

**MINNESOTA STATE LOTTERY
GAME PROCEDURES
“MINNESOTA CROSSWORD”
PRINT-N-PLAY™ LOTTO GAME NO. 28**

ADOPTED: MARCH 23, 2009

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“MINNESOTA CROSSWORD”**

1.0. Name of Game

The name of the Print-N-Play™ Lotto Game No. 28 is "MINNESOTA CROSSWORD".

1.1. Price of the Game

The price for a single play for the “MINNESOTA CROSSWORD” Print-N-Play™ Lotto Game No. 28 shall be three dollars (\$3.00).

1.2. Definitions

- A. "Director" means the Director of the Minnesota State Lottery.
- B. "Crossword Grid" means the grid of letters that appear on the top of each Ticket.
- C. "Call Letters" means the letters that appear under the Crossword Grid on each Ticket.
- D. "Drawing" means the process of randomly selecting the Call Letters for each Ticket.
- E. "Lottery" means the Minnesota State Lottery.
- F. "Lottery Retailer" or "Retailer" means a person or entity that is authorized by the Lottery to sell lottery Tickets.
- G. "Lotto Game" means a lottery game wherein a player receives a Ticket through a Lotto Terminal.
- H. "Terminal" means a device authorized by the Lottery to function in an interactive mode with the Lottery's computer system for the purpose of issuing lottery Tickets and entering, receiving and processing lottery transactions including purchases, validating Tickets and transmitting reports.
- I. "Play" means a set of one (1) Crossword Grid and one (1) set of eighteen (18) Call Letters.
- J. "Print-N-Play™ Lotto Game" means a Lotto Game where the winners are determined either partially or totally at the time the Ticket is issued.

- K. "Quick Pick" means the random selection of a Crossword Grid and Call Letters by the computer system which appears on the Ticket and is played by a player in the "MINNESOTA CROSSWORD" Print-N-Play™ Lotto Game.
- L. "Ticket" means a Ticket produced by a Lotto Terminal for the "MINNESTA CROSSWORD" Print-N-Play™ Lotto Game.



2.0. Game Description

The "MINNESOTA CROSSWORD" Print-N-Play™ Lotto Game allows for winning set prizes instantly as provided in these procedures. To play the "MINNESOTA CROSSWORD" Print-N-Play™ Lotto Game, a player requests a Quick Pick from the Retailer. The Lottery Retailer will then issue a Ticket, via the Terminal, containing a Crossword Grid and eighteen (18) Call Letters, each of which constitutes a Play.

2.1. Determination of Prizewinners

- A. The determination of winners is subject to the general Ticket validation requirements set forth in Section 2.3. of these procedures.
- B. The holder of a Ticket whose Call Letters match the letters in the Crossword Grid to form at least three (3) different complete words wins the corresponding prize listed below. A word must contain at least three (3) letters. A word can only be formed linking letters in the Crossword Grid 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 Call Letters. The letters forming a word within a complete word can only be used to form one (1) complete word.

<u># of Complete Words Completed</u>	<u>Prize</u>
Three (3)	Three Dollars (\$3.00)
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)	One Thousand Dollars (\$1,000.00)
Ten (10)	Twenty Thousand Dollars (\$20,000.00)

- C. The holder of a Ticket whose Call Letters matches the letters in the Crossword Grid to form three (3) or more words as specified in Paragraph B. above where one (1) of the completed words has a  symbol as part of the word wins double the amount indicated under Paragraph B. above. The  symbol is considered a free space.
- D. The holder of a winning Ticket may win only one (1) prize amount from matching the Call Letters with the letters in the Crossword Grid and shall be entitled only to the prize won by matching the highest number of complete words.
- E. The possible combined prizes that may be won from a single play in the "MINNESOTA CROSSWORD" Print-N-Play™ Lotto Game are:

Three Dollars (\$3.00)
 Five Dollars (\$5.00)
 Six Dollars (\$6.00)
 Ten Dollars (\$10.00)
 Twenty Dollars (\$20.00)
 Twenty-Five Dollars (\$25.00)
 Fifty Dollars (\$50.00)
 One Hundred Dollars (\$100.00)
 Two Hundred Dollars (\$200.00)
 One Thousand Dollars (\$1,000.00)
 Two Thousand Dollars (\$2,000.00)
 Twenty Thousand Dollars (\$20,000.00)

2.2. Cancellation Prohibited

A Ticket for the "MINNESOTA CROSSWORD" Print-N-Play™ Lotto Game may not be voided or canceled by returning the Ticket to the Lottery or the selling Lottery Retailer, including Tickets that are printed in error.

2.3. Ticket Validation Requirements

- A. To be a valid "MINNESOTA CROSSWORD" Print-N-Play™ Lotto Game Ticket, the following conditions must be met:
1. The Ticket validation number must be present in its entirety and shall correspond, using the computer validation file, to the selected numbers printed on the Ticket for the date printed on the Ticket.
 2. The Ticket must be intact.
 3. The Ticket may not be mutilated, altered, reconstituted or tampered with.

4. The Ticket may not be counterfeit or an exact duplicate of another winning Ticket.
 5. The Ticket must have been issued by the Lottery in an authorized manner.
 6. The Ticket must not have been stolen.
 7. The Ticket data must have been recorded on the Lottery's central computer system and the Ticket data must match this computer record in every respect.
 8. The Terminal selected Call Letters and the validation number data of an apparent winning Ticket must appear on the official file of winning Tickets and a Ticket with that exact data may not have been previously paid.
 9. The Ticket must not be misregistered, defectively printed or printed or produced in error to an extent that it cannot be processed by the Lottery.
 10. The Ticket must pass other confidential security checks by the Lottery.
- B. A Ticket not passing the validation requirements and checks specified in Paragraph A. above will be considered invalid and a prize will not be paid for that Ticket.
- C. In cases of doubt regarding the validity of a Ticket, the determination of the Director is final and binding.
- D. If a defective Ticket is purchased or if the Director determines to adjust an error, the sole and exclusive remedy will be the replacement of the defective or erroneous Ticket with a Ticket of equivalent sale price from a current lottery game.

2.4. Procedures for Claiming a Prize

- A. To claim a prize of three dollars (\$3.00), five dollars (\$5.00), six dollars (\$6.00), ten dollars (\$10.00), twenty dollars (\$20.00), twenty-five dollars (\$25.00), fifty dollars (\$50.00), one hundred dollars (\$100.00) or two hundred dollars (\$200.00), a player must sign the back of the winning Ticket in the space designated on the Ticket and present the winning Ticket to any Lottery Retailer, any Lottery Regional Office or Lottery Headquarters or mail the Ticket to the Minnesota State Lottery, P.O. Box 131000, Roseville, MN 55113. The Retailer shall verify the claim through use of the Terminal and, if valid, make payment of the amount due the player. In the event the Retailer cannot verify the claim, the Retailer shall 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), two thousand dollars (\$2,000.00) or twenty thousand dollars (\$20,000.00), the player must sign the back of the winning Ticket in the space designated on the Ticket, fill out a claim form and present both at any Lottery Regional Office or at the Lottery's main office in Roseville, Minnesota or mail both to the Minnesota State Lottery, P.O. Box 131000, Roseville, MN 55113. If the claim is validated by the Lottery, a check in the appropriate amount will be forwarded to the player less any debt owed under Minnesota Statutes 270A.03. In the event that the claim is not validated by the Lottery, the claim shall be denied and the player shall be notified promptly.

2.5. Allowance for Delay of Payment of a Prize

The Lottery may delay payment of a 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 a dispute occurs or it appears likely that a dispute may occur regarding the ownership of the Ticket;
- c) if there is any question regarding the identity of the claimant;
- d) if there is any question regarding the validity of the Ticket presented for payment; or

- e) if the claim is subject to any setoff for delinquent debts owed by the claimant under Minnesota Statutes, Section 349A.08, subdivision 8.

2.6. Payment of Prizes to Persons Under 18

No prize in the "MINNESOTA CROSSWORD" Print-N-Play™ Lotto Game may be paid to a person under 18 years of age.

2.7. Prize Claim Period

Prize claims must be submitted within one (1) year of the date that appears on the "MINNESOTA CROSSWORD" Print-N-Play™ Lotto Game Ticket. If the one-year deadline is a Saturday, Sunday or a legal holiday, a claim must be submitted by close of business the following business day.

2.8. Ticket Ownership

- A. Until such time as a signature is placed upon the back portion of a 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 considered the owner of the Ticket and 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.
- B. 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 under \$600.00, the Director will require that one (1) of those players whose name appears thereon be designated to receive payment. If the players have a valid prize-sharing agreement, the agreement must specify the person 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, \$2,000.00 or the \$20,000.00 prize, the Director will make payment to each person who is a party to a valid prize-sharing agreement.
- C. The Lottery shall not be responsible for lost or stolen Tickets.

3.0. Probability of Winning

The approximate overall odds of winning a prize in the “MINNESOTA CROSSWORD” Print-N-Play™ Lotto Game are 1:3.64. The following table sets forth the approximate odds of winning each prize in the “MINNESOTA CROSSWORD” Print-N-Play™ Lotto Game based on the sale of 1,440,000 Tickets:

<u>Prize Amount</u>	<u>Approximate Odds</u>	<u>Approximate No. of Winners</u>
\$3.00	1:8	180,000
\$5.00	1:15	96,000
\$6.00	1:20	72,000
\$10.00	1:80	18,000
\$20.00	1:240	6,000
\$25.00	1:80	18,000
\$50.00	1:436.36	3,300
\$100.00	1:600	2,400
\$200.00	1:48,000	30
\$1,000.00	1:96,000	15
\$2,000.00	1:120,000	12
\$20,000.00	1:240,000	6

4.0. Governing Law

In purchasing a “MINNESOTA CROSSWORD” Print-N-Play™ Lotto Game Ticket, the player agrees to comply with and abide by these procedures for the “MINNESOTA CROSSWORD” Print-N-Play™ Lotto Game; Minnesota Statutes, Chapter 349A (the State Lottery Law); the Lottery's Prize Payment Rules; and all final decisions of the Director.