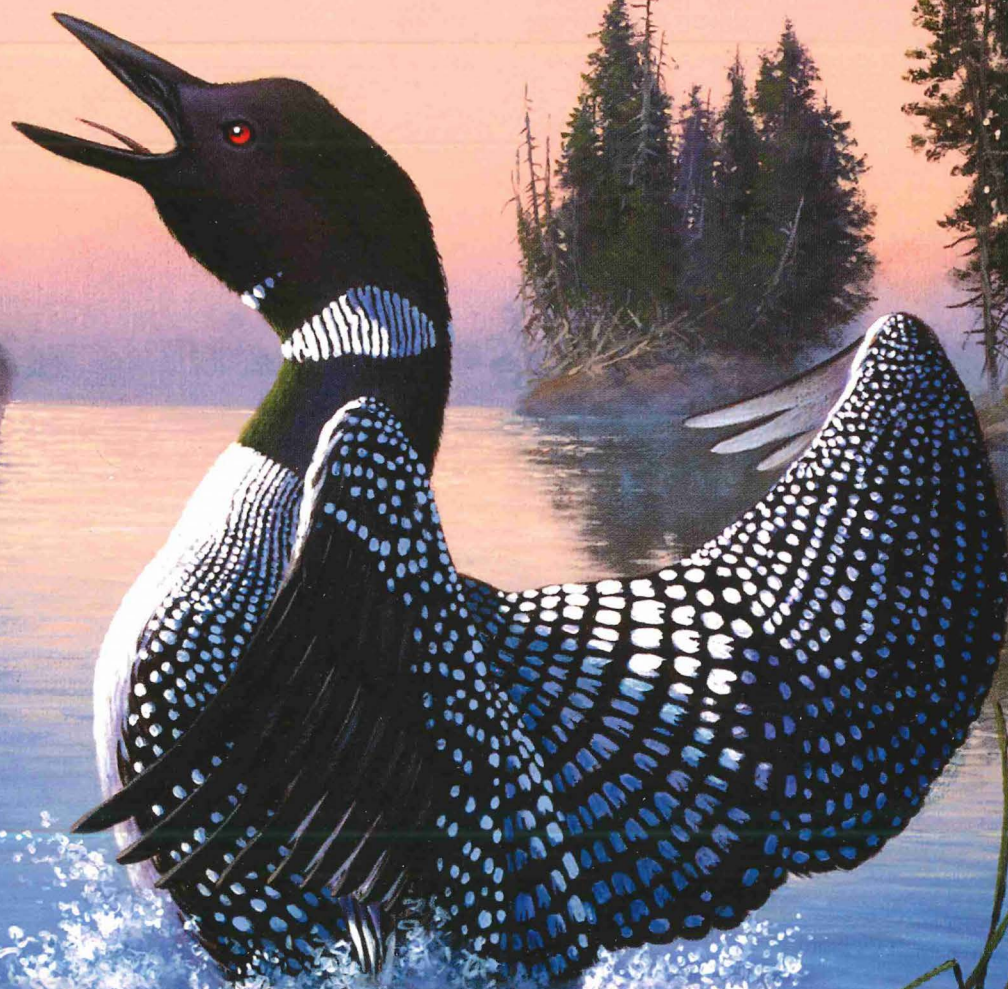


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Annual Report

Minnesota State Lottery Fiscal Year 1997

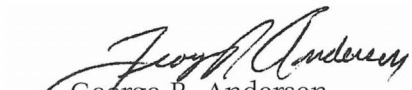
Welcome...

T

he winds of change began blowing in FY97. To meet player and revenue expectations, the Lottery must progressively embrace change in its product mix, in style and in positioning in the marketplace.

New printing capabilities, price point adjustments, art work and media plans were put into place for instant games. Longer range planning for revisions to the on-line products were developed for FY98 implementation. The computer software to enable more rapid change and flexible marketing was tested and installed.

We are now well positioned to move ahead. A dedicated staff, retailer support and player enthusiasm and a little bit o' luck will carry us forward. We are pleased to present our annual report to you, and we thank all who support the endeavor.


George R. Andersen
Director, Minnesota State Lottery



Proceeds Benefit Our Natural and Economic Environments.

The Lottery must progressively embrace change in its product mix, in style and in positioning in the marketplace.

Highlights

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Since selling its first ticket in 1990, the Minnesota State Lottery has generated \$2.4 billion in revenue, awarded \$1.4 billion in prizes and paid out \$134.2 million in retailer commissions and incentives. To date, 102 instant games have helped fund 88 Environment and Natural Resources Trust Fund projects and contribute \$597.7 million in proceeds to the state. As the numbers show, the Lottery is a perennial performer, and fiscal year 1997 was no different.

Fiscal year 1997 firmly positioned itself in second place for all-time high Lottery sales. Total Lottery revenue was \$372.8 million — off 1.5 percent from last fiscal year's record-setting \$378.5 million, but up almost 10 percent from former-second place fiscal year 1995. Total contribution to the state was \$89.1 million.

Fiscal year 1997 did, however, set records in instant game sales. The popularity of instant tickets continued unabated with Minnesotans; sales reached a record-breaking \$272.5 million — up 1.2 percent from fiscal year 1996. Numbers sales dropped to \$96 million.

The Lottery continued its winning record with Minnesotans in fiscal year 1997. Players collected \$224.4 million in prizes and retailers received \$19 million in commissions and incentives. In addition, 50 Environment and Natural Resource Trust Fund projects worth \$22 million received Lottery funding.

In terms of technology, fiscal year 1997 was like no other: Advanced ticket-printing allowed the Lottery to explore new looks, smells and textures in instant tickets. Three retailers crossed the \$5 million sales mark for the first time ever. The Lottery also launched a new numbers game, Daily Millions, and started fiscal year 1997 with a new radio show: "Player Spotlight," which replaced "Winning Minute Update." The 60-second program features interviews with players at special Lottery promotions throughout the state and, like its predecessor, announces winning numbers from the previous night's drawing. "Player Spotlight" airs on 63 radio stations statewide, primarily at 9:55 a.m. and 10:30 a.m.



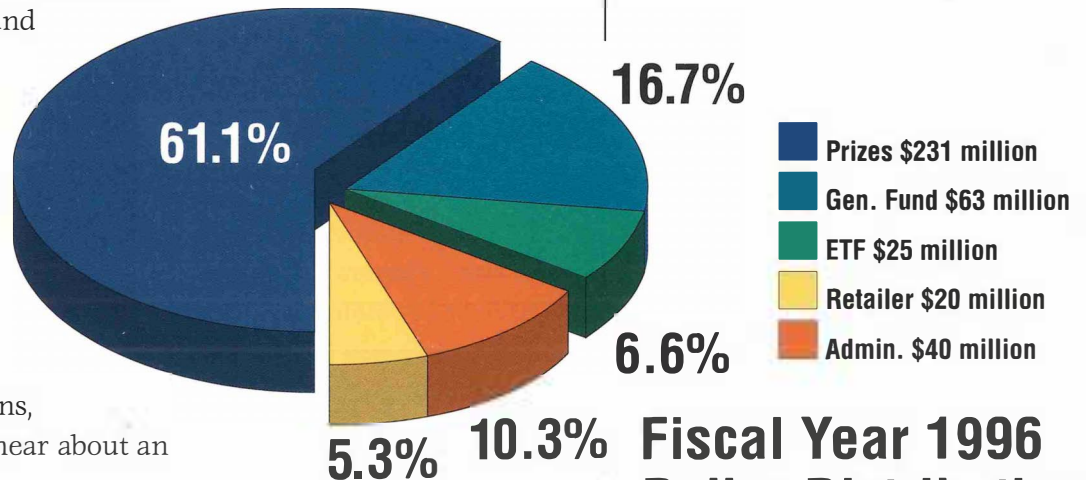
Beneficiaries

In Minnesota, proceeds from the sale of Lottery tickets are used to protect our most valuable resource: the environment. Each year, 40 percent of Lottery proceeds are directed to the trust fund to help finance projects like the Wildlife Land Acquisition project, used by the state's Department of Natural Resources to purchase, restore and protect wetlands for wildlife, and the State Parks and Recreation Areas project, whereby state parks and recreation areas throughout Minnesota are improved and renovated.

Fiscal year 1997 saw \$25 million placed in the trust fund. During the current biennium (1997-99) the trust fund is helping to finance 50 projects worth \$22 million; \$60 million in funding for 88 projects was provided from 1991 to 1997. In the Lottery's first seven years, the trust fund has received \$174.3 million. The fund now builds principal and uses earned interest to fund projects.

Through the Lottery's "Environmental Journal," which airs daily on 91 radio stations and weekly on 66 cable access television stations, Minnesotans get to see and hear about an

During the current biennium (1997-99) the trust fund is helping to finance 50 projects with \$22 million.

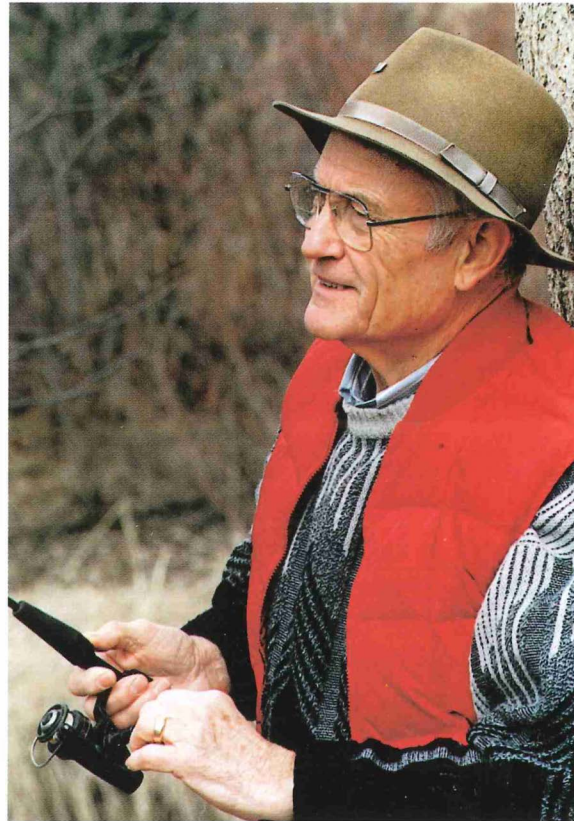


Fiscal Year 1996 Dollar Distribution



The Gooseberry Falls State Park Visitor Center is a fascinating and unique structure that capitalizes on the breathtaking beauty of Gooseberry Falls north of Two Harbors. It's a year-old, \$3 million project that was financed with \$700,000 from the Environment and Natural Resources Trust Fund.

Joe Alexander, former commissioner of the state Department of Natural Resources, hosts the Lottery's "Environmental Journal" cable television and radio shows. The TV version of the program can be seen in almost 200 communities statewide. The radio program airs on about 90 stations.



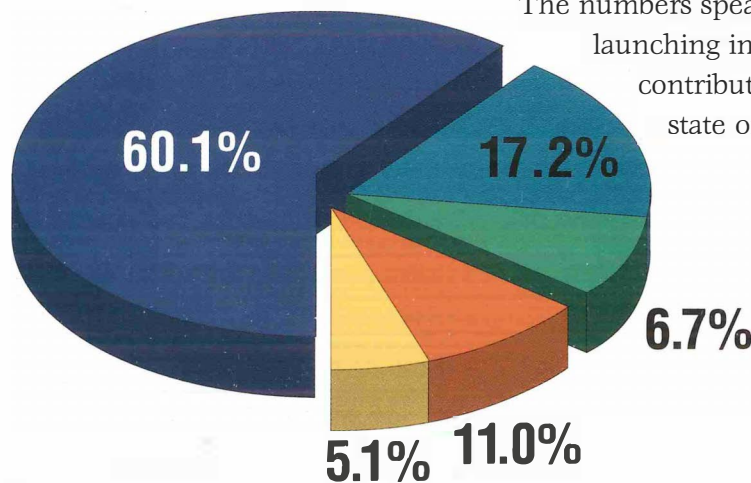
array of environmental projects, many of which are funded by the Environment and Natural Resources Trust Fund. The Journal has explored research projects that aim to eliminate Eurasian water milfoil and improve water quality and farming methods. It has highlighted the wild sport of single-track mountain biking and has focused on local projects that restore and preserve wetlands. The program, hosted by Joe Alexander (former commissioner of the Department of

Natural Resources), is widely regarded as quality cable programming, and is correspondingly popular with cable companies.

The other 60 percent of Lottery proceeds goes to the state General Fund. In fiscal year 1997 that amount was \$64 million — including the 6.5 percent in-lieu-of-sales tax, which goes to the state before expenses are deducted and net proceeds are determined. The General Fund supports a variety of state programs, including K-12 education, public safety, health and human services, and aid to local governments.

Fiscal Year 1997 Dollar Distribution

- Prizes \$224 million
- Gen. Fund \$64 million
- ETF \$25 million
- Retailer \$19 million
- Admin. \$41 million



The numbers speak for themselves: Since launching in 1990, the Lottery has contributed \$597.7 million to the state of Minnesota.

The Games

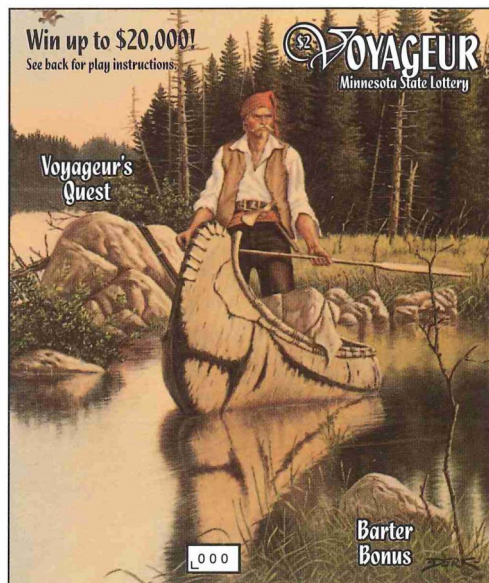
Fiscal year 1997 may well go down in the Lottery books as “The Year of the Instant Game.” For the fourth year in a row, instant ticket sales climbed, increasing in 1997 1 percent over fiscal year 1996’s record-breaking sales.

But sales weren’t the only area where instant tickets excelled. Advanced ticket-printing technology allowed the Lottery to explore new looks, smells and textures in instant tickets. The result? Minnesota State Lottery instant tickets will never be the same.



The first instant ticket to break the mold was the scratch ‘n’ sniff ticket, Cinnamon Toast. Though the technology wasn’t entirely groundbreaking (it was used in other states to create floral tickets) it was the first time it was used for a food-themed ticket.

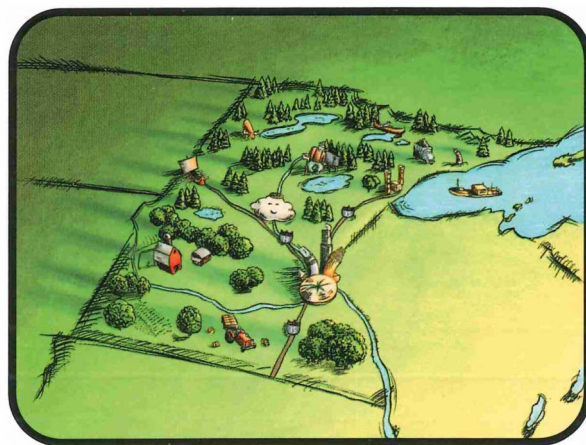
Ice Palace was the next ticket to put new printing technology to the test: A full-color photograph was perfectly reproduced on latex. As a result, thousands of Minnesotans were able to get a glimpse of Minnesota photographer Skip Nelson’s famous St. Paul Winter Carnival Ice Palace picture before “melting” the ice to discover prizes up to \$20,000.



After Ice Palace, there was Voyageur. A purely Minnesota game, Voyageur explored yet another printing advancement — textured latex — while showcasing the talents of Minnesota artist Derk Hansen.

The Lottery’s venture into high-tech printing added to its overall marketing strategy and paid off: Instant ticket sales were up 1 percent, for a total of \$272.5 million, from last year’s record-breaking \$269.3 million.

Instant ticket sales were up 1 percent, totaling \$272.5 million, from last year’s record-breaking \$269.3 million.



Boosting instant ticket sales was a new brand image instant game commercial (above). The animated spot, followed an instant ticket delivery truck as it bounced across the state to an Andean folk beat.

**Numbers games
(Powerball, Daily
Millions, Gopher 5
and Daily 3)
decreased from
\$106.3 million to
\$96 million for the
fiscal year.**

The news was not as good with Lottery numbers games (Powerball, Daily Millions, Gopher 5 and Daily 3) which decreased by \$10.3 mil-

Daily



lion — down from \$106.3 million in fiscal year 1996 to \$96 million in fiscal year 1997. Although still the best-selling numbers game, Powerball sales dropped 23 percent to \$53.1 million. Powerball — which was suc-

GOPHER 5[®]

Minnesota's Own Cash Lotto Game

cessfully revamped to increase sales shortly after fiscal year 1997 ended — still accounted for 55 percent of numbers games sales and 14 percent of sales overall.

Also down were Gopher 5 (by 16 percent) and Daily 3 (by 7 percent), with sales of \$19.7 million and \$12.9 million, respectively. Gopher 5



It could happen.

accounted for 21 percent of numbers games sales and Daily 3, 13 percent. In fiscal year 1996, Gopher 5 sales totaled \$23.4 million; Daily 3 sales were \$13.8 million the same year.

New to the numbers games landscape was Daily Millions. Launched Sept. 16, 1996, the game's sales totaled \$10.3 million, or 11 percent of numbers sales.

Total sales for fiscal year 1997 topped out at \$368.5 million. Of that, \$89.1 million was returned to the state.



The Winners

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innesotans like to play and win. Since selling the first ticket in 1990, the Lottery has awarded 708 prizes of \$100,000 or more (including 16 millionaires). In total, Minnesotans have claimed more than \$1.4 billion in Lottery prize money.

This fiscal year alone, the Lottery awarded \$224.4 million in prizes. Thirty-eight of those players cashed in on Gopher 5, winning the jackpot in Minnesota's Own Cash Lotto. Among those winners: Roy Krueger of Kerkhoven, who won \$1.02 million, the year's largest Gopher 5 jackpot, and Jessica Pream of Thief River Falls, who collected the second-largest jackpot of the year (\$538,070) and was the youngest Minnesotan ever to win the Gopher 5 jackpot (18 years old).

Powerball produced 31 \$100,000 winners. But, unlike fiscal year 1996, when Powerball luck struck Minnesota twice in a matter of days, a multimillion-dollar jackpot winner eluded the North Star State.

As for Daily Millions, more than 1 million tickets won some type of prize in the new multi-state daily; 133 of them won \$5,000. Among the 14 lot-

Minnesotans have claimed more than \$1.4 billion in Lottery prize money.



Take a ride on the Burlington Northern. If you match five Powerball numbers collect \$100,000. That's exactly what these 24 Burlington Northern Railroad employees did after winning the six-figure prize from the Jan. 8 Powerball drawing. The group — all from the BN's St. Paul-based Customer Revenue Services Department — pooled their luck and their dollars to claim a before-tax windfall of \$4,545 apiece.



A 1997 Dodge Stratus was 18-year-old Jessica Pream's first purchase after winning \$538,070, the fiscal year's second largest Gopher 5 jackpot, in June.



Roy Krueger, a 79-year-old barber from Kerkhoven, was the fiscal year's sole millionaire. He claimed the \$1,027,360 Gopher 5 jackpot in August.

teries that sell Daily Millions, four players won the top prize of \$1 million during fiscal year 1997.

Instant games had their top-prize winners, too. Twelve lucky players scratched their way to \$100,000 playing the \$5 instant game favorites High Roller and High Stakes, and five fortunate folks cashed in on the prize of a lifetime: the \$1,000-a-month-for-life Win for Life top prize.

Two days before Christmas 1996, William and Betty Kindem of Minneapolis claimed a \$100,000 Powerball prize. They already had their Christmas shopping done, so they planned to spend the prize on a Florida trip and a lake cabin.



Rick and Mary Jo Grimsley of Bemidji pose proudly with their boys after winning \$100,000 on the Lottery's High Roller instant game May 6. Their thrill at winning the six-figure prize ("There was a lot of crying, screaming and shaking," Mary Jo reports) soon gave way to a pleasant reality: the chance to build a new home for their sons and the attendant, ever-expanding collection of bikes, four-wheelers, hockey sticks and roller blades.

Retailers

The Lottery's retailers are its most important link to its players — its eyes, ears and voice. When players have questions about a new instant game, retailers have quick, competent answers. When the Powerball jackpot soars, the retailers experience a surge in ticket sales. And when Minnesotans are lucky enough to hit the Powerball or Gopher 5 jackpot, the retailer is usually the first place they go to check their numbers. Simply put: Without retailers, the Lottery couldn't exist.



The only thing more colorful than the Lottery tickets at Oowski's Orchard, Monticello, is owner Alice Osowski. She's been at the forefront of the family's flea market for more than 25 years.

In fiscal year 1997, Minnesota's 3,402 Lottery retailers collected \$19 million in commissions and incentives — and a grand total, since Lottery start-up, of \$134.2 million.



Sister-and-brother team Sandy and Cecil Morris and their dog, Molly, left Illinois for Montevideo, where they sell everything from sweatpants to Lottery tickets at the C&S Country Store.

**Merwin Drug,
Robbinsdale, and
Wally's Holiday
Stationstore,
East Grand Forks,
became the first of
Minnesota's
retailers to top
\$5 million in ticket
sales since
Lottery start-up
in 1990.**

In fiscal year 1997, Minnesota's 3,402 Lottery retailers (1,940 with numbers games terminals) collected \$19 million in commissions and incentives — and a grand total, since Lottery start-up, of \$134.2 million.

Another milestone: Three retailers crossed the \$5 million mark in ticket sales in fiscal year 1997. Merwin Drug, Robbinsdale, Wally's Holiday Stationstore, East Grand Forks, and Hornbacher Foods, Moorhead became the first of Minnesota's retailers to top \$5 million in ticket sales since Lottery start-up in 1990. M & H Gas, Moorhead, is also approaching the \$5 million-in-sales benchmark.

Retailers also receive promotional, marketing and operational support from Lottery staff. The Lottery employs 136 people at its Roseville headquarters and 69 additional people in six regional offices — located in Eagan, Virginia, Detroit Lakes, Marshall, Brainerd and Owatonna. Marketing representatives regularly contact retailers by phone and with personal visits, providing customer service, couponing specials and training, and planning play days.

**Ron Ankrum,
gambling
manager at the
Owatonna
Eagles Aerie
1791, was one
of 340 new
Lottery recruits
in fiscal year
1997.**



Financial Statements

INCOME AND EXPENSES

INCOME	1997	1996
Sales	\$368,516,685	\$375,650,142
Less Tax (In-Lieu-of-Sales Tax)	23,953,615	24,417,263
Total Gross Receipts	344,563,070	351,232,879
Other Income	4,308,808	2,844,708
Total Gross Revenue	348,871,878	354,077,587
EXPENSES		
Prize Expense	224,447,929	230,848,350
Prize Fund - Paid to State		
Compulsive Gambling Treatment	800,000	—
Unclaimed Prizes Paid to State	4,396,537	2,556,178
Retail Commissions & Incentives	19,044,874	19,904,003
Operating Expense		
Ticket Costs	4,582,444	3,812,948
On-Line Vendor Commission	7,105,847	7,056,221
Contribution: Compulsive Gambling & Public Safety	690,000	690,000
Occupancy Costs	1,871,024	1,679,552
Depreciation	687,636	868,143
Advertising	8,294,001	8,656,860
Salaries & Benefits	8,952,005	8,716,929
Promotion	4,126,501	3,368,456
Purchased Services	1,336,961	1,268,329
Communications	1,453,067	1,364,264
Computer Maintenance	217,239	207,464
Supplies & Materials	783,641	1,269,229
Other	784,375	639,082
Total Operating Expense	40,884,741	39,597,477
Net Proceeds	59,297,797	61,171,579

The financial statements are excerpts from the Lottery's audited financial statements for the years ending June 30, 1997 and June 30, 1996. Complete financial statements are available on request.

STATEMENTS OF CASH FLOWS

CASH FLOWS FROM OPERATING ACTIVITIES	1997	1996
Operating Income	54,988,989	58,326,871
Adjustments to Reconcile Operating Income to Net Cash Provided by Operating Activities		
Depreciation	687,636	868,143
Other Income	2,480,077	1,247,935
Changes in Assets and Liabilities:		
Accounts Receivable	(3,867,103)	(1,366,211)
Interest Receivable	47,261	(147,952)
Instant Ticket Inventory	224,964	(419,904)
Merchandise Prize Inventory	281,858	30,394
Prepaid Expenses	34,080	32,749
Unclaimed Prizes Due to State	1,840,359	1,200,901
Due to Other State Agencies	(41,971)	86,154
Accounts Payable	(5,327,289)	3,382,716
Tax (in-Lieu-of-Sales Tax) Payable	225,758	279,597
Prize Liability	261,956	3,935,259
Retailer Incentives Payable	(875,440)	1,109,178
Compensated Absences Payable	25,754	5,747
Deferred Revenue	(75,932)	(180,018)
Prize Annuities	<u>2,335,164</u>	<u>0</u>
Net Cash Provided by Operating Activities	53,246,121	68,391,559
Cash Flows from Noncapital Financing Activities		
Net Proceeds Paid to State		
Net Cash Used by Noncapital Financing Activities	(56,024,855)	(60,284,984)
Cash Flows from Capital Financing Activities		
Purchases of Fixed Assets	(1,213,640)	(653,040)
Disposal of Fixed Assets	15,615	4,487
Interest Expense	<u>(11)</u>	<u>(7,181)</u>
Net Cash Used by Capital Financing Activities	(1,198,036)	(655,734)
Cash Flows from Investing Activities		
Gain (Loss) from Sale of Investments	0	(65)
Interest Income	<u>1,828,742</u>	<u>1,604,019</u>
Net Cash Provided by Investing Activities	1,828,742	1,603,954
Net Increase (Decrease) in Cash and Cash Equivalents	(2,148,028)	9,054,795
Beginning-of-Year Cash and Cash Equivalents	24,828,133	15,773,338
End-of-Year Cash Equivalents	22,680,105	24,828,133

Year ending June 30, 1997, compared to June 30, 1996

Financial Statements

BALANCE SHEETS

ASSETS	1997	1996
Cash and Cash Equivalents	22,680,105	24,828,133
Accounts Receivable	7,806,623	3,939,520
Interest Receivable	136,603	183,864
Instant Ticket Inventory	410,187	635,151
Merchandise Prize Inventory	0	281,858
Prize Annuity Investments	717,200	707,716
Prepaid Expenses	0	34,080
Fixed Assets, Net	1,984,543	1,474,154
Total Assets	33,735,261	32,084,476

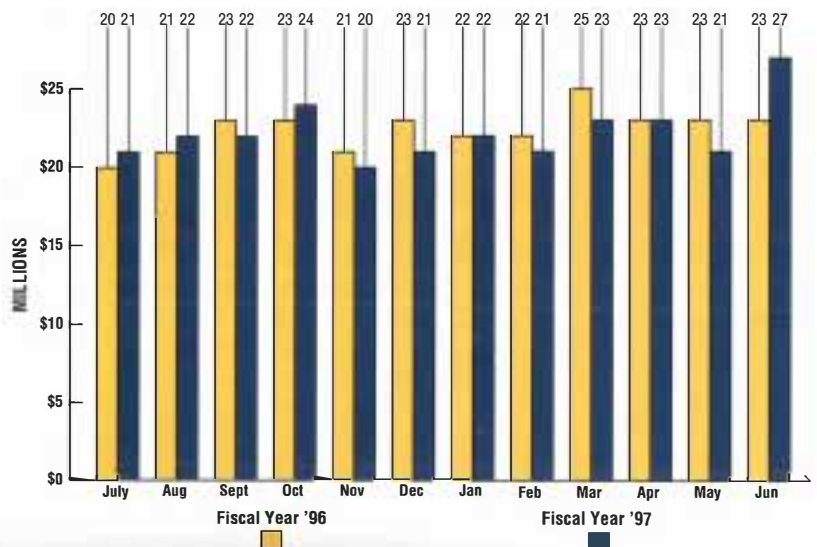
LIABILITIES AND RETAINED EARNINGS

Liabilities:

Net Proceeds Due to State	6,677,698	3,404,756
Unclaimed Prizes Due to State	4,396,537	2,556,178
Due to Other State Agencies	44,183	86,154
Accounts Payable	2,288,188	7,615,477
Tax in-Lieu-of-Sales Tax Payable	2,350,236	2,124,478
Prize Liability	11,038,011	10,776,055
On-Line Prize Reserve	1,000,000	1,000,000
Retailer Incentives Payable	2,000,000	2,875,440
Compensated Absences Payable	779,929	754,175
Deferred Revenue	108,115	184,047
Prize Annuity Payable	3,052,364	707,716
Total Liabilities	33,735,261	32,084,476
Commitments and Contingencies	0	—
Retained Earnings	0	—
Total Liabilities and Retained Earnings	33,735,261	32,084,476

Year ending June 30, 1997, compared to June 30, 1996

Instant Games Sales



TOTAL PAID TO STATE BENEFICIARY

1997

1996

General Fund

Tax in-Lieu-of-Sales Tax	\$23,953,615	\$24,417,263
Net Proceeds	35,578,678	36,702,947
Unclaimed Prizes	2,637,922	1,533,707
Compulsive Gambling from Prize Fund	800,000	—
Compulsive Gambling from Operations	540,000	540,000
Enforcement from Operations	150,000	150,000
Subtotal General Fund	63,660,215	63,343,917

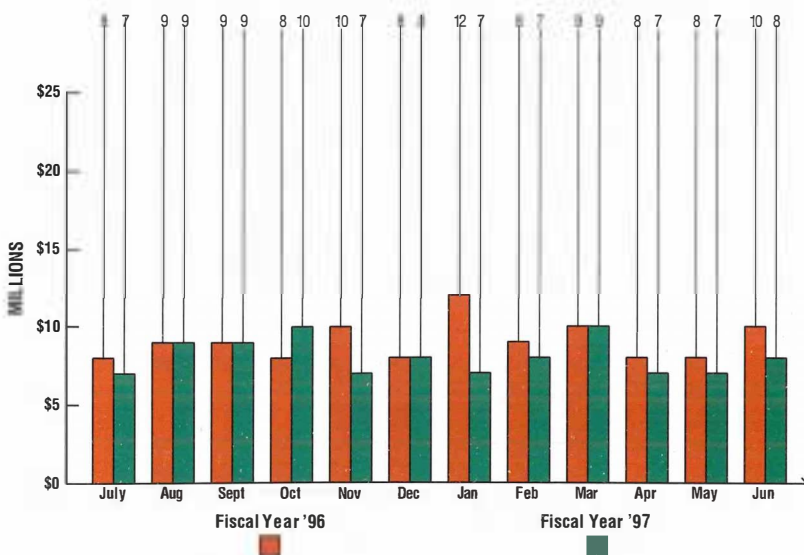
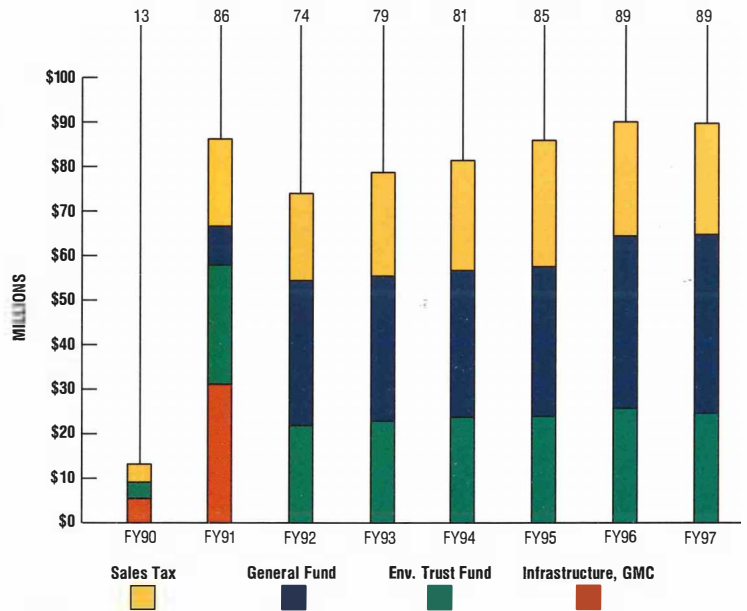
Environment and Natural Resources Trust Fund

Net Proceeds	23,719,119	24,468,632
Unclaimed Prizes	1,758,615	1,022,471
Subtotal Environmental Trust Fund	25,477,734	25,491,103

Total Paid to State	89,137,949	88,835,020
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Year ending June 30, 1997, compared to June 30, 1996

Lottery Contributions to State



Numbers Games Sales

'97-99 Environmental Trust Fund

State Park and Recreation Area
Acquisition, Development,
Betterment and Rehabilitation —
\$3.5 million

Metropolitan Regional Parks
Acquisition, Rehabilitation and
Development — \$3.5 million

Protecting Rural Historic
Landscapes in High
Development Areas — \$80,000



Developing the Birch Coulee
State Historic Site — \$253,000

Nitrate Education and Testing —
\$150,000

Snake River Watershed
Improvements — \$100,000

Red River Valley Planning and
Management — \$375,000

Sustainable Lake Plans —
\$270,000

Minneapolis Chain of Lakes Lake
Shore Restoration — \$300,000



Pollution Trends in Minnesota --
\$325,000

Biological Control of Agricultural
Pests — \$200,000

Crop Management to Minimize
Pesticide Use — \$300,000

Sustainable Farming Systems —
\$560,000

Prairie-Grassland Landscapes —
\$125,000

Toxic Emissions from Fire
Department Training — \$65,000

New Models for Land-use
Planning — \$530,000

Metropolitan Area Groundwater
Model to Predict Contaminant
Movement — \$300,000

Minnesota River Basin Natural
Resource Data Project —
\$250,000

Land Use Development and
Natural Resource Protection
Model — \$400,000

Fillmore County Soil Survey —
\$65,000

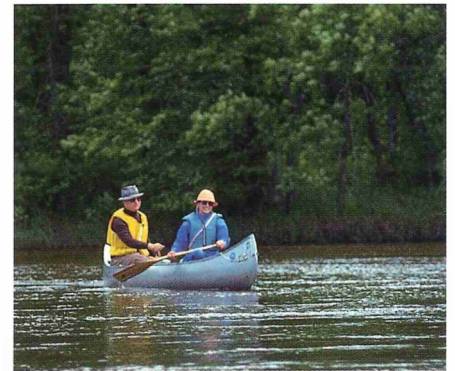
Renewable Energy
Demonstration and Education in
State Parks — \$80,000

School Nature Area Project —
\$250,000

Minnesota Frog Watch —
\$300,000

Partners in Accessible Recreation
and Environmental
Responsibility — \$550,000

A Public School Partnership:
Environmental Service Learning
— \$100,000



State Wolf Management —
\$100,000

Electronic Environmental
Education Raptor Network —
\$222,000

Environmental Indicators
Initiative — \$250,000

Projects*

Minnesota's Forest Bird Diversity Initiative — \$350,000

Water Quality Indicators — \$250,000

Stream Habitat Protection — \$225,000

Loons: Indicators of Mercury in the Environment — \$230,000

Training and Research Vessel for Lake Superior — \$130,000

Minnesota Rare Mussel Conservation — \$91,000

Sand Dunes State Forest Acquisition — \$400,000

Arboretum Land Acquisition — \$450,000

Prairie Heritage Fund — \$500,000

Phalen Area Wetland Restoration, Phase II — \$600,000



Reinvest in Minnesota Critical Habitat Match Program — \$630,000



Reinvest in Minnesota Wildlife Habitat Stewardship — \$400,000

Reinvest in Minnesota Scientific and Natural Area Acquisition — \$200,000

Reinvest in Minnesota Wildlife Habitat Acquisition — \$500,000

Reinvest in Minnesota Fisheries Land Acquisition — \$567,000

Minnesota County Biological Survey — \$1.2 million

Fishing Piers and Public Shore Access — \$355,000

Public Boat Access — \$350,000

Fisheries Statewide Hatchery Rehabilitation — \$400,000

Restoring White Pine in the Minnesota Landscape — \$120,000

Oak Savannah Restoration in St. Paul Regional Parks — \$200,000

Biological Control of Eurasian Water Milfoil and Purple Loosestrife — \$150,000

Legislative Commission on Minnesota Resources — \$472,000

*These projects were funded entirely or in part by the Environment and Natural Resources Trust Fund with proceeds from the sale of Lottery tickets.

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Where the Money Goes

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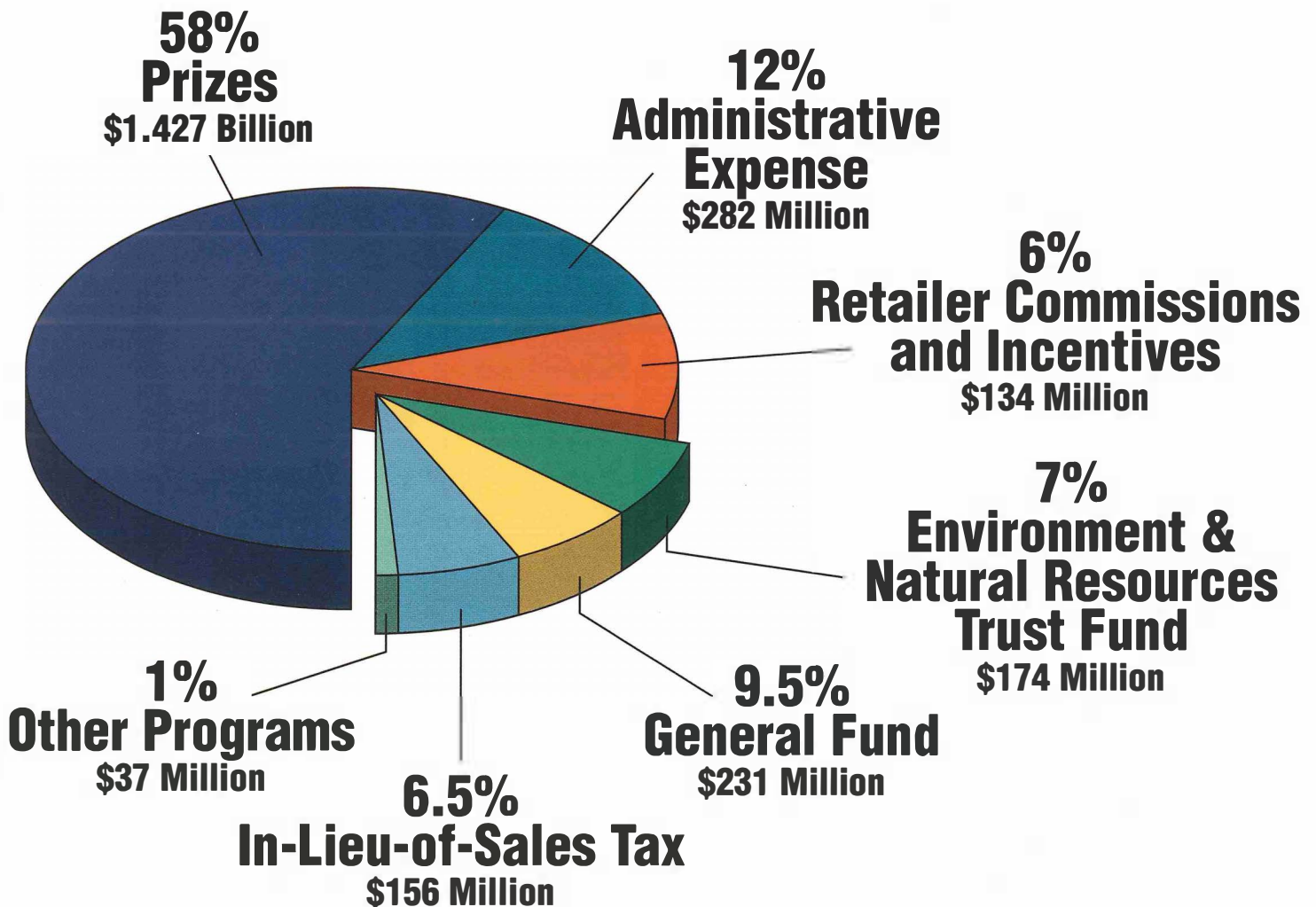
hen you play, the Lottery works for everyone.

Every time you scratch off a Minnesota State Lottery instant ticket or choose digits for a numbers game, you're helping improve the quality of life in Minnesota. It's that simple.

A portion of every dollar you spend on the Lottery goes toward preserving and protecting the state's environment and for General Fund services like K-12 education, public safety and health services.

Almost 88 percent of Lottery dollars are returned to Minnesotans in the form of prize money, retailer commissions and contributions to the state for environmental projects, public services and compulsive gambling programs.

Every time you play a Minnesota State Lottery numbers or instant game, you're helping improve the quality of life in Minnesota.



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Don Masterson
Director for Operations

John Mellein
Director for Marketing

Mary Ellen Hennen
Director for Administration

Dick Bacon
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Don Feeney
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Debbie Hoffmann
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