The Luckiest Lady in New Hampshire
Part 1

*Transcript*

Todd Bookman: In September of 2019, an email came into the NHPR newsroom...it was from a guy named Tim.

> **TIM: I am Tim Dullea.**
> **Todd: How do you say the last name?**
> **TIM: Dullea. It's like Shea. It's Irish.**

Tim claimed that he found something fishy going on with the state lottery.

We at NHPR receive lots of conspiracy-theories.

But Tim's letter was well composed, rational. No mention of JFK or 5G technology. So I went to hear him out.

And again, this was back in 2019, when we used to hang out with sick people.

**[cough]**

> **TIM: And had I known I'm coming down with a cold, I would have let you know yesterday. But it didn't come on til last night. So I apologize for breathing in your face.**

I should admit, I liked Tim right away. He didn't seem to have a motive. He wasn't trying to get publicity, and he wasn't trying to take somebody else down.

He was genuine. Almost nervous.

> **TIM: I'm not a very good story teller. I do a lot better when I have time to process my thoughts before responding, I do better than when someone is holding a microphone in my face, but...**

But that's how we roll, Tim.

He put away his hanky, and then explained what he'd found.

Each week, the New Hampshire Lottery, which happens to be the oldest state-run lottery in the country, sends out an email newsletter about upcoming jackpots.

It also lists the names of recent winners.

Tim reads through these emails each week. Perhaps not the best use of his time.

> **TIM: I don't read it word for word, but there is a list of names, and prize amounts and the games they won on. And I will occasionally read the names to see if maybe someone I know has won big, and I need to make a phone call.**

Tim is not a greedy person. He later told me that if *he* ever hit the jackpot, he would buy himself a souped up Mini Cooper.
But in the weekly emails, he spotted something curious. Repeat names.

> **TODD: Repeat names. Tell me what you mean.**
> **TIM: The same person winning multiple large prizes.**

Tim saw the same names coming up over and over again.
So he started to track them in a spreadsheet.

And in that spreadsheet, one woman stood out.

> **TODD: So what you noticed is that one name comes up way more than any other. Lets call her Lady Luck.**
> **TIM: Lady Luck, yeah.**

Tim thinks something is up with Lady Luck. That she's winning the New Hampshire lottery more than mathematically possible.

> **TIM: I'm very skeptical that this is random luck.**

Lady Luck wasn't winning Mega Millions or Powerball. She was repeatedly winning something called iLottery. These are online scratch tickets.

There's no skill involved. But instead of using a coin to scratch the ticket, with iLottery, you just click a button.

**TODD: Does that feel as  good? To virtually scratch an itch?**
**TIM: If I do play, and I don't play often but I have played, I make sure I click each of the places where you would virtually scratch. So I take my time with my virtual scratching.**

In its newsletter, and on its website, the New Hampshire Lottery lists the name of everyone who hits a jackpot over $600. That's the threshold.

Transparency swells trust; people aren't going to play a lottery they think is rigged.

It also means Tim can compile all of Lady Luck's wins of over $600. And between June and October of 2019, just five months, there were 48 of them. In total, she won more than $62,000.

But it wasn't just the volume of wins that Tim finds perplexing. It was the odds of the wins.

**TODD: How lucky has she been?**
**TIM: Well lets check the data that I pulled together.**

Tim shows me his spreadsheet.
When Lady Luck won $5,338 in September on a game called BlackJack Doubler, Tim could go to the odds chart for that game, and figure out the odds of that payout.

He did that for all her wins.

**TIM:  In the month of September, she won games with odds of 1:10,000,000. Another game, of 1:1,000,000. Another game of 1:500,000. And that's just a few.**

Tim doesn't think these odds make any sense.
Sitting next to him, I'm struggling to see it, too.

**TIM: Something is afoot, Sherlock.**

We ran through some possibilities.

Had Lady Luck rigged some kind of computer program?
Or, was the game malfunctioning? Or maybe the odds table inaccurate?

**TODD: I want to be clear. You are not accusing Lady Luck of cheating?**
**TIM: I'm not accusing anyone of cheating. Nor am I suspecting foul play of any**

**kind, for that matter. I just feel like somebody has found a way to make this work in their favor.**

Maybe Tim was on to something. He wasn't wearing a tinfoil hat. He'd done some homework.

But I wanted to be sure. So I called in some help.

**TODD: And what are your credentials?**
**PHILLIP STARK: My credentials? Gosh.**

This is Phillip Stark.

**PHILLIP: I have a PhD in GeoPhysics, but I've been on the faculty in the department of statistics at the University of California since 1988. I'm a statistician, at least on pay day.**

Stark's expertise is lottery computations.

I laid out to Stark the limited bits that Tim and I knew: here's this woman, here's how many times she's won, here are the odds.

**PHILLIP: That is truly remarkable.**

Stark's initial reaction was exactly what Tim's initial reaction had been.
All those long shots don't make sense.

**TODD: Is it simply possible that she is the luckiest lady in New Hampshire?**
**STARK: Oh, it's possible. It's just really implausible. A one in a ten million chance is not a zero chance. It is just a one in ten million chance.**

Now Tim and I weren't just two amateurs pointing at a spreadsheet. We had Stark the statistician behind us.

So I tried to get in touch with Lady Luck, to ask her her secret.
I called, emailed, but never heard anything back. That's why we aren't using her name.

I also filed a public records request with the New Hampshire Lottery. I asked for any documents or emails containing her name, thinking there may be a clue.

On March 4th 2020, the Lottery provided me with 290 pages of materials. I was pretty sure the answer would be in there.

But March 4th was March 4th.
The first case of COVID 19 in New Hampshire was confirmed March 2nd.
By March 13th, we were in a state of emergency.

The Lady Luck investigation, along with my morning commute, and my cavalier attitude about interviewing people with head-colds--they all got shelved.

And that's where it sat, for more than a year.

Until, I finally read all the documents this summer, and realized there was more to this story.

> **TODD: Do you get seasick?**
> **MAN: No, I haven't before. If I get sick, I'll be right next to you.**

Tomorrow, a boat ride.
And we'll pick up with Part 2 of The Luckiest Lady in New Hampshire.