

## What could happen to you: tales of big lottery winners

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Will the winner of the next Powerball drawing be one of the luckiest people in the world? Or will more money really, as the man once said, mean more problems?

At a massive \$600 million as of Friday afternoon, the prize was the largest estimated Powerball jackpot ever after a drawing Wednesday failed to yield a winner.

But what is a modern Croesus to do with all that dough? While some winners manage to fulfill their dreams and keep in the black, others go overboard – and some lottery winners wind up dead.

It's the American dream with an adrenaline epidural, and no one knows how they're going to react until their number gets called.



James A. Finley / AP file Winners of the \$224.2 million Powerball jackpot pose for a group photo in Clayton, Mo. on April 13, 2006.  
Sandra Hayes is third from the left.

The National Endowment for Financial Education estimates that as many as 70 percent of Americans who experience a sudden windfall will lose that money within a few years. People handed a hefty check also usually experience erratic emotions ranging from elation to resentment to anger, according to the NEFE.

Or you could wind up like the luckless Hurley of "Lost" fame.

The best way to deal with a life-changing windfall might be to stick to a budget and a routine, at least according to some past winners.

Missouri child services worker Sandra Hayes split a \$224 million Powerball jackpot in 2006 with a dozen co-workers. She kept her job with the state for a month after taking a \$6 million lump sum, she told The Associated Press.

"I had to adapt to this new life," Hayes said. "I had to endure the greed and the need that people have, trying to get you to release your money to them. That caused a lot of emotional pain. These are people who you've loved deep down, and they're turning into vampires trying to suck the life out of me."

Even the biggest winner can lose it all, she told the AP: "If you're not disciplined, you will go broke. I don't care how much money you have."

With unexpected riches can come unwanted publicity, too. New Jersey bodega owner Pedro Quezada made tabloid headlines with his \$338 million Powerball win in March, the fourth largest jackpot ever.

Then the Passaic County Sheriff's office got a whiff



*Julio Cortez / AP file Pedro Quezada, the winner of the Powerball jackpot, holds up a promotional check during a news conference at the New Jersey Lottery headquarters, on March 26, in Lawrenceville, N.J.*

of his winnings, and announced Quezada owed \$29,000 in child support and had an outstanding warrant in his name.

Quezada, a father of five from the Dominican Republic, said he wanted to help others at a press conference after he turned in the lucky ticket he bought at his neighborhood liquor store.

“My family is a very humble family and we’re going to help each other out,” Quezada said as he grasped a giant yellow New Jersey Lottery check.

For still other winners, the wheel of fortune has taken a more macabre turn after they raked in their loot.

Chicago dry cleaner Urooj Khan won \$1 million on a scratch-off lottery ticket last summer – then dropped stone dead of what a medical examiner later said was cyanide poisoning. The man had bought the ticket at a Windy City 7-Eleven, and said later that he tipped the clerk \$100 after discovering that he had won.

Authorities dug up Khan’s body in February looking for more clues, but said it was too badly decomposed to give them a fresh lead.

Then there are the winners who take the swelling of their bank account in stride.

Cindy and Mark Hill of Missouri won half of a \$587.5 million jackpot in November of 2012 – and by all accounts managed to keep their cool despite their sudden riches.

“I called my husband and told him, ‘I think I am having a heart attack,’” Cindy said at the time, according to a Missouri Powerball press release. “I think we just won the Lottery!”

They pocketed a cool \$136.5 million after taxes, but as of earlier this year they hadn’t let their eyes fill with dollar signs according to an article that caught up with the fortunate duo in February.

The nouveau riche Hills paid for a new fire station and baseball field in their hometown of Camden Point, Mo., Mayor Kevin Boydston told Reuters. They gave another \$50,000 toward a sewage treatment plant for local residents, he told the news agency.

“I’ve said all along that these lottery winnings could not have gone to a better couple,” Boydston said. “They are giving back to the community, just like they said they would.”

The couple’s fiscal good sense gave Mark Hill’s mom reason to brag, beyond the fact that her boy was a newly minted millionaire.

“I’m real proud of them,” Shirley Hill told Reuters. “They have stayed grounded. That’s their nature.”

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