

The Loan

It was my last chance. I needed three thousand dollars by tomorrow but only had seven hundred. The only legal way to make money that fast was to win the lottery. I was in trouble and about to learn some hard lessons.

Five months earlier, life was tolerable. I was nineteen living with my girlfriend and infant son. We lived in a cramped apartment, and even though rent was cheap, my girlfriend and I were not making it far on our near minimum wage jobs. Though I struggled, I still believed I would be rich some day. I just had to notice opportunity and seize it.

I found opportunity while talking with a coworker. Al informed me that he received ten thousand dollars annually from his rich uncle. Surely if I had even a fraction of that money, I would become wealthy.

I came up with a vague business plan involving mail order and asked Al to loan me five thousand dollars for six months. I offered my old car, worth about four hundred dollars, as interest on the loan. Al said he could only loan me three thousand dollars. I accepted.

I began putting my plan into action. I rented a post office box and began my research. Then I never again worked on my plan. However, I did manage to fritter away much of the three thousand dollars. During the whole time I was squandering my loan, I was telling Al that everything was going according to plan.

In the middle of October, Al needed the money back. Under the original agreement, I had until December 10 to pay it back, but he obviously needed the money. I agreed to pay him by November 10. I had only about eight hundred dollars left. Not knowing how I would come up with the rest of the money, I started playing the lottery. I played Pick3 and would buy five tickets all with the same number. The pay out would be five hundred dollars per ticket, and because I bought the tickets individually I would be able to get a check from each store instead of collecting my prize from Madison. In addition, no taxes would be taken out up front.

A strange phenomenon occurred as I tried to win the lottery. I was able to convince myself that the numbers I had chosen to play were going to win. There was no doubt in my mind that my numbers would come up. And then the numbers would not win. The next day I had no doubt that my new numbers would win. No matter how many times my "for sure" numbers lost, I continued to believe with all certainty in my new numbers.

November 9 arrived. It was my last day to come up with the money. Using every ounce of psychic ability in me, I came up with a list of fifteen numbers to play. At five dollars per number, it would cost me seventy-five dollars. I would still have six hundred dollars to add to my winnings.

When it came time to play my numbers, I decided not to use my list. I had been picking my own numbers all this time and had absolutely no luck. This time I would have the computer pick them. I also bought a SuperCash. SuperCash paid a quarter of a million dollars.

I finished work at six o' clock that night. The Pick3 drawing was at 6:23. I raced home and turned on the television. I knew this was it. I was about to win twenty-five hundred dollars. The drawing started. My heart raced. The first number was one. I searched the ticket. I had a one in the first number spot. The

second number was one. I looked all over. I did not see a one in the second number spot. The third number was one. I did not have the winning ticket of 1-1-1.

I was defeated, but I still had a chance with the SuperCash drawing. Even though I would not receive the money by tomorrow, it would take care of my financial problems. I decided to buy another SuperCash ticket. I used every iota of concentration to pick these numbers. I was sure to win SuperCash. I had no other alternative.

At 10:35, the drawing was held. With every fiber of my being, I tried to make my numbers come up. The first number was 24. I did not have it. Despair overcame me. I did not have a single number. There was nothing left to do.

I had trouble falling asleep. I felt so miserable. I did not want to face tomorrow. Absolute dread consumed me. As I laid in bed worrying about what to do, I remembered my numbers that I had written for the last Pick3 drawing. The tenth number down on my list was 1-1-1. Had I played those numbers my problems would have been over. That realization did me no good now.

In the morning, I withdrew all the money I had in my savings and checking accounts. I showed up to work and told Al my story. I did not have all the money but gave him the six hundred dollars. During the week, I was able to get an additional four hundred dollars from my parents.

By the end of November, Al was fired for not showing up to work. Al had told me he had found a higher paying job. However, that night he tried to get his old job back. My boss would not rehire Al. Al even called me up to plead on his behalf.

On December 2, a whole week before the original due date, I ended my miserable situation. I did so with a solution more simple than winning the lottery. I got a loan from the bank.

There was plenty to learn from the incident that I did not learn. It would take a few more hard knocks to learn not to rely on credit. However, I have never again borrowed a significant amount of money from a friend.

I could have learned not to rely on the lottery, but I was so close to winning. Had I played the numbers I had chosen, everything would have been fine. In fact, the experience would later make me more confident in the possibility of predicting lottery numbers.

I now know the world is not easy. I was no better than Al in being able to handle extra money. I also know that I am not destined to be an entrepreneur. My strengths lie elsewhere. In addition, I learned I could deal with bad situations. Life has its agonizing moments, but I will get through them.

April 7, 2003