting a broad range of administrative duties.



Sonja joins the Lottery, from the Attorney General's Gaming Division, where she was employed since 2001 and was responsible for processing tax returns. Sonja's enthusiasm for her new position reflects in her contagious smile and positive attitude. "I love that we can make a difference in someone's life. The winners that come in and truly appreciate the money make my day," Walder said.

Daughter Kelsey is Sonja's pride and joy, along with her husband, Mike. A few other interesting facts about Sonja are listed below ~ Sonja, welcome to the Lottery!

What is your favorite hobby? *I love to read, or spend time outdoors.*

What would people be most surprised to learn about you? *I have a published story in the book Chicken Soup for the Father Daughter's Soul, called 'Papa's Gift to Kelsey.'*

What would be your dream vacation or did you already have your dream vacation? *I LOVE HAWAII and have been there a couple times, but my ultimate dream vacation would be Italy. I also have a huge desire to go to San Francisco to catch a 49er game.*

## Reich Promoted



Congratulations to Missy Reich on her recent promotion to Administrative Staff Officer for the North Dakota Lottery. Reich is now responsible for retailer licensing and looks forward to providing Lottery retailers with exceptional service. With nearly five years of Lottery experience, Missy is ready to answer your questions regarding licensing. Give her a call at 701-328-1576.





[www.lottery.nd.gov](http://www.lottery.nd.gov)

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*North Dakota*  
**POWER BALL**

**It's 10X POWER PLAY**

**Time Again!**

**Win Up To \$2,000,000**

**ADD POWER PLAY**  
multiply your winnings up to ten times (10x)!

**April 29-May 29\***

\*Promotion will continue beyond May 29 if the Power Play 10X multiplier has not been hit.

Please play responsibly.

**North Dakota**  
**LOTTERY**

**www.lottery.nd.gov**

*Lady Luck*

If You Don't Buy A Ticket, How Is Lady Luck Gonna Find You?



## **“ASK FOR THE SALE” Clerk Coupon Cash Incentive**

April 29 through May 29, 2010

**Win cash prizes of \$25, \$50 & \$100**

*The more Powerball with Power Play tickets you sell the more chances you have to win!*

**How the 10X Promotion Works:** Beginning with the May 1<sup>st</sup> draw and continuing through May 29<sup>th</sup>, the number “10” will replace one of the “5”s on the Power play wheel. *This allows players the chance to multiply non-jackpot prizes 10 times their normal value if the wheel lands on the number “10.”*  
*For an extra dollar, players have a chance to win up to \$2 Million!*



### **How the Clerk Coupon Cash Incentive Works:**

- **COLLECT YOUR CLERK COUPONS:** Watch for random Clerk Coupons to print with *Powerball with Power Play* ticket sales from April 29 through May 29.

Each time the terminal prints a Clerk Coupon, complete the back and **SAVE** the Clerk Coupon for prize drawings of \$25, \$50 & 100.

- **ASK FOR THE SALE:** Make players aware of the 10X promotion. *For an extra dollar, players have a chance to win up to \$2 Million (\$200,000 x 10)!* The more Powerball with Power Play tickets you sell, the greater your chances are to win!
- **CHECK FOR WINNERS:** Each Tuesday, beginning May 11, the Lottery will randomly select 30 winning Clerk Coupon numbers from the previous week's coupons (Sunday through Saturday): However, the first drawing will select coupons awarded from Thursday, April 29 through Saturday, May 8. Each Tuesday, the Lottery will send a terminal message to retailers that had winning Clerk Coupon(s) printed from their terminal. Winning numbers will also be posted on the Lottery's website: [www.lottery.nd.gov/retailers](http://www.lottery.nd.gov/retailers).
- **CLAIM YOUR PRIZE:** The winning Clerk Coupons should be mailed to: North Dakota Lottery, 1050 E. Interstate Avenue, Suite 200, Bismarck, ND 58503-5574 and postmarked by June 30, 2010.

**See reverse side for complete rules.** For more information visit the Lottery's website at [www.lottery.nd.gov](http://www.lottery.nd.gov) or contact the Lottery at 1-877-635-6886.



## 2010 Powerball with Power Play 10X Clerk Coupon Cash Incentive Official Rules

The North Dakota Lottery is sponsoring a Clerk Coupon Cash Incentive Promotion in concert with the 10X Power Play promotion from April 29 through May 29, 2010. Starting April 29, the Lottery will be randomly issuing Clerk Coupons for Powerball with Power Play ticket sales. Each Tuesday, beginning May 11, 2010 the Lottery will award 30 cash prizes to clerks who hold the winning Clerk Coupons, with the exception of the 1<sup>st</sup> drawing on May 11 which will include the coupons from April 29 through May 8, 2010.

### A. Purpose

1. Encourage clerks to inform players of the 10X Powerball with Power Play Promotion.
2. Encourage clerks to ask players about purchasing the Power Play option.
3. Reward clerks with a chance to win cash prizes.
4. Increase Powerball with Power Play ticket sales and Lottery retailers' commissions.

### B. How to Qualify

1. When a clerk sells a Powerball with Power Play ticket, a **Clerk Coupon** will randomly print from the terminal.
2. The random ticket selection is based on state-wide sales, not each terminal separately.
3. A clerk may earn an unlimited number of Clerk Coupons.

### C. Clerk Coupons

1. Each time the terminal prints a Clerk Coupon, the clerk who made the sale should immediately legibly sign and complete the back of the Clerk Coupon and retain it for the drawing for cash prizes.
2. Each Clerk Coupon will have a unique six-digit qualifying number printed on it.
3. A clerk is responsible for safekeeping of his or her Clerk Coupons.
4. The Lottery is not responsible for lost or stolen Clerk Coupons.

### D. Awarding Prizes

1. Each Tuesday, starting May 11, the Lottery will randomly select 30 winning Clerk Coupon qualifying numbers. The pool will contain all of the Clerk Coupons' qualifying numbers that were issued during the previous calendar week (Sunday through Saturday), with the exception of the 1<sup>st</sup> drawing on May 11 which will include the coupons from April 29 through May 8, 2010. **CHECK FOR WINNING CLERK COUPON NUMBERS EACH TUESDAY: May 11, 18, 25 and June 1.**
2. The prizes each week will be awarded in order of the highest cash prize first and continue to the lowest cash prize last.
3. On the day of each drawing, the Lottery will contact each retailer that had a winning Clerk Coupon(s) printed from their terminal and post the winning Clerk Coupons' qualifying numbers on the Lottery's webpage [www.lottery.nd.gov/retailers](http://www.lottery.nd.gov/retailers). Winning retailers will be contacted through terminal messages. Please post terminal message so all clerks can check their coupons.

### E. Claiming a Prize

1. Clerks who possess winning Clerk Coupons may redeem their Clerk Coupons for the prizes provided that they were employed at a Lottery retailer on the day the Lottery selects the winning Clerk Coupons.
2. The winning clerk must sign and legibly complete the back of the winning Clerk Coupon to designate the clerk's ownership of the Clerk Coupon.
3. A clerk cannot transfer his or her Clerk Coupons to another clerk if the clerk no longer is employed by a Lottery retailer during the promotion.
4. The Lottery may verify that a winning clerk is employed by a Lottery retailer.
5. The winning Clerk Coupons should be mailed to the Lottery: North Dakota Lottery; 1050 E. Interstate Avenue, Suite 200; Bismarck, ND 58503-5574.
6. Winning clerks agree to allow the Lottery to publicize their name, city of residence and retailer employment upon claiming their prize.
7. A person may not claim a prize for another person.
8. A person who is in the United States illegally is not eligible to win a prize.
9. The Lottery will mail the prize checks to the winning clerks.
10. All weekly prizes must be claimed or postmarked by June 30, 2010.

### F. Weekly Prizes

The following prizes will be awarded, on **Tuesday, May 11, 18, 25, and June 1, 2010.**

Prize	Quantity
\$25	24
\$50	4
\$100	2
<b>Total \$1000</b>	<b>Total 30</b>

### G. Alternate Retailer Policy

1. A retailer may apply an alternate retailer policy to distribute a prize that has been won by a Clerk Coupon issued from its terminal provided the retailer discloses its policy, in writing, to all of its clerks and the Lottery by April 30, 2010.

### H. Unclaimed Prizes

1. A clerk will forfeit any prize that remains unclaimed after June 30, 2010.