STEP OUTLINE FOR "The Luckiest Woman on Earth" DOCUMENTARY

Log line: Suspiciously lucky woman acts like an angel to cover her devilish scam

Protagonist: Joan Ginther

1.   JOAN GINTHER IS THE SOUL OF GENEROSITY

     SUPPORTING TEXT FROM ARTICLE:
     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, AnnaLinda 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.

2.   SHE'S UNUSUAL IN BISHOP TX BECAUSE BISHOP IS DYING

     SUPPORTING TEXT FROM ARTICLE:
     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

     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 AnnaLinda, reassuring me. "Everybody."

3. THE ONE THING IN BISHOP THAT ISN'T DYING IS THE STORE WHERE GINTHER BUYS THE TICKETS

SUPPORTING TEXT FROM ARTICLE:
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.

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."

4. NOT EVERYONE THINKS JOAN IS A SAINT, THEY RESENT HER FOR HOGGING THE LUCK

SUPPORTING TEXT FROM ARTICLE:
At The Bar (which serves 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."

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 highstakes 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."

5. STORE OWNER SUN BAE ACT KIND OF SUSPICIOUS, TOO

    SUPPORTING TEXT FROM ARTICLE:
    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 (58-60-62-63) Rich Final3cx2.indd_0628 60 6/28/11 10:56 AM LETTER FROM BISHOP 61 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

6. JOAN DOESN'T LIVE IN TEXAS BUT IN VEGAS

    SUPPORTING TEXT FROM ARTICLE:
    All Tickets purchased in either Bishop TX or Kingsville TX. Does not live in TX, from Bishop but lives in LV, NV.

    "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.'"

[Solis] 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.

7. NOT A SOCIAL WORKER OR DO-GOODER BEFORE HER FATHER WON LOTTERY AND THEN NOT FOR TEN YEARS

    SUPPORTING TEXT FROM ARTICLE:
    Has Ph.D. in Math, specializes in Statistics, taught for years, now retired. At Stanford, Ginther collaborated with Edward Begle on two papers written for School Mathematics Study Group. 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 prealgebra 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.

8. A POSSIBLE METHODOLOGY FOR JOAN

    SUPPORTING TEXT FROM ARTICLE:
    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 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 highstakes 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.

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. 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, highdollar 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.

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-numbergenerator 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.

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.

9. EXPERTS SAY ODDS ARE IT'S A SCAM

SUPPORTING TEXT FROM ARTICLE:
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.

Statistics Professor (unnamed) says odds are better than 1/18 septillion but what was more likely is fraud.

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."

The director of another state lottery on 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."

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."

10. BUT THAT WOULD MAKE HER A SCAMMER NOT LUCKY AND THAT WOULD BE BAD FOR THE BELIEVERS IN BISHOP

SUPPORTING TEXT FROM ARTICLE:

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.

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.

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 Mar- ket had suddenly and mysteriously closed down. A townsperson, 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.