

February 17, 2020

**FEATURES AND PROCEDURES**  
**SILVER & GOLD CROSSWORD**  
(Instant Scratch Game #2249)

- 1) Theme and name of the game: SILVER & GOLD CROSSWORD. Scratch YOUR 20 LETTERS box to reveal your 20 letters. In each PUZZLE and each BONUS WORD, scratch only the letters that match those in the YOUR 20 LETTERS box. Scratch each of the "COIN" symbols in PUZZLE 1 and PUZZLE 3 and each of the "GOLD BAR" symbols in PUZZLE 2. Each "COIN" symbol and each "GOLD BAR" symbol is a free match and counts as a matched letter in that WORD. In each PUZZLE, if you reveal three or more complete WORDS, win the prize indicated in the PRIZE LEGEND for that same PUZZLE. If you win in PUZZLE 1 or PUZZLE 3, and any one of the completely uncovered WORDS in that winning PUZZLE has a "COIN" symbol in the word, win DOUBLE the prize shown in the corresponding PRIZE LEGEND for that same winning play. If you win in PUZZLE 2 and any one of the completely uncovered WORDS in that winning PUZZLE has a "GOLD BAR" symbol in the word, win TRIPLE the prize shown in the corresponding PRIZE LEGEND for that same winning play. If you reveal a complete BONUS WORD, win PRIZE shown for that same BONUS WORD. Each PUZZLE and each BONUS WORD is played separately. Only the highest prize won in each PUZZLE will be paid.
- 2) Price of the ticket: Twenty dollars (\$20.00), or as otherwise set by the Administrator.
- 3) The prize structure including the number and value of prizes and the odds on each prize are as follows:

PRIZE AMOUNT	APPROXIMATE NUMBER OF PRIZES	ODDS OF WINNING
\$20	89,280	1:9
\$30	47,771	1:16
\$40	38,130	1:20
\$50	8,711	1:86
\$60	8,277	1:90
\$80	9,765	1:77
\$100	31,465	1:24
\$250	2,666	1:280
\$500	114	1:6,527
\$1,000	10	1:74,400
\$25,000	3	1:248,000
\$200,000	3	1:248,000

Odds and prize statements are based on initial game prize structure and may vary over the life of the game. Entry or non-entry of SILVER & GOLD CROSSWORD tickets to the Lottery Super 2nd Chance drawings does not affect the prize structure of the SILVER & GOLD CROSSWORD game.

- 4) The frequency of drawings: There are no drawings in the SILVER & GOLD

CROSSWORD game, however, for a period of time, at the discretion of the Lottery Division Administrator SILVER & GOLD CROSSWORD tickets may count towards entry in Lottery Super 2nd Chance drawings. The Wisconsin Lottery will not be responsible for any neglect, failure or omission on the part of the U.S. Postal Service or any other delivery/courier service used to deliver a player's Super 2nd Chance Drawing mailing to the Wisconsin Lottery. The Lottery assumes no responsibility or liability for Super 2nd Chance tickets that are lost, or destroyed or otherwise disqualified from participation in a drawing when such tickets are in the control of the Lottery. All tickets sent to the Wisconsin Lottery to enter the Super 2nd Chance drawings become property of the Wisconsin Lottery and will not be returned. Only tickets sent to and received at the correct address for entry into the Super 2nd Chance drawing will be eligible for the Super 2nd Chance drawing.

- 5) The method of selecting winners: There are three (3) crossword PUZZLES and two (2) BONUS WORDS on each SILVER & GOLD CROSSWORD ticket. Each PUZZLE and each BONUS WORD is played separately.

The holder of a ticket where the letters in the uncovered YOUR 20 LETTERS box match the letters in PUZZLE 1 to complete three (3) or more complete WORDS shall win the prize shown in the PUZZLE 1 & 2 PRIZE LEGEND for that same number of complete WORDS. The holder of a ticket where the letters in the uncovered YOUR 20 LETTERS box match the letters in PUZZLE 1 to complete three (3) or more complete WORDS, and where one (1) of those completed WORDS has a "COIN" symbol imaged in place of one (1) of the letter spots within that WORD, shall win two (2) TIMES the prize amount shown in the PUZZLE 1 & 2 PRIZE LEGEND for that same number of complete WORDS.

The holder of a ticket where the letters in the uncovered YOUR 20 LETTERS box match the letters in PUZZLE 2 to complete three (3) or more complete WORDS shall win the prize shown in the PUZZLE 1 & 2 PRIZE LEGEND for that same number of complete WORDS. The holder of a ticket where the letters in the uncovered YOUR 20 LETTERS box match the letters in PUZZLE 2 to complete three (3) or more complete WORDS, and where one (1) of those completed WORDS has a "GOLD BAR" symbol imaged in place of one (1) of the letter spots within that WORD, shall win three (3) TIMES the prize amount shown in the PUZZLE 1 & 2 PRIZE LEGEND for that same number of complete WORDS.

The holder of a ticket where the letters in the uncovered YOUR 20 LETTERS box match the letters in PUZZLE 3 to complete three (3) or more complete WORDS shall win the prize shown in the PUZZLE 3 PRIZE LEGEND for that same number of complete WORDS. The holder of a ticket where the letters in the uncovered YOUR 20 LETTERS box match the letters in PUZZLE 3 to complete three (3) or more complete WORDS, and where one (1) of those completed WORDS has a "COIN" symbol imaged in place of one (1) of the letter spots within that WORD, shall win two (2) TIMES the prize amount shown in the PUZZLE 3 PRIZE LEGEND for that same number of complete WORDS.

The holder of a ticket where the letters in the uncovered YOUR 20 LETTERS box match the letters in the BONUS WORD 1 play area to complete the entire BONUS WORD

shall win the prize shown in the uncovered BONUS WORD 1 PRIZE play spot.

The holder of a ticket where the letters in the uncovered YOUR 20 LETTERS box match the letters in the BONUS WORD 2 play area to complete the entire BONUS WORD shall win the prize amount shown in the uncovered BONUS WORD 2 PRIZE play spot.

The possible complete WORDS on the ticket will be shown in the PUZZLES. The possible complete BONUS WORDS will be shown in the BONUS WORD play areas. Each possible complete WORD or BONUS WORD consists of three (3) or more letters and fills a complete word space. Letters in each crossword PUZZLE combined to form a complete WORD must appear in a continuous horizontal (from left to right) or vertical (from top to bottom) sequence in a word space on that same crossword puzzle, and must completely fill that word space. Letters in BONUS WORD 1 combined to form a complete BONUS WORD must appear in a continuous vertical (from top to bottom) sequence, and must completely fill the BONUS WORD 1 word space. Letters in BONUS WORD 2 combined to form a complete BONUS WORD must appear in a continuous horizontal (from left to right) sequence, and must completely fill the BONUS WORD 2 word space. A word within a complete WORD or BONUS WORD such as "plan" within "planet" is not a complete WORD or BONUS WORD, since it does not completely fill the word space. Each "COIN" symbol within crossword PUZZLE 1 and crossword PUZZLE 3 is a free match and counts as a matched letter in that possible complete WORD. Each "GOLD BAR" symbol within crossword PUZZLE 2 is a free match and counts as a matched letter in that possible complete WORD. Letters forming a word filling a complete word space can only be used to form one (1) complete WORD or BONUS WORD. Complete WORDS cannot be formed on any crossword PUZZLE by linking letters diagonally, or by reading the letters from right to left or bottom to top. A complete BONUS WORD cannot be formed by reading from right to left or bottom to top. The YOUR 20 LETTERS play area must contain all of the letters in a possible complete WORD in order to form that WORD. The YOUR 20 LETTERS play area must contain all of the letters in a possible complete BONUS WORD in order to form that BONUS WORD.

A winning PUZZLE can win only the highest prize shown in the PUZZLE LEGEND for that same winning pattern in that same PUZZLE, as previously described in these features and procedures; or, if a "COIN" symbol is imaged in place of one (1) of the letter spots within one (1) of the completed WORDS in PUZZLES 1 or 3 as previously described in these features and procedures, two (2) TIMES the highest prize shown in the PUZZLE LEGEND for that same winning pattern in that same PUZZLE, as previously described in these features and procedures; or, if a "GOLD BAR" symbol is imaged in place of one (1) of the letter spots within one (1) of the completed WORDS in PUZZLE 2 as previously described in these features and procedures, three (3) TIMES the highest prize shown in the PUZZLE LEGEND for that same winning pattern in that same PUZZLE, as previously described in these features and procedures.

A DOUBLER or a TRIPLER won in one (1) PUZZLE does not apply to any prize won in another PUZZLE or BONUS WORD.

- 6) The method of making payment to winners:

- A. Submission of the original ticket (not a copy), as provided below, shall be the sole method of claiming a prize.
- B. Payment of prizes under six hundred dollars (\$600) may be made by presenting the ticket for validation and payment to any Wisconsin Lottery retailer by the claim deadline under 6(G).
- C. The original winning ticket must be signed by a single human being. For-profit and non-profit entities, trusts, and other non-human beings are not eligible to play or claim a prize in this game. Payment of any prize totaling five hundred thousand, nine hundred ninety-nine dollars (\$500,999) or less may be made by either 1) signing the back of the original winning ticket, completing a Lottery claim form and presenting it in person to any Lottery office for validation and payment by the claim deadline under section 6(G), or 2) by signing the back of the original winning ticket, completing a Lottery claim form and mailing it for validation and payment to Lottery Headquarters in Madison. If claiming a prize by mail, the original winning ticket and Lottery claim form must be mailed to Lottery Headquarters in Madison in a properly addressed envelope with the postage duly prepaid by the claim deadline under section 6(G). Payment of any prize totaling five hundred and one thousand dollars (\$501,000) or more must be made by signing the back of the original winning ticket, completing a Lottery claim form and presenting it in person to the Lottery Headquarters in Madison for validation and payment by the claim deadline under section 6(G). Personal appearance may be waived at the Lottery Division Administrator's sole discretion.
- D. Tickets are void if stolen, unissued, mutilated, altered, counterfeit, or otherwise fail validation tests. The Lottery at its sole discretion reserves the right to pay any mutilated ticket based upon the facts and circumstances of the particular claim. Such action by the Lottery is final and non-reviewable.
- E. Tickets are void if misprinted. "Misprinted" means any mistake or difference from the original ticket or game specifications of any kind in the printing, manufacturing, packaging or other processing related to the production or distribution of the ticket caused by the raw materials, processes or handling of the ticket until its ultimate sale to the consumer/player. "Misprinted" includes but is not limited to the tickets being unreadable, misregistered, defective, or multiply printed. Also, "misprinted" includes errors in the computer software, computer hardware, code or programming of the game regardless of whether the errors were imbedded or caused by human action relating to any of the matters mentioned in this paragraph. The Lottery at its sole discretion reserves the right to pay any such "misprinted" ticket based upon the facts and circumstances of the particular claim. Such action by the Lottery is final and non-reviewable.
- F. All tickets sent to the Wisconsin Lottery for the purpose of redemption become property of the Lottery and will not be returned.

- G. The holder of a winning SILVER & GOLD CROSSWORD ticket must claim the prize, in accordance with sections 6(B) or 6(C), within one hundred eighty (180) calendar days after game's end date or the prize shall be forfeited. If claiming a prize by mail, the postage prepaid envelope containing the original winning ticket and Lottery claim form must be postmarked on or before the one hundred eighty (180) day deadline. The envelope containing the original winning ticket and Lottery claim form must be received by the Wisconsin Lottery Headquarters in Madison within fourteen (14) calendar days after the one hundred eighty (180) day deadline or the prize shall be forfeited.
- H. Pursuant to Wisconsin's Open Records law (sec. 19.31-19.39 Wis. Stats.), the Lottery is required to disclose a winner's name, place of residence and, if acquired, likeness. If a player wins and claims a prize, the Lottery may use his or her name, likeness and place of residence without compensation for any purpose. Upon claiming a prize, a winner waives any claims against the Lottery and its representatives for any and all liability which may result from the disclosure or use of such information.
- I. Prize payments are subject to the provisions of sec. 565.30 Wis. Stats.