

THE LUCKIEST WOMAN ON EARTH

Three ways to win the lottery

By Nathaniel Rich

The news on July 2, 2010—much like the news of the preceding eighteen months—was dreadful. The unemployment rate was approaching 10 percent, the Dow was down for the seventh consecutive day, and home sales were declining at a record rate. But on the bottom of the front page of the *Corpus Christi Caller* local section, there was an article with happier news: BISHOP NATIVE WINS MILLIONS FOR 4TH TIME. A sixty-three-year-old woman named Joan R. Ginther had won \$10 million, the top prize in the Texas Lottery's Extreme Payout scratch-off game. Ginther's cumulative winnings now totaled \$20.4 million.

Three of her golden tickets had been purchased in Bishop, Texas, a small, poor town about forty minutes southwest of Corpus Christi and two hours north of the Mexican border. The fourth ticket was bought in neighboring Kingsville. "She's obviously been born under a lucky star," said a Texas Lottery Commission spokesman, who added that they did not suspect any foul play. Ginther could not be reached for comment.

After the Associated Press picked it up, Ginther's story was syndicated

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by hundreds of newspapers worldwide, under headlines like LOTTERY QUEEN and LUCKIEST WOMAN ON EARTH. Websites devoted to the paranormal, the occult, and Christianity concluded that Ginther was a master of visualization techniques; that the constellations had been in perfect alignment; that the woman must have prayed really hard.

A four-time lottery winner did seem unlikely, but how unlikely was it really? The AP interviewed mathematicians. Their findings: the odds of such a thing occurring were one in eighteen septillion. This is what eighteen septillion looks like:

18,000,000,000,000,000,000,000

There are one septillion stars in the universe, and one septillion grains of sand on Earth. With one-in-eighteen-septillion odds, it can be expected that a person should have Ginther's good luck about once every quadrillion years. Since the sun will envelop our planet in just five billion years, it is unlikely that another earthling will repeat her success.

The AP story included several peculiar details about Ginther. Though her first winning ticket came in 1993, in a standard pick-six lottery drawing, the last three came more than a decade later, in two-year intervals. She won \$2 mil-

lion in the spring of 2006, \$3 million in the spring of 2008, and \$10 million in the early summer of 2010. These last three were all scratch-off tickets. The article also mentioned that Ginther does not, in fact, live in Texas. Though she was born in Bishop, she has lived for many years in Las Vegas. Finally, it noted that before retiring, she had been a math professor, with a Ph.D. from Stanford. She specialized in statistics.

Ginther was called a "mystery woman," but it was left at that. Other stories soon claimed the public's attention. On July 23 a black bear in Larkspur, Colorado, broke into a Toyota Corolla, sat in the driver's seat, defecated, honked the horn, then "drove" the car 125 feet until it crashed into a thicket. The next week a lobsterman in Narragansett Bay caught a yellow lobster—a one-in-thirty-million phenomenon. And in mid-August, four sisters from the Chicago suburbs gave birth in four days; their obstetrician called the births "very unusual but wonderful at the same time." The Luckiest Woman on Earth was old news. Americans moved on.

But not all of us. I found myself trying to visualize eighteen Earths' worth of sand, and eighteen universes of stars. There are limits even to miracles.



I called a statistics professor, who said that Ginther's odds of winning were significantly higher than one in eighteen septillion, but that what was even more likely, from a statistical standpoint, was that some sort of fraud had been perpetrated. A professor at the Institute for the Study of Gambling & Commercial Gaming at the University of Nevada, Reno, said, "When something this unlikely happens in a casino, you arrest 'em first and ask questions later." "She must have some kind of scam working," a casino surveillance expert in Las Vegas told me. "They need to lock her up. She would be on my blacklist." I asked the director of another state lottery whether he believed that the Texas Lottery suspected no foul play. "You can bet on two things," he told me. "One, they're doing a serious investigation. Two, they ain't going to let anyone find out about it."

I drove to South Texas the next morning. I spoke with dozens of people in Bishop and in neighboring towns. I later interviewed every lottery expert I could find in the state: former Lottery employees, mathematicians, and a woman in the Dallas suburbs who has devoted the last eighteen years of her life to studying the Texas Lottery. I learned that there are only three possible explanations for what happened in Bishop. All three are exceedingly unlikely.

I. The Inside Job

Of all forms of lottery games, scratch-offs are the most vulnerable to fraud. The most common example is the so-called Retailer Scam. One made headlines just a few months ago when a customer tried to redeem a \$10,000 scratch-off ticket at a Baltimore liquor

store. The clerk, Melissa Stone, told the customer that the ticket was not a winner. The next day, Stone tried to collect the money herself at the Lottery headquarters, only to be arrested for grand theft. The customer, it turns out, had been an undercover cop.

Far more devastating to a lottery is the employee who leaks inside information. Many lottery commissions safeguard against this possibility by making sure that the crucial information—which ticket is a winner, and where it is being sold—is not centrally located. This is not how it works in Texas.

The majority of Texas Lottery's tickets are manufactured by a company called Scientific Games, which creates an encrypted file listing every winning scratch-off ticket. High-level employees at Scientific Games can access this file, but they don't know where in the state those tickets

will be sold. There is a second company, however, called Gtech Holdings, that serves as the Lottery's distributor. Gtech receives the tickets and the encrypted file from Scientific Games, and then ships the tickets to the state's nearly 17,000 vendors.¹ Gtech, therefore, has access to both sets of information—which tickets are winners, and where they are going to be sold.²

If a person wanted to scam the Texas Lottery, she would likely have to know an employee at the Gtech shipping facility in Austin with access to the encrypted file and the shipping schedule. In Ginther's case, she would have to wait until a winning ticket was slated to show up in Bishop—it would look too suspicious for her to travel around the state cherry-picking jackpots.

The possibility would remain, however, that a townspeople might buy the winning ticket before Ginther was able to get to Bishop. To ensure that this didn't happen, a third person would have to be enlisted as an accomplice: the store owner. The store owner would refuse to sell the packs that included the winning ticket.

¹ *Gtech and Scientific Games are, by a significant margin, the world's two largest lottery corporations. In the words of a 2007 investigative article published in the New York Times, both companies "have strong-armed their way to the top of a publicly sponsored industry that they now dominate." Gtech employees and consultants have been indicted on bribery charges in the United States and abroad; in 1997, the national sales director was convicted of accepting \$169,500 in kickbacks from lobbyists in New Jersey. In some states, Scientific Games runs both printing and distribution; in others, Gtech handles both. Texas is unusual in that the competing companies split the services, with Scientific Games handling printing and Gtech handling distribution. When I contacted Gtech for this article, they referred me to Scientific Games. Scientific Games told me to call Gtech.*

² *Similar centralization led to a major lottery scandal seven years ago in Indiana. A security guard for the Hoosier Lottery named William C. Foreman had access to the encrypted file and the shipping information. One night he sent two of his friends to buy every ticket in a store that he knew was holding a \$1 million ticket. The chief of security recognized one of the winners as a friend of someone on his staff and they were arrested.*

When Ginther arrived, she would buy every available ticket from the store owner.

The original AP article about Joan Ginther was illustrated with a photograph of Sun Bae, the owner of the Times Market. Asked about Ginther, Bae had told the reporter, "She is a very generous woman. She's helped so many people."

Bae is one of these people. She has seen a significant increase in business since Ginther purchased two of her winning tickets at the Times Market. Even before Ginther's most recent win, Bae's store had become one of the top retailers in Nueces County. Of the top one hundred lottery retailers in Nueces, ninety-eight are in Corpus Christi (population 428,000) and its adjacent suburb, Robstown. The other two are in Bishop. Lottery tickets are the town's best-known commodity.

Bishop is very poor, and it is dying. There is no grocery store, one high school, and two bars (one for Hispanics, one for Anglos). Young people leave as soon as they finish high school. For decades the town's major employer was Celanese, a chemical company that makes pain-relief medication. In the past ten years the plant has laid off more than three hundred workers. The old Main Street is desolate, a two-block stretch of boarded-up brick buildings with faded signs. Houses in Bishop burn down with unsettling regularity. ("We're a close-knit community," one woman joked bitterly. "When your house burns down, everyone comes by to watch.") Half the fire hydrants don't work. Now that the old downtown businesses—Murphy's grocery store, the Bishop Drug Company, and El Nuevo Mundo clothing store—are gone, the people of Bishop congregate mainly at the gas stations.

The Times Market is the only one unaffiliated with a national franchise. From the outside it doesn't appear particularly prosperous. The E in MARKET has fallen off the marquee. Stray cats wander through the parking lot. The front window is decorated with a large

poster from the Texas Lottery: WINNING TICKET SOLD HERE!

In Bishop the Times Market is known as Bob's Corner because the man who works the counter is Bob Solis, a cheerful forty-seven-year-old with a squinty smile. He has worked at Times Market since Sun Bae moved to town and opened the store six years ago. He believes that it is charmed.

"This is the luckiest store. Every day we have a winner. I had a lady come in from Houston. She had her house on the market, but nobody had called her. When she drove up to the store, she got two calls from people wanting to buy her house."

Bae was not around, but Solis spoke highly of her. "She's the best boss I've ever had. We all get along. We treat this as a family store." He explained that he didn't know much about Joan Ginther, that she only bought her tickets from Sun Bae, who worked the late shift. I asked whether he had ever met Ginther. He hesitated, his eyes looking out to the parking lot. Then he acknowledged that he had seen her a couple of times. Whenever she comes in, he said, all the customers in the store gather around her. They don't dare interfere, but they quietly watch to see which tickets she buys. Then they buy the same ones.

In response to the rest of my questions about Ginther—Why does she come to this specific store? Does she have a special system? Why does she keep buying tickets after winning so many times?—Solis would say little beyond, "Nobody knows. She's a very, very lucky lady. And she's very, very private." The only person she speaks to, he added, is Bae.

Bae is an extraordinarily slender, middle-aged Korean woman with a fluttery, anxious quality to her movements. She seemed alarmed when I introduced myself. As I questioned her, she backed down the aisles of the store as if seeking cover behind the racks of snack mix and canned spaghetti sauce. Her responses were evasive, ambiguous, and hard to interpret. I began to wonder whether her English

skills declined in the presence of reporters. She was almost impossible to understand.

"You have a very lucky store," I told her.

She glared at me. After a few moments of awkward silence, she complained that she was tired of speaking with the press. "We already talked everything. Why you need something more? I don't want to talk to you about her. I don't want to talk." She vanished into a back room.

"She must have something on her mind," said Solis, shrugging.

Other people in Bishop were more forthcoming about Ginther. "This is a small town," said Ricardo Lopez, who is a close friend of Bob Solis. "As soon as any shit happens, everyone hears about it." He told me that Ginther comes to Bishop twice a year and stays for about a month at the Days Inn. It is the only motel in town, just a couple hundred yards away from the Times Market. She spends most of her days at the Times Market. She often buys a large stack of \$1 or \$2 scratch-off tickets and hands them out to anyone who walks in the store.

Ricardo contradicted Solis with a wave of his hand. "She's there all day long," he said. "She mills around, talking to people. People go there in the hope that she's handing out tickets. She says, 'Hi, my name is Joan. Would you like a ticket? I'm a millionaire and I buy tickets and hand them out to people to see if they have any luck, too.'"

Almost everyone I met in Bishop had a story about Ginther's generosity. Ginther hands out lottery tickets to strangers. She visits the home for seniors in Kingsville and gives tickets to the patients and the nurses. She brings tickets to everyone at the community center. She sends tickets to soldiers in Iraq. She tips gas station clerks fifty dollars when she buys tickets. She gives one poor man in town money to buy groceries. She paid for an extension to the house of her best friend, Anna-Linda Morales. She pays people to scratch tickets for her. Ginther saw a woman leaving a car dealership in Kingsville in tears; the woman's credit check hadn't gone through.

"Let's go back in," said Ginther. She asked the dealer what was wrong.

"Credit's no good," said the dealer.

"Give her the keys," said Ginther. "I'll pay for it."

A few years ago, Quala Hicks, the manager of the Citgo at the northern edge of town, lost all her possessions in an apartment fire. In July, shortly after Ginther won her fourth jackpot, she appeared at the Citgo. "I want to give you something," Ginther said, holding out an envelope. It contained five hundred dollars in cash. When Hicks opened it, she started to cry.

A few people even claimed that, outside the Times Market, Ginther sets out milk in saucers for the stray cats.

Several locals, however, were willing to acknowledge that something suspicious was going on.

At The Bar (the one frequented by the town's Latino population), which sells \$2 cans of beer and nothing else, bartender Janie Wilder admitted that she found Ginther's buying habits odd. "I think she has some kind of strategy." She explained that Ginther routinely bought out all the high-stakes scratch-off tickets in town.

"She knows when the new tickets are in," Hicks said. She has watched Ginther buy entire packs of \$50 tickets at her store (there are twenty tickets to a pack). "She's got a feeling. I would like to know her secret."

"She's a mystery lady," said Jessica Gonzalez, who works the counter at the Shell station. "I guess I'd be a mystery, too, if I was rich like her."

Until it closed earlier this year, JP's Diner was a tiny, family-run restaurant at the edge of Bishop, opposite a large grain elevator that, with its series of enormous metal columns and intersecting pipes, looks like an alien settlement. I met a woman at the diner who was willing to talk about Ginther's habits but didn't want her real name printed. Pia, as I'll call her, was worried that she might get in trouble in town were she quoted as saying anything negative about Ginther or Bae.

"They made a deal," said Pia.

The deal, she explained, is this: Whenever a new shipment of high-stakes scratch-off tickets arrives at the store, Bae hides them and calls Ginther. If anyone asks for tickets before Ginther can get there, the clerk claims that they are sold out.

"I heard rumors from old ladies in the town who were complaining about this," said Pia. "But you know how rumors are. Then I saw it for myself."

In June 2010, around the time Ginther purchased her most recent jackpot winner, Pia stopped at the Times Market to fill up on gas. It was the middle of the day. She noticed Ginther's car right away. ("She parks at the gas pumps so she can make a clean getaway.") When Pia entered the store, Ginther was standing near the register. She had a fanny pack around her waist. It was stuffed with rolls of cash bound in rubber bands. She was holding a plastic bag from the HEB Federal Credit Union, a regional bank. She walked to the other side of the counter, as if she were going to the restroom, and then handed off the money to Bae. In exchange Ginther received several bundles of high-stakes tickets, which she placed into the plastic bag. Ginther walked outside, put the bag in the trunk of her car, and drove back to her room at the Days Inn.

"When I saw it myself," said Pia, "I was shocked. I was hurt too. My money is the same as hers. Why can't I buy a ticket? When she gets the best ones, it's no wonder that she wins."

"Do other people complain?"

"Yes," Pia said, though not to Bae. "They don't want to get involved. But I hear them complaining: 'We want the new ones. What about us?' When I saw what was going on, I said to myself that I wouldn't go there anymore, because she gets the best ones that come in."

Pia added that Ginther had the same arrangement at the market in Kingsville where she won her other jackpot. "She's a good customer, and she has all the money," she said. "So they protect her."

Several people mentioned that Ginther had been in town quite recently. Ricardo Lopez, for instance,

said she was in Bishop just a week before I arrived. He was irritated because he had shown up at the Times Market just as she was leaving.

"I missed her by a few seconds," he said, shaking his head. "I'm just not lucky."

The next morning I returned to the Times Market. Bob Solis was at the register. His smile quickly morphed into an uneasy, defensive glower. He refused to make eye contact. I told him that, contrary to what he had told me the previous day, I'd heard Ginther had been to the Times Market just a week earlier. That she came for a month at a time and spent her days at the Times Market.

"I've never seen her," said Solis. "I'm here in the daytime. She comes at night."

"Wait—now you're saying you've never even seen her?"

"I've never seen her," said Solis.³

II. The Code Cracker

Of all forms of lottery games, scratch-off tickets leave the least to chance. Winning tickets are not, in fact, distributed randomly through the entire set. If they were, that would leave open the possibility that all the jackpots might appear in the very first batch of tickets shipped to stores. The winning tickets might be claimed within a week, rather than the months over which major scratch-off series usually play out. The Texas Lottery would be out some \$30 million in prize money without having sold nearly enough tickets to cover the payouts.

To avoid this scenario, the Texas Lottery divides its print run into six batches, or pools. For the high-stakes games, each pool of half a million tickets contains one sixth of the prize money. When a game

goes on sale, the first pool is shipped off to stores. Successive pools aren't released until the preceding one is close to selling out. This system guarantees that the lottery never loses.⁴

There are theories that the lottery goes even further than this to ensure profitability. Dawn Nettles, a sixty-year-old woman who lives in suburban Dallas, has been obsessively monitoring the Texas Lottery for her biweekly newsletter, the *Lotto Report*, since 1993. She has recorded the names and addresses of every winner of Lotto Texas, Cash Five, Pick 3, Daily 4, Texas Two Step, and the nearly 1,400 scratch-off games that have been issued by the Lottery. She keeps track of unclaimed tickets, prize amounts, ticket runs, redeem dates, and sales figures, and is in regular contact with high-level members of the Lottery Commission. Nettles files open-records requests with the commission on a weekly basis. Her work as a watchdog has led to reforms in the way the Lottery conducts its business, as well as to numerous lawsuits. Each issue of *Lotto Report* is ten pages long, with three dense columns of data.

Most high-stakes scratch-off games advertise a print run of three million tickets, three of which are grand-prize winners. Nettles is convinced that the Texas Lottery tries to hold one, if not two, of the three grand prizes for the later batches: "Every time there's a big, high-dollar ticket out there, with a big, high-dollar prize, one jackpot comes in real fast. But the other two don't come in until the game's almost over." This makes sense from a business perspective. Nobody buys lottery tickets for the secondary prizes.

In each of Ginther's wins, the first jackpot came out early in the print

⁴ The specifications are even more precise than that. Each pack of tickets, for instance, is guaranteed to include a minimum dollar amount of prizes. A pack of the \$140,000,000 *Extreme Payout* game—the game that Ginther won in June 2010—was guaranteed to include \$340 worth of prizes. So if you spent \$1,000 and bought a full pack, you could lose no more than \$660. Not bad!

run. And in each case, Ginther claimed the second jackpot more than halfway through the run.

Joan (pronounced "Jo-Ann") Rae Ginther was born in 1947, on April Fools' Day. Her father, who died in 2007, was for thirty years Bishop's town doctor, a hero in the community. He had treated almost everyone I met in the town. There has not been a doctor in Bishop since he retired: people there have to drive to a clinic six miles away in Kingsville.

Ginther attended college at the University of Texas at Austin, where she majored in mathematics. After graduating in 1969, she was admitted to Stanford's School of Education. At the time, Stanford's mathematics-education program was the best in the country, if not the world. It combined the coursework of both the mathematics and the education Ph.D. programs.

Ginther studied under Edward Begle, the founder and director of the School Mathematics Study Group (SMSG), a think tank financed by the National Science Foundation and charged with creating and implementing a new mathematics curriculum for U.S. schools—what became known as the "new math." Ginther collaborated with Begle on two papers written for SMSG. But a person who knew Ginther in the School of Education told me that, although Ginther was a good student, her heart wasn't in it. Unlike many of her peers, she "didn't seem like someone who wanted to use her skills and education to change the world."

After graduation, Ginther joined the faculty of a new community college, Evergreen Valley, in San Jose. She worked there into the Eighties, continuing her research into mathematics education. She cowrote a pre-algebra textbook in 1986. No one in Bishop could tell me what she was doing between then and 2006, when she won her first scratch-off jackpot.

Lottery commissions use an algorithm to determine the placement of jackpots within each ticket run. This kind of algorithm is called a

³ As this article went to press, I learned that the Times Market was not as lucky as Bob Solis had believed. He was fired, along with the rest of the staff, in early June. Despite its success, the Times Market had suddenly and mysteriously closed down. A townspeople, who refused to be identified for this article, said that the store closed because of an IRS investigation involving Sun Bae and Joan Ginther. The IRS refused to comment.

pseudorandom-number generator. The “pseudo” derives from the fact that true randomness is not something that can be achieved by computers. The algorithm works by issuing a series of seemingly random numbers in a predictable sequence. The series might be very long, but it’s not infinite. As Gerald Busald, a professor of mathematics at San Antonio College, explained to me, “If you can get into the sequence, the numbers are not random anymore. There’s no way to get around that that I know of.”

This is why Busald was amazed to discover, in 2005, that the Texas Lottery was planning to replace the old ping-pong-ball method with computerized random-number generators for all its Lotto games. Testifying before the Texas Lottery Commission, Busald argued that random-number-generator algorithms would undermine the integrity of the game. He drew the Commission’s attention to two cautionary tales.

The first: In 1995, Ronald Harris, an electrical engineer for the Nevada State Gaming Control Board, studied a random-number generator that casinos in Vegas used to supply numbers for Keno—a computerized game of chance that is similar to lotto. After Harris learned that the same software had been installed in Atlantic City casinos, he and a friend flew to New Jersey and checked into Bally’s Park Place Hotel. The friend went to the Keno lounge; Harris sat in the hotel room watching a closed-circuit TV channel on which hotel guests could see the Keno numbers as they were drawn. As the numbers appeared, Harris punched them into his laptop. Once he figured out where in the sequence the number generator was, he told his friend what numbers to bet on. The friend entered a perfect Keno card and won \$100,000, the largest Keno jackpot ever awarded in Atlantic City. Casino officials were suspicious. They followed the friend to his room and found Harris there. They ran a check and discovered that Harris worked for Nevada Gaming.

The second occurred in 1998, after the Arizona Lottery began using a computerized system for the

Pick 3 game. A Chandler woman named Ruth Wennerlund always picked the same three digits, 9-0-7 (her son was born on September 7). After a month under the new system she noticed something peculiar: the number 9 had never been drawn. She called the Arizona Lottery to complain. They told her that she was merely unlucky. A few days later the Lottery realized their error and announced that a glitch in their random-number generator had prevented any 9s from being chosen. The thousands of people who had played tickets with the number 9 were offered refunds—but only if they had kept their losing ticket stubs.

Gerald Busald’s testimony persuaded the Texas Lottery Commission to abandon their plan to adopt a computerized system. They stayed with the ping-pong balls. It was more expensive than running a computer program, but given the demonstrable unrandomness of pseudorandom-number generators, they worried about risking their customers’ trust.

Scratch-off tickets, however, were unaffected by this decision. They have always been generated by computers. They have to be, of course. If it weren’t for pseudorandom-number-generating algorithms, scratch-off tickets wouldn’t exist.

Gtech, for its part, is worried about staying ahead of number crunchers who might try to figure out their algorithms. When *Wired* published the story of a statistician named Mohan Srivastava, who could tell which tickets issued by the Ontario Lottery were winners by looking for certain patterns in the numbers printed outside the scratch-off field, Gtech executive Ross Dalton responded, “Every lottery knows that it’s one scandal away from being shut down.”⁵

To beat the lottery’s algorithm, one would have to use a strategy similar to the one employed by card counters in casinos. An expert counter cannot predict what

⁵ *Unlike the tickets Srivastava looked at, the ones that Ginther played hide all coded elements under the scratch-off material.*

cards he will draw, but he does know that when the odds are higher he will be dealt a good hand. If the odds are favorable, he increases his bets. Ginther would have had to analyze the results of all the previous high-stakes scratch-off games to determine where in the sequence of tickets the jackpots usually appeared. She could easily have gathered this information from Dawn Nettles’s website or from the Texas Lottery itself, through information requests.

But it would take more than figuring out *when* the winning ticket was going to come up. She would also have to determine *where* in Texas that ticket would be shipped. This part of the equation is more straightforward. Gtech processes its shipments in the same sequence for every order. If you knew how the winners were distributed within a given pool, and matched that to where those tickets wound up, you could figure out Gtech’s normal shipping order, and where the winners would be distributed around the state.

Once she discovered a pattern, Ginther would have had to wait until a winning ticket was scheduled to show up in a sparsely populated region—the less competition for that winning ticket, the better. It would be crucial to pick a place that she had reason to visit, such as Bishop and the surrounding towns.

It would also be helpful if the store owner held the tickets for her.

III. Dumb Luck

Of all forms of lottery games, scratch-off tickets are by far the most popular. In Texas, three quarters of all tickets sold are scratch-offs, and for years, the Texas Lottery has been on the vanguard of high-stakes scratch-off games. It introduced the country’s first \$20 instant ticket in 2003; \$30 and \$50 tickets soon followed. According to a study commissioned by the Lottery in 2006, the more education a person has, the fewer dollars he or she spends on the lottery, and the demographic differences are even starker when it comes to scratch-off

games. "Scratch-off tickets are to the lottery what crack is to cocaine," said a Democratic state senator from El Paso when the \$50 tickets were introduced. At the same time, the state has become increasingly dependent on scratch-off games. They now account for seventy-five cents of every lottery dollar taken in.

It may be true that a person who plays the lottery four times in her life has one-in-eighteen-septillion odds of winning four high-stakes jackpots. But once a person plays more than four times, her odds begin to increase. There are more than one hundred million-dollar jackpots awarded in the United States annually. The majority of lottery winners continue to play the lottery after their first win, and play heavily. There are stories of repeat winners just about every year. In 2006 Valerie Wilson of Long Island won her second million-dollar prize. In 2009 Bob and Diane Jaracz of Nashua, New Hampshire, won their second million-dollar jackpot in four years. And in 2010 Ernest Pullen of Bonne Terre, Missouri, won a \$1 million pot and a \$2 million pot within four months.

It still seems outlandish that someone could win four jackpots, but there is a persistent rumor in Bishop that Ginther hasn't won four jackpots—she's won three.

"Her dad—he's the one who won the lotto," said Ricardo Lopez, referring to her first jackpot in 1993. It was a pick-six, her only non-scratch-off winner. "Her dad won it. He was my doctor. But he was elderly, retired, and he couldn't spend it. So he gave the ticket to his daughter and she claimed it. She wasn't into buying tickets then."

"That's what I heard," said Josie Perez. "The father bought it. She came back and claimed it."

"She was in the Virgin Islands, on vacation," said Pia. "Her parents called her about the ticket and she came back to claim it."

People in Bishop estimate that she buys about three thousand tickets a year. If she has been buying tickets at that rate since 1993, when her father won the lottery, she's bought more than 50,000 tickets. This is generous—

no one I spoke to remembered her buying tickets regularly in town for more than the past five or six years. But if she indeed has purchased 50,000 tickets over the past seventeen years (at a cost of approximately \$1 million), the odds of her winning three times is one in eight thousand.

This scenario would still make Ginther the luckiest gambler in the world—and one of the most profligate. If she had instead bet that \$1 million on the roulette wheel, both her odds of winning (37 to 1) and her payout (\$35 million rather than \$20.4 million) would have been significantly better. It would also mean that, as soon as her father won his jackpot, she forgot everything she knew about statistics and started sinking vast sums into the lottery. Perhaps when she's not buying tickets in Texas, she's at a blackjack table in Las Vegas. (She has a condo on Paradise Road, across the street from the Riviera casino.)

"I think she's addicted," said Dawn Nettles. "She moved to the gambling capital of the world. I bet she spends all her time in casinos. I'll bet you she will eventually be broke to where she can't buy them. I'll bet you she loses it all."

Almost nobody in Bishop believed that Ginther was anything other than outrageously fortunate. Skepticism on this subject was considered apostasy, and not just against the lottery. If Ginther had cheated, it meant that the lottery wasn't governed strictly by chance (or by a higher power). If anything, Ginther's success confirmed the common belief in the benefits of positive thinking. The locals proposed various theories to support their conviction: Ginther was a churchgoing woman, they told me over and over. She gave money to the needy. She was a good daughter. Her success was a form of cosmic compensation for her father's lifelong devotion to Bishop's sick and elderly.

The implication of this line of argument was clear: Without the belief that a life could be transformed by a single stroke of luck, there would be nothing left to hope for. And Bishop is full of people who are waiting for

their luck to change. The suggestion that a reversal of fortunes is impossible is greeted with hostility. If Ginther can win four times, the thinking goes, why shouldn't I be able to win just once?

Before I left Bishop I stopped at the City Office, where I met Anna-Linda Morales, the woman many people in town described as Ginther's best friend. She works in the water department. She said she would pass along my information to Ginther. (I had previously tried to contact Ginther; I never received a response.) When I asked whether Ginther had visited Bishop recently, Morales demurred. Then I asked whether Ginther was in fact in Bishop at that very moment.

"No," said Morales, then she caught herself. "I'm not saying." It occurred to me that Ginther might that minute be holed up at the Days Inn, waiting for the nosy reporter to leave town.

Morales refused to speak any further about her friend, but she and another woman in her office, Cynthia, did talk to me at length about Bishop. Just last May, the town celebrated its centennial. In the office there was a display case containing a 1960 article from the *Bishop News* about a local boy who had become a leading athlete at Baylor. There were also photographs of the library, the W. L. Johnson Dry Goods Store, and the brick schoolhouse. They are all gone now. Another photograph was titled, "Busy day during harvest at the First State Bank of Bishop." Men in cowboy hats wait in line to withdraw cash from the bank tellers.

"A lot more people in Bishop back then," said Cynthia with a sigh, and Morales mentioned that her husband had been laid off from the Celanese plant ten years earlier. The somber mood lifted, however, when I asked the two women whether they bought lottery tickets. I might as well have asked whether they ate food or took showers. They burst into laughter. When they realized that I wasn't trying to make a joke, they got quiet.

"Doesn't everybody buy tickets?" said Cynthia, confused.

"Everybody buys tickets," said Anna-Linda, reassuring me. "Everybody." ■