

**MINNESOTA STATE LOTTERY  
GAME PROCEDURES  
“PUZZLE BOOK”  
SCRATCH GAME NO. 656**

**ADOPTED: JANUARY 25, 2010**

**MINNESOTA STATE LOTTERY  
GAME PROCEDURES  
SCRATCH GAME NO. 656**

1.0. Name of Game

The name of Scratch Game No. 656 is "PUZZLE BOOK".

1.1. Price of Scratch Ticket

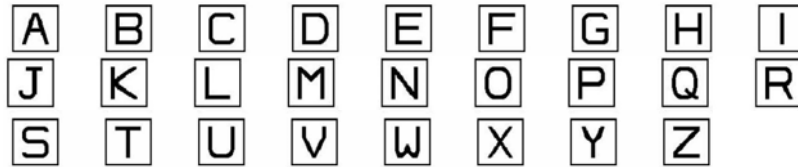
- A. Tickets for Scratch Game No. 656 shall be twenty dollars (\$20.00) per Ticket.
- B. A retailer may discount the sales price of a Ticket in this game if the reduction in price is part of a storewide discount promotion on all purchases (lottery and non-lottery) made by the player. The discount of the price of a Ticket shall not relieve the retailer from the obligation to pay the Lottery the full price of the Ticket as stated in this section.

1.2. Definitions

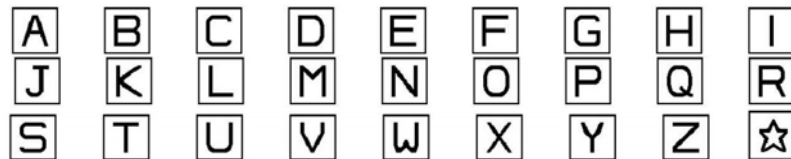
- A. "Bar Code" means the unique bar-coded representation of the game Pack-Ticket Number and the Validation Number. This Bar Code will represent 20 decimal digits that include a three-digit Game Identification Number, a six-digit compressed Validation Number, a six-digit Pack Number, a three-digit Ticket Number and a two-digit Check Code. The Bar Code will be printed in black ink and be printed horizontally across the bottom of the back of the Ticket.
- B. "Bingo Card Symbols" means one (1) of the symbols that appear in one (1) of the five (5) bingo cards on the right side of the "Black Out Bingo" game on page 4 of 6 or one (1) of the symbols that appear in one (1) of the five (5) bingo cards on the right side of the "Variety Bingo" game on page 6 of 6. Each Bingo Card Symbol is printed in Symbol Font in black ink in positive. The possible Bingo Card Symbols are as follows:

B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
01	02	03	04	05	06	07	08	09	10	11	12	13	14	15
I	I	I	I	I	I	I	I	I	I	I	I	I	I	I
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
G	G	G	G	G	G	G	G	G	G	G	G	G	G	G
46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
														FREE

- C. "Crossword Grid Letters" means the letters that appear on the bottom of the "Crossword" game on page 1 of 6. Each of the Crossword Grid Letters is printed in Symbol Font in black ink in positive. The possible Crossword Grid Letters are as follows:



- D. "Crossword Doubler Grid Letters" means the letters that appear on the top of the "Crossword Doubler" game on page 3 of 6. Each of the Crossword Doubler Grid Letters is printed in Symbol Font in black ink in positive. The possible Crossword Doubler Grid Letters are as follows:



- E. "Display Printing" means that area of the Scratch Game Ticket outside of the area where the Play Symbols appear.

- F. "Lock Numbers" means the numbers that appear on the top portion of the "Winning Combination" game on top portion page 2 of 6. Each of the Lock Numbers is printed in Symbol Font in black ink in positive. The possible Lock Numbers are as follows:

01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26  
 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52  
 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75

- G. "Lucky Lines Symbols" means one (1) of the symbols that in the "Lucky Lines" game on page 5 of 6 and appear next to the designation "Line 1", "Line 2", "Line 3", "Line 4", "Line 5", "Line 6", "Line 7", "Line 8" and "Line 9" in the top portion of page 5 of 6 and next to the designation "Line 1", "Line 2", "Line 3", "Line 4", "Line 5", "Line 6", "Line 7", "Line 8" and "Line 9" in the bottom portion of page 5 of 6. Lucky Lines Symbols are printed in Symbol Font in positive. The possible Lucky Lines Symbols are:



- H. "Mountain Numbers" means the numbers that appear above and to the right of the "Your Mountain Numbers" Play Symbols in the "Mountains of Money" game in the bottom portion of page 2 of 6. Each of the Mountain Numbers is printed in Symbol Font in black ink in positive. The possible Mountain Numbers are as follows:

01	02	03	04	05	06	07	08	09	10	11	12	13	14	15
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
61	62	63	64	65	66	67	68	69	70	71	72	73	74	75

- I. "Pack" means a pack of fan-folded "PUZZLE BOOK" Scratch Game Tickets that are attached to each other by perforations the retailer tears when the retailer sells a Ticket. These fan-folded Tickets are packed in plastic shrink-wrapping and consist of 25 Scratch Game Tickets fan-folded by ones bearing a common Pack Number and having a Ticket number starting at 000 and continuing through 024.

- J. "Pack-Ticket Number" means the 13-digit code printed in the Pack-Ticket Number Font in black ink in positive on the back of each Ticket located above the Bar Code in the form 000-000000-0-000. The first three (3) digits are the Game Identification Number, followed by a six-digit Pack Number, followed by a one-digit Check Digit, followed by a three-digit Ticket Number. Numbering begins with 656-000001-1-000 (the 1 is an example and does not reflect the actual check digit calculation for this Pack Number).

- K. "Play Symbol" means the symbols that appear under the rub-off play area on the front of the Ticket. Each Play Symbol is printed in black ink in positive. There are five (5) types of Play Symbols in the "PUZZLE BOOK" scratch game: "Crossword Call Letters" Play Symbols, "Secret Numbers" Play Symbols, "Your Mountain Numbers" Play Symbols, "Bingo Caller's Card" Play Symbols, "Your Lucky Lines" Play Symbols and "Prize" Play Symbols. The possible Play Symbols are as follows:

1. "Crossword Call Letters" Play Symbols:

A	B	C	D	E	F	G	H	I	J	K	L	M
N	O	P	Q	R	S	T	U	V	W	X	Y	Z

2. "Secret Numbers" Play Symbols:

01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20
21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
61	62	63	64	65	66	67	68	69	70	71	72	73	74	75					

3. "Your Mountain Numbers" Play Symbols:

01	02	03	04	05	06	07	08	09	10	11	12	13	14	15
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
61	62	63	64	65	66	67	68	69	70	71	72	73	74	75

4. "Bingo Caller's Card" Play Symbols:

B	B	B	B	B	B	B	B	B	B	B	B	B	B	B
01	02	03	04	05	06	07	08	09	10	11	12	13	14	15
I	I	I	I	I	I	I	I	I	I	I	I	I	I	I
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
G	G	G	G	G	G	G	G	G	G	G	G	G	G	G
46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
O	O	O	O	O	O	O	O	O	O	O	O	O	O	O
61	62	63	64	65	66	67	68	69	70	71	72	73	74	75

5. "Your Lucky Lines" Play Symbols:



6. "Prize" Play Symbols:

\$5 FIVE	\$10 TEN	\$20 TWENTY	\$25 TWN-FIV	\$30 THIRTY	\$40 FORTY	\$50 FIFTY
\$75 SVT-FIVE	\$100 ONE-HUN	\$200 TWO-HUN	\$500 FIVE-HUN	\$1000 ONE-THOU	\$10000 10THOU	\$100000 1HUNTHO

L. "Ticket" or "Scratch Game Ticket" or "Scratch Ticket" means a Minnesota "PUZZLE BOOK" Scratch Game No. 656 Ticket.

M. "Validation Number" means a game-wide, unique 10-digit Validation Number printed in Validation Font in black ink in positive located on the front of the Ticket on the lower right portion and will be covered with the latex and overprint. The first nine (9) digits will be the Validation Number followed by a one-digit Check Digit.

2.0. Determination of Prizewinners

- A. The determination of prizewinners is subject to the general Ticket validation requirements set forth in Section 2.1. of these procedures and the requirements set out on the back of each Scratch Game Ticket.
- B. A prizewinner in the “PUZZLE BOOK” scratch game is determined when the play area on the Ticket is rubbed off to expose the thirty-six (36) “Crossword Call Letters” Play Symbols, the fifteen (15) “Secret Numbers” Play Symbols, the fifteen (15) “Your Mountain Numbers” Play Symbols, the sixty (60) “Bingo Caller’s Card” Play Symbols, the thirty-two (32) “Your Lucky Lines” Play Symbols and the three (3) “Prize” Play Symbols.
- C. The holder of a Ticket whose “Crossword Call Letters” Play Symbols (under the designation “Call Letters”) match the “Crossword Grid Letters” to form at least four (4) different complete words in the “Puzzle 1” area (to the right of the designation “Puzzle 1”) of the “Crossword” game (top portion of page 1 of 6) wins the corresponding prize listed below. A word must contain at least three (3) letters. A word can only be formed linking Crossword Letters horizontally when read from left to right and vertically when read from top to bottom. A word cannot be formed by linking letters diagonally or by reading the letters from right to left or bottom to top. All of the letters in a complete word must match with the letters provided by the Play Symbols. The letters forming a word within a complete word can only be used to form one (1) complete word. The holder of a winning Ticket may win only one (1) prize amount from matching the “Crossword Call Letters” Play Symbols with the “Crossword Grid Letters” in the “Puzzle 1” area of the “Crossword” game and shall be entitled only to the prize won by matching the highest number of complete words.

<u># of Complete Words Completed</u>	<u>Prize</u>
Four (4)	Five Dollars (\$5.00)
Five (5)	Ten Dollars (\$10.00)
Six (6)	Twenty-Five Dollars (\$25.00)
Seven (7)	Fifty Dollars (\$50.00)
Eight (8)	One Hundred Dollars (\$100.00)
Nine (9)	Five Hundred Dollars (\$500.00)
Ten (10)	One Hundred Thousand Dollars (\$100,000.00)

- D. The holder of a Ticket whose “Crossword Call Letters” Play Symbols (under the designation “Call Letters”) match the “Crossword Grid Letters” to form at least four (4) different complete words in the “Puzzle 2” area (to the right of the designation “Puzzle 2”) of the “Crossword” game (bottom portion of page 1 of 6) wins the corresponding prize listed below. A word must contain at least three (3) letters. A word can only be formed linking Crossword Letters horizontally when read from left to right and vertically when read from top to bottom. A word cannot be formed by linking letters diagonally or by reading the letters from right to left or bottom to top. All of the letters in a complete word must match with the letters provided by the Play Symbols. The letters forming a word within a complete word can only be used to form one (1) complete word. The holder of a winning Ticket may win only one (1) prize amount from matching the “Crossword Call Letters” Play Symbols with the “Crossword Grid Letters” in the “Puzzle 2” area of the “Crossword” game and shall be entitled only to the prize won by matching the highest number of complete words.

<u># of Complete Words Completed</u>	<u>Prize</u>
Four (4)	Five Dollars (\$5.00)
Five (5)	Ten Dollars (\$10.00)
Six (6)	Twenty-Five Dollars (\$25.00)
Seven (7)	Fifty Dollars (\$50.00)

- E. The holder of a ticket whose “Secret Numbers” Play Symbols (under the designation “Secret Numbers”) match all of the “Lock Numbers” in any one (1) of the three (3) Locks (above the designation “Lock 1”, “Lock 2” or “Lock 3”) in the “Winning Combination” game (top portion of page 2 of 6) wins the amount designated by the “Prize” Play Symbol immediately below the “Lock Numbers” that match the “Secret Numbers” Play Symbols.

- F. The holder of a Ticket where the “Your Mountain Numbers” Play Symbol (under the designation “Your Numbers”) matches all of the “Mountain Numbers” in a horizontal line in the “Mountain 1” area (to the left of the designation “Mountain 1”) in the “Mountains of Money” game (bottom portion of page 2 of 6) wins the amount designated below.


<u>Match</u>	<u>Prize</u>
Top Row	\$5.00 (Five Dollars)
2 <sup>nd</sup> Row from top	\$10.00 (Ten Dollars)
3 <sup>rd</sup> Row from top	\$100.00 (One Hundred Dollars)
Bottom Row	\$1,000.00 (One Thousand Dollars)

- G. The holder of a Ticket where the “Your Mountain Numbers” Play Symbol (under the designation “Your Numbers”) matches all of the “Mountain Numbers” in a horizontal line in the “Mountain 2” area (to the left of the designation “Mountain 2”) in the “Mountains of Money” game (bottom portion of page 2 of 6) wins the amount designated below.


<u>Match</u>	<u>Prize</u>
Top Row	\$5.00 (Five Dollars)
2 <sup>nd</sup> Row from top	\$20.00 (Twenty Dollars)
3 <sup>rd</sup> Row from top	\$50.00 (Fifty Dollars)
4 <sup>th</sup> Row from top	\$200.00 (Two Hundred Dollars)
Bottom Row	\$10,000.00 (Ten Thousand Dollars)

- H. The holder of a Ticket where the “Your Mountain Numbers” Play Symbol (under the designation “Your Numbers”) matches all of the “Mountain Numbers” in a horizontal line in the “Mountain 3” area (to the left of the designation “Mountain 3”) in the “Mountains of Money” game (bottom portion of page 2 of 6) wins the amount designated below.

<u>Match</u>	<u>Prize</u>
Top Row	\$5.00 (Five Dollars)
2 <sup>nd</sup> Row from top	\$25.00 (Twenty-Five Dollars)
3 <sup>rd</sup> Row from top	\$40.00 (Forty Dollars)
4 <sup>th</sup> Row from top	\$75.00 (Seventy-Five Dollars)
5 <sup>th</sup> Row from top	\$500.00 (Five Hundred Dollars)
Bottom Row	\$100,000.00 (One Hundred Thousand Dollars)

- I. The holder of a Ticket whose “Crossword Call Letters” Play Symbols (under the designation “Call Letters”) that match the “Crossword Doubler Grid Letters” to form at least four (4) different complete words in the “Puzzle 1” area (to the right of the designation “Puzzle 1”) of the “Crossword Doubler” game (top portion of page 3 of 6) wins the corresponding prize listed below. A word must contain at least three (3) letters. A word can only be formed linking Crossword Letters horizontally when read from left to right and vertically when read from top to bottom. A word cannot be formed by linking letters diagonally or by reading the letters from right to left or bottom to top. All of the letters in a complete word must match with the letters provided by the Play Symbols. The letters forming a word within a complete word can only be used to form one (1) complete word. The holder of a winning Ticket may win only one (1) prize amount from matching the “Crossword Call Letters” Play Symbols with the “Crossword Grid Letters” in the “Puzzle 1” area of the “Crossword” game and shall be entitled only to the prize won by matching the highest number of complete words. The holder of a Ticket whose “Your Letters” Play Symbols match the Crossword Letters to form three (3) or more words as specified in Paragraph C. above where one (1) of the completed words has a  “Crossword Doubler Grid Letter” as part of the word wins two (2) times the amount indicated below.

<u># of Complete Words Completed</u>	<u>Prize</u>
Four (4)	Five Dollars (\$5.00)
Five (5)	Ten Dollars (\$10.00)
Six (6)	Twenty-Five Dollars (\$25.00)
Seven (7)	Fifty Dollars (\$50.00)
Eight (8)	One Hundred Dollars (\$100.00)
Nine (9)	Five Hundred Dollars (\$500.00)
Ten (10)	One Hundred Thousand Dollars (\$100,000.00)

- J. The holder of a Ticket whose “Crossword Call Letters” Play Symbols (under the designation “Call Letters”) that match the “Crossword Doubler Grid Letters” to form at least four (4) different complete words in the “Puzzle 2” area (to the right of the designation “Puzzle 2”) of the “Crossword Doubler” game (bottom portion of page 3 of 6) wins the corresponding prize listed below. A word must contain at least three (3) letters. A word can only be formed linking Crossword Letters horizontally when read from left to right and vertically when read from top to bottom. A word cannot be formed by linking letters diagonally or by reading the letters from right to left or bottom to top. All of the letters in a complete word must match with the letters provided by the Play Symbols. The letters forming a word within a complete word can only be used to form one (1) complete word. The holder of a winning Ticket may win only one (1) prize amount from matching the “Crossword Call Letters” Play Symbols with the “Crossword Grid Letters” in the “Puzzle 1” area of the “Crossword” game and shall be entitled only to the prize won by matching the highest number of complete words. The holder of a Ticket whose “Your Letters” Play Symbols match the Crossword Letters to form three (3) or more words as specified in Paragraph C. above where one (1) of the completed words has a  “Crossword Doubler Grid Letter” as part of the word wins two (2) times the amount indicated below.

<u># of Complete Words Completed</u>	<u>Prize</u>
Four (4)	Five Dollars (\$5.00)
Five (5)	Ten Dollars (\$10.00)
Six (6)	Twenty-Five Dollars (\$25.00)
Seven (7)	Fifty Dollars (\$50.00)

- K. The holder of a Ticket where the “Bingo Caller’s Card” Play Symbol (under the designation “Caller’s Card”) matches the “Bingo Card Symbols” in a horizontal, vertical or diagonal line, four (4) corners, two (2) diagonal lines (“X”) or blackout (all symbols in the card) in “Card 1”, “Card 2”, “Card 3”, “Card 4” or “Card 5” in the “Blackout Bingo” game (on page 4 of 6) wins the amount designated below. Any space with a **FREE** “Bingo Card Symbol” is deemed to be a match with the “Bingo Caller’s Card” Play Symbol and may be used to complete a horizontal, vertical or diagonal line. A player is only entitled to the highest prize won from any single bingo card, although a player may win on more than one (1) card. The possible prizes that may be won for matching a complete line, four (4) corners, two (2) diagonal lines, or blackout in “Card 1”, “Card 2”, “Card 3”, “Card 4” or “Card 5” are:

Match

Prize

Card 1 – diagonal, vertical or horizontal line	\$5.00 (Five Dollars)
Card 1 – four (4) corners	\$25.00 (Twenty-Five Dollars)
Card 1 – two (2) diagonal lines (“X”)	\$50.00 (Fifty Dollars)
Card 1 – blackout (all symbols matched)	\$200.00 (Two Hundred Dollars)
Card 2 – diagonal, vertical or horizontal line	\$5.00 (Five Dollars)
Card 2 – four (4) corners	\$25.00 (Twenty-Five Dollars)
Card 2 – two (2) diagonal lines (“X”)	\$50.00 (Fifty Dollars)
Card 2 – blackout (all symbols matched)	\$500.00 (Five Hundred Dollars)
Card 3 – diagonal, vertical or horizontal line	\$10.00 (Ten Dollars)
Card 3 – four (4) corners	\$30.00 (Thirty Dollars)
Card 3 – two (2) diagonal lines (“X”)	\$75.00 (Seventy-Five Dollars)
Card 3 – blackout (all symbols matched)	\$1,000.00 (One Thousand Dollars)
Card 4 – diagonal, vertical or horizontal line	\$10.00 (Ten Dollars)
Card 4 – four (4) corners	\$30.00 (Thirty Dollars)
Card 4 – two (2) diagonal lines (“X”)	\$75.00 (Seventy-Five Dollars)
Card 4 – blackout (all symbols matched)	\$10,000.00 (Ten Thousand Dollars)
Card 5 – diagonal, vertical or horizontal line	\$20.00 (Twenty Dollars)
Card 5 – four (4) corners	\$40.00 (Forty Dollars)
Card 5 – two (2) diagonal lines (“X”)	\$100.00 (One Hundred Dollars)
Card 5 – blackout (all symbols matched)	\$100,000.00 (One Hundred Thousand Dollars)

- L. The holder of a Ticket where the “Your Lucky Lines” Play Symbol (under the designation “Your Symbols”) matches all of the “Lucky Lines Symbols” in a line to the right of the designation “Line 1”, “Line 2”, “Line 3”, “Line 4”, “Line 5”, “Line 6”, “Line 7”, “Line 8” or “Line 9” in the top portion of the “Lucky Lines” game (top portion of page 5 of 6) wins the amount designated below.

Match

Prize

Line 1	\$5.00 (Five Dollars)
Line 2	\$10.00 (Ten Dollars)
Line 3	\$20.00 (Twenty Dollars)
Line 4	\$40.00 (Forty Dollars)
Line 5	\$75.00 (Seventy-Five Dollars)
Line 6	\$100.00 (One Hundred Dollars)
Line 7	\$500.00 (Five Hundred Dollars)
Line 8	\$1,000.00 (One Thousand Dollars)
Line 9	\$100,000.00 (One Hundred Thousand Dollars)

- M. The holder of a Ticket where the “Your Lucky Lines” Play Symbol (under the designation “Your Symbols”) matches all of the “Lucky Lines Symbols” in a line to the right of the designation “Line 1”, “Line 2”, “Line 3”, “Line 4”, “Line 5”, “Line 6”, “Line 7”, “Line 8” or “Line 9” in the bottom portion of the “Lucky Lines” game (bottom portion of page 5 of 6) wins the amount designated below.

<u>Match</u>	<u>Prize</u>
Line 1	\$5.00 (Five Dollars)
Line 2	\$10.00 (Ten Dollars)
Line 3	\$25.00 (Twenty-Five Dollars)
Line 4	\$30.00 (Thirty Dollars)
Line 5	\$50.00 (Fifty Dollars)
Line 6	\$200.00 (Two Hundred Dollars)
Line 7	\$500.00 (Five Hundred Dollars)
Line 8	\$10,000.00 (Ten Thousand Dollars)
Line 9	\$100,000.00 (One Hundred Thousand Dollars)

- N. The holder of a Ticket where the “Bingo Caller’s Card” Play Symbol (under the designation “Caller’s Card”) matches the “Bingo Card Symbols” in a

horizontal, vertical or diagonal line, four (4) corners or two (2) diagonal lines (“X”) in “Card 1”, “Card 2”, “Card 3”, “Card 4” or “Card 5”; the small diamond shape (the four (4) numbers in the shaded area surrounding the <sup>FREE</sup> space) in “Card 1”; the small square shape (the eight (8) numbers in the shaded area surrounding the <sup>FREE</sup> space) in “Card 2”; the “T” shape (the top row and middle column) in “Card 3”; the large diamond shape (the twelve (12) numbers in the shaded area surrounding the <sup>FREE</sup> space in “Card 4”; and the larger square shape (the top and bottom row and the far left and far right column) in “Card 5” in the “Variety Bingo” game (on page 6 of 6) wins the amount designated below. Any space with a <sup>FREE</sup> “Bingo Card Symbol” is deemed to be a match with the “Bingo Caller’s Card” Play Symbol and may be used to complete a horizontal, vertical or diagonal line. A player is only entitled to the highest prize won from any single bingo card, although a player may win on more than one (1) card. The possible prizes that may be won for matching a complete line, four (4) corners, two (2) diagonal lines or small diamond in “Card 1”, “Card 2”, “Card 3”, “Card 4” or “Card 5” are:

<u>Match</u>	<u>Prize</u>
Card 1 – diagonal, vertical or horizontal line	\$5.00 (Five Dollars)
Card 1 – four (4) corners	\$25.00 (Twenty-Five Dollars)
Card 1 – two (2) diagonal lines (“X”)	\$50.00 (Fifty Dollars)
Card 1 – small diamond	\$200.00 (Two Hundred Dollars)
Card 2 – diagonal, vertical or horizontal line	\$5.00 (Five Dollars)
Card 2 – four (4) corners	\$25.00 (Twenty-Five Dollars)
Card 2 – two (2) diagonal lines (“X”)	\$50.00 (Fifty Dollars)
Card 2 – small square	\$500.00 (Five Hundred Dollars)
Card 3 – diagonal, vertical or horizontal line	\$10.00 (Ten Dollars)
Card 3 – four (4) corners	\$30.00 (Thirty Dollars)
Card 3 – two (2) diagonal lines (“X”)	\$75.00 (Seventy-Five Dollars)
Card 3 – “T”	\$1,000.00 (One Thousand Dollars)
Card 4 – diagonal, vertical or horizontal line	\$10.00 (Ten Dollars)
Card 4 – four (4) corners	\$30.00 (Thirty Dollars)
Card 4 – two (2) diagonal lines (“X”)	\$75.00 (Seventy-Five Dollars)
Card 4 – large diamond	\$10,000.00 (Ten Thousand Dollars)
Card 5 – diagonal, vertical or horizontal line	\$20.00 (Twenty Dollars)
Card 5 – four (4) corners	\$40.00 (Forty Dollars)
Card 5 – two (2) diagonal lines (“X”)	\$100.00 (One Hundred Dollars)

Card 5 – large square \$100,000.00 (One Hundred Thousand Dollars)

- O. No portion of the display printing or any other extraneous matter whatever shall be usable or playable as part of the scratch game.
- P. The possible combined prizes that may be won from a single Ticket in the “PUZZLE BOOK” scratch game are:

- Ten Dollars (\$10.00)
- Twenty Dollars (\$20.00)
- Twenty-Five Dollars (\$25.00)
- Thirty Dollars (\$30.00)
- Forty Dollars (\$40.00)
- Fifty Dollars (\$50.00)
- Sixty Dollars (\$60.00)
- Seventy-Five Dollars (\$75.00)
- One Hundred Dollars (\$100.00)
- Two Hundred Dollars (\$200.00)
- Five Hundred Dollars (\$500.00)
- One Thousand Dollars (\$1,000.00)
- Ten Thousand Dollars (\$10,000.00)
- Three Hundred Thousand Dollars (\$300,000.00)

2.1. Ticket Validation Requirements

- A. To be a valid Scratch Game Ticket, all of the following requirements must be met:
  - 1. exactly eighteen (18) “Crossword Call Letters” Play Symbols must appear under the play area of the Ticket in the “Crossword” game on page 1 of 6;
  - 2. exactly fifteen (15) “Secret Numbers” Play Symbols and three (3) “Prize” Play Symbols must appear under the play area of the Ticket in the “Winning Combination” game in the top portion of page 2 of 6;
  - 3. exactly eighteen (18) “Lock Numbers” must appear on the Ticket in the “Winning Combination” game in the top portion of page 2 of 6;
  - 4. exactly fifteen (15) “Your Mountain Numbers” Play Symbols must appear under the play area of the Ticket in the “Mountains of Money” game in the bottom portion of page 2 of 6;
  - 5. exactly ten (10) “Mountain Numbers” in “Mountain 1”, fifteen (15) in “Mountain 2” and twenty-one (21) in “Mountain 3” must appear on the

Ticket in the “Mountains of Money” game in the bottom portion of page 2 of 6;

6. exactly eighteen (18) “Crossword Call Letters” Play Symbols must appear under the play area of the Ticket in the “Crossword Doubler” game on page 3 of 6;
7. exactly thirty (30) “Bingo Caller’s Card” Play Symbols must appear under the play area of the Ticket in the “Blackout Bingo” game on page 4 of 6;
8. exactly one hundred and twenty-five (125) “Bingo Card Symbols” must appear on the Ticket in the “Blackout Bingo” game on page 4 of 6;
9. exactly thirty-two (32) “Your Lucky Lines” Play Symbols must appear under the play area of the Ticket in the “Lucky Lines” game on page 5 of 6;
10. exactly seventy-two (72) “Lucky Lines Symbols” must appear on the Ticket in the “Lucky Lines” game on page 5 of 6;
11. exactly thirty (30) “Bingo Caller’s Card” Play Symbols must appear under the play area of the Ticket in the “Variety Bingo” game on page 6 of 6;
12. exactly one hundred and twenty-five (125) “Bingo Card Symbols” must appear on the Ticket in the “Variety Bingo” game on page 6 of 6;
13. each Play Symbol must be present in its entirety and be fully legible;
14. each Play Symbol must be printed in black ink;
15. the Ticket must be intact;
16. the Validation Number and Pack-Ticket Number must be present in their entirety and be fully legible;
17. the Validation Number must correspond, using the Lottery’s codes, to the Play Symbols on the Ticket;
18. the Ticket must not have a hole punched through it, be mutilated, altered, unreadable, reconstituted or tampered with in any manner;
19. the Ticket must not be counterfeit in whole or in part;
20. the Ticket must have been issued by the Lottery in an authorized manner;

21. the Ticket must not have been stolen nor appear on any list of omitted Tickets or non-activated Tickets on file at the Lottery;
  22. the Play Symbols, Validation Number and Pack-Ticket Number must be right side up and not reversed in any manner;
  23. the Ticket must be complete and not miscut, having exactly one (1) Validation Number and exactly one (1) Pack-Ticket Number on the Ticket;
  24. the Validation Number of an apparent winning Ticket must appear on the Lottery's Official List of Validation Numbers of the Winning Tickets and a Ticket with that Validation Number must not have been previously paid;
  25. the Ticket must not be blank or partially blank, misregistered, defective or printed or produced in error;
  26. each of the Play Symbols must be exactly one (1) of those described in Section 1.2;
  27. each Play Symbol on the Ticket must correspond precisely to the artwork on file at the Lottery;
  28. the Ticket Validation Numbers must be printed in Validation Font and must correspond precisely to the artwork on file at the Lottery;
  29. the Pack-Ticket Number must be printed in Pack-Ticket Number Font and must correspond precisely to the artwork on file at the Lottery;
  30. the display printing on the Ticket must be regular in every respect and correspond precisely to the artwork on file at the Lottery; and
  31. none of the pages of the Ticket have been separated.
- B. The Ticket must pass all additional validation tests provided for in these game procedures, the Lottery's Prize Payment Rules and any confidential validation tests of the Lottery.
- C. Any Ticket not passing all the validation requirements may be considered void and be ineligible for any prize. However, the Director may:
1. replace the invalid Ticket with an unplayed Ticket in that scratch game;
  2. replace the invalid Ticket with a Ticket of equivalent sales price from any other current scratch game;

3. refund the retail sales price of the Ticket; or
4. pay the prize for the Ticket if enough of the validation requirements have been met to determine that the Ticket is not fraudulent.

## 2.2. Procedures for Claiming Prizes

- A. To claim the scratch game prize of ten dollars (\$10.00), twenty dollars (\$20.00), twenty-five dollars (\$25.00), thirty dollars (\$30.00), forty dollars (\$40.00), fifty dollars (\$50.00), sixty dollars (\$60.00), seventy-five dollars (\$75.00), one hundred dollars (\$100.00), two hundred dollars (\$200.00) or five hundred dollars (\$500.00), a player must sign the back of the Ticket in the space designated on the Ticket and present the winning Ticket to any lottery retailer or mail it to the Lottery at the address printed on the back of the Ticket. The lottery retailer shall verify the claim and, if valid, make payment of the amount due the player and physically void the Ticket. In the event the lottery retailer cannot verify the claim, the lottery retailer must provide the player with a claim form and instruct the player on how to file a claim with the Lottery. If the claim is validated by the Lottery, a check shall be forwarded to the player in the amount due. In the event the claim is not validated, the claim shall be denied and the player shall be notified promptly.
- B. To claim a prize of one thousand dollars (\$1,000.00) or ten thousand dollars (\$10,000.00), the player must sign the winning Ticket, fill out a claim form and present both at any Lottery Regional Office or mail both to the Minnesota State Lottery at the address printed on the back of the Ticket. If the claim is validated by the Lottery, a check shall be forwarded to the player for payment in the amount due less any appropriate debt set-off under Minnesota Statutes, Chapter 270A and applicable federal and state withholding tax. In the event that the claim is not validated by the Lottery, the claimant shall be denied and the player shall be notified promptly.
- C. To claim a prize of three hundred thousand dollars (\$300,000.00), the player must sign the winning Ticket, fill out a claim form and present both at the Minnesota State Lottery headquarters in Roseville, Minnesota. If the claim is validated by the Lottery, a check shall be forwarded to the player for payment in the amount due less any appropriate debt set-off under Minnesota Statutes, Chapter 270A and applicable federal and state withholding tax. In the event that the claim is not validated by the Lottery, the claimant shall be denied and the player shall be notified promptly.

## 2.3. Allowance for Delay of Payment

The Lottery may delay payment of the prize pending a final determination by the Director under any of the following circumstances:

- a) if a dispute occurs or it appears likely that a dispute may occur regarding the prize;

- b) if there is any question regarding the identity of the claimant;
- c) if there is any question regarding the validity of the Ticket presented for payment; or
- d) if the claim is subject to any setoff for delinquent taxes or debts owed by the claimant under Minnesota Statutes, Section 349.08, subdivision 8.

2.4. Payment of Prizes to Person Under 18

No prize in the "PUZZLE BOOK" scratch game may be paid directly to a person under 18 years of age.

2.5. Scratch Ticket Claim Period

All scratch game prizes must be claimed within one (1) year of the announced end of the scratch game. If the one (1) year deadline is a Saturday, Sunday or a legal holiday, a claim must be submitted by close of business the following business day.

3.0. Scratch Game Ticket Ownership

A. Until such time as a signature is placed upon the back portion of a Scratch Game Ticket in the space designated therefor, a Ticket shall be owned by the physical possessor of said Ticket. When a signature is placed on the back of the Ticket in the space designated therefor, the player whose signature appears in that area shall be the owner of the Ticket and shall be entitled to any prize attributable thereto. Notwithstanding any name or names submitted on a claim form, the Director shall make payment to the player whose signature appears on the back of the Ticket in the space designated therefor. If more than one (1) name appears on the back of the Ticket or more than one (1) person has agreed to share the prize and the prize being claimed is less than six hundred dollars (\$600.00), the Director will require that one (1) of those players whose name appears thereon or have agreed to share the prize be designated to receive payment. If more than one (1) name appears on the back of a Ticket or there is a valid agreement among more than one (1) person agreeing to share the prize and the prize being claimed is for the \$1,000.00, \$10,000.00 or the \$300,000.00 prize, the Director will make payment to each person who is a party to a valid prize sharing agreement.

B. The Lottery shall not be responsible for lost or stolen Scratch Game Tickets.

4.0. Number and Value of Prizes

There will be approximately 1,440,000 Tickets in Scratch Game No. 656. The expected number and value of prizes in the game are as follows:

<u>PRIZE</u>	<u>APPROXIMATE NUMBER OF WINNERS IN THE GAME</u>	<u>CHANCES OF WINNING</u>
\$10	230,400	1:6.25
\$20	134,400	1:10.71
\$25	115,200	1:12.5
\$30	57,600	1:8.33
\$40	57,600	1:25
\$50	55,800	1:25.81
\$60	24,000	1:60
\$75	9,000	1:160
\$100	12,000	1:120
\$200	2,250	1:640
\$500	900	1:1,600
\$1,000	18	1:80,000
\$10,000	12	1:120,000
\$300,000	6	1:240,000

The actual number of Tickets in the game may be increased or decreased at the sole discretion of the Lottery. The overall odds of winning a prize in Scratch Game No. 656 are 1:2.06.

5.0. Emergency Termination of the Scratch Game

The Director may, at any time, announce the termination of Scratch Game No. 656 without advance notice at which point no further Tickets in the scratch game may be sold.

6.0. Governing Law

In purchasing a Scratch Game Ticket, the player agrees to comply with and abide by these game procedures; Minnesota Statutes, Chapter 349A; the Lottery's Prize Payment Rules; and all final decisions of the Director.