ANNUAL REPORT 1985

NEW JERSEY LOTTERY

Helping the Garden State Grow
Growth... That has been the hallmark of the New Jersey Lottery. It led to another record-smashing year in all categories in Fiscal 1985. And it has marked 15 years of service by the Lottery to the people of New Jersey.

The Lottery has helped the Garden State grow through:

- Growth in sales.
- Growth in prizes returned to its consumers.
- Growth in the funds the Lottery has contributed to the state for aid to education and institutions.
- Growth in the Lottery’s record of sound, business-like operation.
- Growth in the amount of money the Lottery has pumped into the private sector of the economy.
- Growth in new technology to improve service to the Lottery’s customers.
- Growth through new leadership that invigorates and keeps the Lottery strong.

What makes the Lottery’s performance so impressive is that this dynamic growth has been accomplished without sacrificing the Lottery’s reputation for integrity, fiscal soundness, innovation and fairness to its public. This annual report, a public accounting of the Lottery’s performance both for Fiscal 1985 and throughout its history, reflects this agency’s uncompromised standards and commitment to excellence.
Message from the Executive Director

This annual report highlights the New Jersey Lottery’s performance for Fiscal Year 1985. And while we at the Lottery are very proud of our achievements and our successes, we are not preoccupied with them. Our focus will be to develop strategic plans to ensure the continued growth of the Lottery in the coming years.

In the great majority of markets, sales grow quickly and easily when successful products are first introduced; but then they level off when markets become saturated. Given the maturing of our product lines, three of our goals for Fiscal Year 1986 are (1) to arrest the decline in sales of our instant games; (2) to revitalize Pick-6 Lotto and prolong its growth; (3) to develop the market for our Pick-4 game.

We believe that our mission is to fulfill our commitment to the State of New Jersey by ensuring sustained growth of Lottery revenues dedicated to education and to State institutions.

To this end, everyone associated with the Lottery — the management, the staff, and the members of the New Jersey Lottery Commission — is committed. We are confident we will have the continued cooperation of Governor Thomas Kean’s Administration, the Legislature, and the sustained support of the people of New Jersey.

Dr. Joan Zielinski
Executive Director
Another record-shattering year in Fiscal 1985 brought the New Jersey Lottery close to the coveted goal of one billion dollars in gross sales in one year. This outstanding performance enabled the Lottery to soar past the $5 billion mark in sales for its 15-year history.

For Fiscal 1985, the all-time high of $924.6 million in sales topped the previous year’s record of $848 million by $76 million. The billion-dollar target is our goal for Fiscal 1986.

Once again, the Lottery’s three on-line games led the way. They generated a record total of $853.5 million in sales in Fiscal 1985, an increase of $80.7 million over the previous year. These products accounted for an overwhelming 92 per cent of all Lottery sales for the year.

In celebration of its 10th birthday, Pick-It, the daily three-digit game and the Lottery’s first on-line game, produced the highest volume of sales for the year: $398.1 million. This was a jump of $23 million over Fiscal 1984.

But the newest product of the Lottery’s product line, the weekly Pick-6 Lotto, once more demonstrated its phenomenal popularity as sales continued to grow rapidly.

Pick-6 Lotto hit $272.7 million in sales in Fiscal 1985, a substantial increase of nearly $50 million, or 22.4 per cent, over Fiscal 1984. Pick-6 Lotto celebrated its fifth birthday in May.

The daily four-digit game, Pick-4, continued to grow in Fiscal 1985. Its sales of $182.7 million were up $8 million over the previous year.

In mid-June, the Lottery announced that it achieved the $5 billion total sales milestone since the first 50-cent Weekly Lottery ticket was sold on December 16, 1970. Although Pick-It, Pick-4, and Pick-6 Lotto had yet to be introduced when the Lottery’s success story began, these three on-line games accounted for more than $3.9 billion of the $5 billion. It was a rousing climax to another great sales year for the Lottery.
Growth in Prizes

The biggest piece of each New Jersey Lottery dollar, 49.8 cents, went directly back to the Lottery’s patrons in prizes.

Nearly a half billion dollars was awarded in prizes to New Jersey Lottery players in Fiscal 1985. This sent the total amount of money that has been won by the Lottery’s satisfied consumers since this agency’s inception soaring over the $2.5 billion mark.

Fiscal 1985 broke the record for prizes, too, with a total of $460 million being awarded to players. This represents an increase of $35 million, or nearly 9 per cent, over the previous record of $425 million set one year earlier.

The three on-line games generated the overwhelming portion of the Lottery’s prizes — a total of $425 million. Pick-It led the way with $198 million, followed by Pick-6 Lotto with $136 million and Pick-4 with $91 million.

The on-line games exceeded by nearly $40 million the total of prize money presented to their players in Fiscal 1984. Over their histories, the on-line games cumulatively have distributed a bonanza of nearly $2.0 billion in prizes to the public.

Supporters of the Lottery’s series of exciting instant games also were rewarded, collecting some $35 million in prizes during the year. This brought to $550 million in prize money won by players of instant games.

Nearly a half billion dollars was awarded in prizes to New Jersey Lottery players in Fiscal 1985.

The biggest winners of all, of course, were the 63 new millionaires created by the Lottery in Fiscal 1985. Pick-6 Lotto alone added 51 new members to the rolls of Lottery millionaires, including 41 who won by picking six numbers and 10 who won through “Quick-Pick.” Nine millionaires won Pick-6 Bonus Drawings and three won Instant Game Grand Prize Drawings.
Growth in Contributions to the State

In Fiscal 1985, the New Jersey Lottery contributed more than $1 million to the state for every day of the year — and that includes Sundays and holidays!

The Lottery returned a record total of $390.5 million to the state, an increase of approximately $30 million over Fiscal 1984.

Over its entire history, the Lottery has contributed nearly $2.2 billion to the state, with the funds by law dedicated to aid education and state institutions. The Lottery has become the fourth largest source of revenue for the state government.

Numbers alone, however, cannot tell the story of how Lottery dollars help to improve the quality of life for the people of New Jersey. Lottery dollars help provide care for the handicapped, mentally retarded, and disabled veterans, and help ease the financial crush on local school systems and county and state colleges, struggling with rising costs.

1985 Contributions to the State (millions)

- **Institutions**: $172.4
- **Elementary and Secondary Education**: $122.9
- **Higher Education**: $95.2
The Lottery has contributed nearly $2.2 billion to the state, with the funds by law dedicated to aid education and state institutions.

In Fiscal 1985, the Lottery’s contributions to the state were shared by institutions, $172,354,539; elementary and secondary education, $122,949,183; and higher education, $95,246,289.

Since the first 50-cent Weekly Lottery ticket was sold in December 1970, the Lottery has provided $914.2 million for state institutions, $653 million for elementary and secondary education and $623.8 million for higher education.

The Lottery dollars make a clear difference. Without them the state would have had to place additional burdens on taxpayers to finance those programs or those services would have had to be eliminated or reduced.

The Lottery’s performance in Fiscal 1985 sustained its growing reputation for sound business operations. With sales approaching a billion dollars annually, the Lottery would be well up among the Fortune 500 companies. And the Lottery’s bottom line would be the envy of those corporate giants.

Of every sales dollar generated in Fiscal 1985, the Lottery spent only 2.1 cents, or about $19.8 million, for operations. What makes this performance even more impressive is the fact that the 2.1 cents included the cost of advertising and promotion as well as actual administrative expenses.

As usual, the dominant slice of the Lottery dollar in Fiscal 1985 — about 92 cents — went directly to consumers in prizes and to the state for education and institutions. The breakdown is 49.8 cents for prizes and 42.2 cents to the state, far exceeding the 30 per cent required by law.

The balance of 7 cents of each Lottery dollar benefited New Jersey’s business community . . . as detailed below.

1985 Distribution of Income

- 7% Benefits the State’s Business Community
- 2.1% Covers Operational and Promotional Expenses
- 42.2% Supports State Education and Institutions
- 49.8% Returned to Lottery Players in Prizes

$924,600,000

Fiscal year 1985 gross sales were $924.6 million. (Figures shown here total more than 100% as they include interest earned on investment income and forfeitures.)
In addition to the prizes the New Jersey Lottery awards and the funds it contributes to the state, the Lottery has a positive impact on New Jersey that is sometimes overlooked. In Fiscal 1985, for example, the Lottery pumped more than $65 million into the private sector of the economy.

The major portion, about $50.3 million, was paid in commissions to the network of approximately 4,000 agents — most of them small retail businesses — who sell Lottery tickets. Throughout its history, the Lottery has boosted these small businesses with more than $286 million in commissions.

In Fiscal 1985, the Lottery pumped more than $65 million into the private sector of the economy.

Another $13.9 million of Lottery funds in Fiscal 1985 was paid by the Lottery in fees for leasing the statewide computerized sales network for numbers games and in fees to private contractors who supply and distribute Lottery tickets.

When you add it all up, the Lottery has stimulated the economy with approximately $386.7 million in commissions and fees during its history, a healthy contribution to business growth. This is over and above the prize money to players which is recycled into New Jersey's economy.
A new era of improved and more sophisticated services for New Jersey Lottery players began on November 30, 1984. On that date, the Lottery put into operation its high tech new computerized sales network for its on-line games.

Comprised of approximately 3,500 state-of-the-art electronic terminals, New Jersey’s network is the largest on-line computerized Lottery sales system in the United States. Leased from the GTECH Corporation after an intensive review, the high performance terminals are familiarly called the “Green Machines” because of their color.

In its very first week of operation, the system was faced with the most critical sales pressure in the history of the New Jersey Lottery. Swollen by rollovers, the Pick-6 Lotto top prize for the drawing of December 6, 1984, hit a record $13.9 million. This bonanza generated Pick-6 Lotto sales records of $15.3 million for the week and $4.4 million for one day. The “Green Machines” passed the test handsomely and have continued to perform effectively.

Not only have the “Green Machines” provided faster, more efficient service, but also they have enabled the Lottery to offer its players new features. The most popular is “Quick Pick,” a system by which Pick-6 Lotto players who do not want to make their own selections can have the computer randomly generate six numbers for them. A number of new Lottery millionaires owe their good fortune to “Quick Pick.”

The new technology already has made a significant contribution to the Lottery’s growth. In Fiscal Year 1985, on-line games generated an all-time high of more than $853 million in sales — a jump of approximately $80 million over the previous year.
Fiscal 1985 saw a new leadership team for administration and policy take office for the Lottery. In March, Governor Thomas H. Kean nominated Dr. Joan Zielinski, of Princeton, an Assistant Professor of Marketing of The Wharton School of the University of Pennsylvania, as the Lottery’s new Executive Director with these words:

“Dr. Zielinski possesses a most impressive background in finance, marketing and advertising — a background which will be a tremendous asset to the Lottery and its continued success.”

Dr. Zielinski was Director of Qualitative Research for Peter Carne Marketing Services in Sydney, Australia in 1973 and 1974. Before joining the faculty of The Wharton School in 1980, Director Zielinski was a lecturer in marketing at the University of New South Wales for five years. She is co-author of a textbook, Consumer Behavior, published in 1984.

Chairman Cicalessce succeeded Donald B. Valk of Madison, who has been a member of the Lottery Commission since its inception in 1970 and who had served two terms as Chairman.

Chairman Cicalessce was named to the Lottery Commission in 1982 by Governor Kean and had served in 1983-84 as Vice Chairman.

Since 1980, Cicalessce has been Director of the Ocean County Department of Insurance and Risk Management. In Point Pleasant Beach, he was a councilman from 1976-82, Republican municipal chairman from 1974-80, and is a former chairman of the Municipal Planning Board and Recreation Commission.

Commissioner O’Hagan, also an appointee of Governor Kean, was sworn as a member of the Lottery Commission in January 1984. A special agent for almost 20 years with the U.S. Department of Defense, Commissioner O’Hagan has spent the last 12 years with Morristown Memorial Hospital, where he serves as Assistant Vice President of Support Services. He is a former mayor of Morris Township.

The other members of the Commission, which provides policy-making direction to the Lottery, include State Treasurer Michael M. Horn and Commissioners Jerome Seiden and Philip Gelber. Commissioner Seiden has served the Lottery since 1976, and Commissioner Gelber has been a member since 1981.
(L-R) Pick-6 Lotto winners Stanley and Katheryn Zaleski receive a $769,897 check from Executive Director Joan Zielinski while Agent Jack Newman, of Newman's Store, Inc. in Bayonne, looks on.
Highlights of Fiscal 1985

Fiscal 1985 was a landmark year for the New Jersey Lottery. Records were broken, milestones were achieved and key actions were taken with significant implications for the future success of the Lottery.

On July 5, 1984, the Lottery held its first drawing of the revised Pick-6 Lotto game. The changes included increasing the numbers from which players could choose from 36 to 39, jumping the top Bonus Prize from $200,000 cash to $1 million, payable over 20 years, and substantially increasing prize payouts for picking five numbers.

In June, only two weeks before the end of Fiscal 1985, the Lottery announced that it had gone over the $5 billion mark in gross sales - only 14½ years after the first 50-cent Weekly Lottery ticket was sold on December 16, 1970.

This news was an appropriate follow-up to the celebration the Lottery had enjoyed only a month earlier, on May 22, in marking the 10th birthday of Pick-It, the nation’s first legal numbers game.

On hand for the ceremony to recognize the New Jersey Lottery’s role in revolutionizing the lottery industry nationally was Martin Puncke, President of North American Association of State Lotteries. Puncke declared that the impact of Pick-It went far beyond the borders of New Jersey, with 16 other state lotteries and the District of Columbia following New Jersey’s lead and adopting their own version of numbers games.

In June, the Lottery announced that it had gone over the $5 billion mark in gross sales since its inception.

During its first decade, Pick-It produced gross sales of more than $2.5 billion, prizes of nearly $1.3 billion and contributions of $1.1 billion to the state for education and institutions.

As part of its continuing determination not to rest on its past successes and to strive constantly to improve its products, the Lottery in April introduced revisions to Pick-It. One change allows players to bet “split” pairs and the other provides for “wheel” betting on all the different combinations possible for a three-digit straight bet.
State Treasurer Michael Horn congratulates winners Virginia Morton and Leo Johnson of East Orange as they share one of the five top prizes of $2,787,113 from the Pick-6 Lotto on December 6, 1984.

Pamela and Michael Kostelnik of Little Silver shared one of the five top prizes of $2,787,113 from the Pick-6 Lotto on December 6, 1984.

John and Ann Spielmann of Jackson Township shared one of the five top prizes of $2,787,113 from the Pick-6 Lotto on December 6, 1984.

Pricilla and Robert Ryaby of Wallington shared one of the five top prizes of $2,787,113 from the Pick-6 Lotto on December 6, 1984.

Treasurer Michael Horn warmly congratulates Helen Nemias of Clifton who shared one of the five top prizes of $2,787,113 from the Pick-6 Lotto on December 6, 1984.

Elora and Rufus Bloomfield of Newark won the Pick-6 Lotto price of $1,598,465 on July 5, 1984.
Highlights of Fiscal 1985

Pick-6 Lotto also celebrated significant events in Fiscal 1985:

- December 6, an all-time high Pick-6 Lotto top prize of $13.9 million was shared by five winners.
- May 9, Pick-6 Lotto, the Lottery’s newest and fastest growing product celebrated its fifth birthday.
- May 27, “Season Ticket” was introduced for the convenience of Pick-6 Lotto players during the summer vacation and travel season. It enabled people to play their six numbers in advance for 11 weeks for $10 — a free chance to win millions.
- June 6, Pick-6 Lotto demonstrated how popular it has become by creating its 100th Millionaire.

As usual, the Lottery added spice to the year by unveiling another series of colorful instant games. “Jersey Genie” came first, when sales opened in September. The “Cold Cash” instant game followed in November.

An instant games milestone occurred in January, when “3 Of A Kind” was introduced. It featured the biggest instant prize ever offered by the New Jersey Lottery: $3,000-a-month for life. In April, the Lottery greeted the new season by presenting its always popular version of the national pastime “Baseball ’85.”
7. John Jankyn of Marmora shared one of the two top prizes of $208,511 from the Pick-6 Lotto on July 4, 1985.


9. Robert and Virginia Watson of Dover won $1,000,000 payable over 20 years in the grand prize drawing for 'For The Gold'.

10. Alexander Gibson of Toms River won $30,000 a month for life in the Lottery's instant game 'For A Kind' on February 9, 1985.

11. Mae Vre梭 of Bayonne won $100,000 payable over 20 years on the grand prize drawing for 'For A Kind' on April 17, 1985.
## Comparative Statements
of Revenues and Allocation of Revenues

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td><strong>Gross Sales</strong></td>
<td>$3,354,145,593</td>
<td>$848,023,787</td>
<td>$924,598,574</td>
<td>$5,126,767,954</td>
<td>100.00%</td>
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<tr>
<td><strong>LESS:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commission Agents &amp; Banks</td>
<td>189,304,096</td>
<td>47,183,544</td>
<td>50,288,615</td>
<td>286,776,255</td>
<td>5.59%</td>
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<tr>
<td>Game Contractor Fees</td>
<td>73,396,364</td>
<td>10,823,150</td>
<td>13,904,378</td>
<td>98,123,892</td>
<td>1.91%</td>
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<tr>
<td>Courier Collection Fee</td>
<td>0</td>
<td>803,688</td>
<td>990,399</td>
<td>1,794,087</td>
<td>0.04%</td>
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<td><strong>Net Revenue</strong></td>
<td>262,700,460</td>
<td>58,810,382</td>
<td>65,183,392</td>
<td>386,694,234</td>
<td>7.54%</td>
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<tr>
<td><strong>LESS:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prize Expense</td>
<td>1,644,091,422</td>
<td>425,163,962</td>
<td>460,150,981</td>
<td>2,529,406,365</td>
<td>49.34%</td>
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<tr>
<td>Operating Expenses</td>
<td>67,343,802</td>
<td>13,893,045</td>
<td>19,889,447</td>
<td>101,126,294</td>
<td>1.98%</td>
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<tr>
<td>Start Up Costs</td>
<td>686,137</td>
<td>0</td>
<td>0</td>
<td>686,137</td>
<td>0.01%</td>
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<tr>
<td><strong>Net Operating Revenue</strong></td>
<td>1,712,321,361</td>
<td>439,057,007</td>
<td>480,040,428</td>
<td>2,631,418,796</td>
<td>51.33%</td>
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<td><strong>Other Income:</strong></td>
<td></td>
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<tr>
<td>Interest Income</td>
<td>20,184,284</td>
<td>2,139,323</td>
<td>2,408,238</td>
<td>24,731,845</td>
<td>0.48%</td>
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<td>Miscellaneous Income</td>
<td>427,890</td>
<td>95,120</td>
<td>223,271</td>
<td>746,281</td>
<td>0.02%</td>
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<tr>
<td>Forfeited Prizes</td>
<td>44,874,973</td>
<td>5,932,987</td>
<td>8,862,003</td>
<td>59,669,963</td>
<td>1.16%</td>
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<tr>
<td><strong>Total Contribution Available For Aid to Education, State Institutions &amp; Reserve</strong></td>
<td>65,487,147</td>
<td>8,167,430</td>
<td>11,493,512</td>
<td>85,148,089</td>
<td>1.66%</td>
</tr>
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</table>

| **Allocation of Funds Available:** |                                |                                |                                |                                |            |
| Contribution For Aid to Education and State Institutions | $1,441,059,858             | $359,756,904                  | $390,550,011                  | $2,191,366,773                | 42.74%     |
| Reserve For Encumbrances | 3,551,061                     | (1,433,076)                    | 318,255                        | 2,436,240                       | 0.05%      |
| **Total Funds Available** | $1,444,610,919               | $358,323,828                  | $390,868,266                  | $2,193,803,013                 | 42.79%     |
5. Equipment and inventory - The Lottery Commission follows the State of New Jersey's policy of not capitalizing equipment and inventory. Items of this nature are recognized as an expense during the period in which they are acquired.

6. Vacation and sick leave - Accumulated unpaid vacation, sick pay, and other employee benefits are not accrued. In the event of retirement or termination, an employee is reimbursed for accumulated sick leave equal to one-half of the unused days, not to exceed $12,000, and the employee is reimbursed for accumulated vacation pay not to exceed one year's vacation. Accumulated vacation is estimated to be immaterial, and accumulated sick leave is indeterminate.

(2) Contribution to the General Fund of the State of New Jersey
The annual Lottery Commission funded appropriations for aid to education and state institutions are budgeted on the basis of the current-year contributions. Contributions for the twelve months ended June 30, 1985, aggregated $390,550,011.

(3) Pension Plan
Employees of the Lottery Commission are covered by the New Jersey State Retirement System. Pension expense for the twelve months ended June 30, 1985, amounted to $396,280 is based on the pro-rata portion of the annual billings received from the Retirement System. Commission employees are also covered by the Federal Social Security Act.

Auditors' Report
Peat, Marwick, Mitchell & Co.
Certified Public Accountants
168 Franklin Corner Road
Trenton, New Jersey 08648

Dr. Joan Zielinski
Executive Director,
and the Commissioners
New Jersey State Lottery Commission:

We have examined the statement of revenues and allocation of revenues of the New Jersey State Lottery Commission for the twelve months ended June 30, 1985. Our examination was made in accordance with generally accepted auditing standards and, accordingly, included such tests of the accounting records and such other auditing procedures as we considered necessary in the circumstances. The statement of revenues and allocation of revenues of the New Jersey State Lottery Commission for the twelve months ended June 30, 1984 was examined by other independent certified public accountants whose report dated November 2, 1984 expressed an unqualified opinion on this statement.

In our opinion, the statement referred to above presents fairly the results of operations of the New Jersey State Lottery Commission for the twelve months ended June 30, 1985, in conformity with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

September 24, 1985
Where the Money Goes
### Programs Supported by New Jersey State Lottery Resources, as provided by the Department of Treasury

#### Fiscal 1985 Contributions

<table>
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<tr>
<th>Department of Education</th>
<th>Project COED</th>
<th>$2,412,330</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Marie H. Katzenbach School for the Deaf</td>
<td>2,599,049</td>
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<tr>
<td></td>
<td>Statewide Testing Program</td>
<td>693,080</td>
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<tr>
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<td>Non-Public School Aid</td>
<td>17,771,714</td>
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<tr>
<td></td>
<td>School Building Aid Debt Service</td>
<td>24,370,579</td>
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<td></td>
<td>School Building Aid</td>
<td>75,102,431</td>
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**Department of Higher Education**

<table>
<thead>
<tr>
<th>Veterinary Medicine Education</th>
<th>1,098,000</th>
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<tbody>
<tr>
<td>Aid to Independent Colleges and Universities</td>
<td>12,795,000</td>
</tr>
<tr>
<td>Schools of Professional Nursing</td>
<td>1,450,381</td>
</tr>
<tr>
<td>Dental School Aid</td>
<td>3,888,900</td>
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<tr>
<td>Optometric Education</td>
<td>173,270</td>
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<tr>
<td>High Technology Initiatives</td>
<td>8,277,738</td>
</tr>
<tr>
<td>Aid to County Colleges for Operational Costs</td>
<td>67,563,000</td>
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**Department of Human Services**

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<tr>
<th>Operation of State Psychiatric Hospitals</th>
<th>51,045,320</th>
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<tbody>
<tr>
<td>Operation of Schools for the Mentally Retarded</td>
<td>51,183,936</td>
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<tr>
<td>Operation of Home for Disabled Veterans</td>
<td>5,371,368</td>
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**Department of Corrections**

<table>
<thead>
<tr>
<th>Operation of Correction Institutions</th>
<th>63,714,295</th>
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</thead>
<tbody>
<tr>
<td>Juvenile Medium Security Center</td>
<td>1,039,620</td>
</tr>
</tbody>
</table>

**Total 1985 Resources** $390,550,011

**Total Spent on 1985 Programs** $390,550,011
Thomas H. Kean
Governor
James Cicaelese
Chairman
Dr. Joan Zielinski
Executive Director