

# The Lottery Nightmare- Free Version

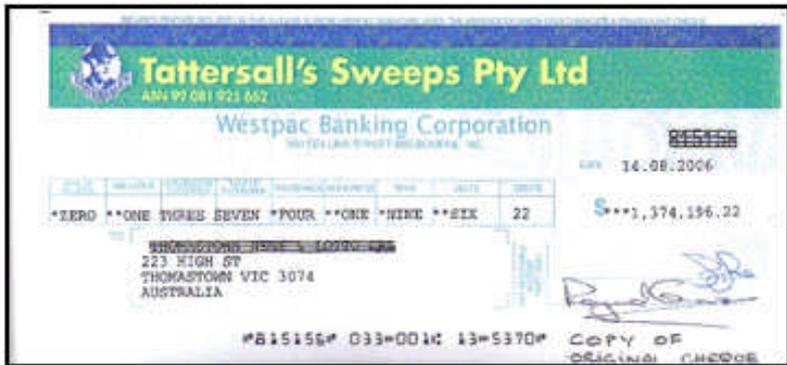
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My Credentials - Three Lotto First Prizes All won through a lottery syndicate, sharing the cost of a highly organized lotto entry that I created.



**Been Wondering About our Second Million-Dollar Win?**



A Joint-Venture with a Lotto Agent that I design lottery systems for.



**Our THIRD Lotto First Division**

## TRUE STORIES – LOTTERY WINNERS WHO REGRETTED IT

The tragedy of large lottery wins destroying families is all too real. Here are some examples of lottery winners who became lottery losers, sometimes in the worst possible way.

**Jack Whitaker** found himself \$315 million richer when he won the American Powerball jackpot on Christmas Day 2002 (At that time, the largest ever lotto win by an individual). His wife Jewel is on record as saying that she wished she had destroyed the ticket, following a long line of lawsuits, broken relationships, mysterious deaths and brushes with the law. One of the sad things about Whitaker's fall from grace is that he was already wealthy and did not need the money; he had a net worth of \$17 million prior to winning the lottery.

Interestingly, in America a \$315 Million dollar win is not necessarily worth \$315 Million; that only happens if you take the winnings as an Annuity. Jack chose the cash option, \$170 Million, but after tax received “only” \$113 Million.

In August 2003, thieves stole \$545,000 in cash from Whitaker's car, which happened to be parked outside a strip club; just a little embarrassing for someone who professes to be a Christian. In January 2004 thieves made off with a further \$200,000 in cash from his car - obviously Jack was not a quick learner. Why anyone would carry that amount of money in their car is quite beyond me.

In September 2004 a boyfriend of Whitaker's granddaughter was found dead in Whitaker's home, apparently from a drug overdose. Both Whitaker's daughter and granddaughter also died in mysterious circumstances; Whitaker's daughter Ginger was just 42 when she died.

In 2005 Whitaker was arrested for Driving Under the Influence of liquor, and also had problems with Caesars Casino after bouncing checks while gambling. In 2008 his wife divorced him – common amongst lottery winners.

Not exactly a “happy ever after” story, is it? Sadly, Jack Whitaker's story is not that unusual among lottery winners.

**Jeffrey Dampier** won \$20 million in the Illinois lottery in 1996 and was soon divorced. Dampier moved to Florida and remarried, but then had an affair with his sister-in-law, Victoria Jackson. Unfortunately, the affair would prove lethal, with Dampier being murdered in 2005. Jackson was sentenced to THREE consecutive life sentences for murder, kidnapping and armed carjacking.

Winning the lottery was also a death sentence for **Abraham Shakespeare**, who won \$30 million in 2006, receiving just \$17 after taxes. He disappeared just three years after his big win and in 2010 his body was discovered beneath a concrete slab. A lady friend who had already convinced Shakespeare to part with \$1.8 million was later charged with his murder.

So, winning the lottery can quite literally cost you your life.

Shakespeare was also sued by the guy who purchased the lottery tickets for him, with Shakespeare claiming he had paid Ford in full, and Ford claiming Shakespeare had stolen the tickets from him. A great start to enjoying your \$17 million? Not! Shakespeare moved into a gated community soon after his win, to try to avoid the constant requests for handouts, remarking, “I was better off when I was broke.”

**Keith Gough** won £9 million in the UK lottery and was dead within five years from a heart attack, reportedly brought on by stress and excess drinking. Gough was careful with his money and at the time of his death still had over £1 million in the bank. While in rehab for his drink problems, Gough met up with a conman who robbed him of around £1 million. After quitting his job at a bakery, Gough began drinking “out of boredom” – a lesson for us all, life needs purpose and meaning. Another lesson is to stay close to those who loved you before you had money – he left his wife of 25 years two years after his win, while all I have read in my research suggests that she was his rock. Even after they parted, his ex-wife Louise still gave him around \$1.5 million to help him.

Gough was apparently a well-loved, larger than life character, who just never adjusted to being wealthy. He is quoted as saying, ““My life was brilliant. But the lottery has ruined everything.

"I thought the lotto win was going to be the answer to my dreams. Now those dreams have turned to dust." (Source: *Telegraph Newspaper, UK*).

**William Post** or "Bud" as he was known, picked up 16 million in 1988 by winning the Pennsylvania lottery. In a little over a year, Post was \$1 million in debt - how you can go from having \$16 million in the bank to a million dollars in debt in a year almost defies belief. Unbelievably, his own brother hired a hitman, rather than wait to inherit the winnings naturally. The hit man's task included killing Bud's sixth wife, but he was arrested before he could kill either. To add to his nightmare, a former girlfriend sued for her share of the winnings but lost interest as Post spiraled into bankruptcy in what may be world record time.

Interestingly Bud was one of two winners of a \$32 Million Jackpot. The other "winner" was a 16 person lotto club. The 16 opted for installments over the next 26 years, each receiving around \$39,000 a year (after taxes) for the next 26 years. In my research, I could find nothing more about the lotto club, reinforcing my belief that a lotto group entry is not only smarter way to play but also a safer way. Remember that this was 1988, so \$39,000 a year was at that time a reasonable annual salary.

**Janite Lee** followed William Post's example. She won \$18 million in 1993 and by 2001 was filing for bankruptcy. Being overly-generous was probably Lee's biggest fault, apparently unable to knock back constant requests for generations, many of them good causes. For example, she gave \$1 Million to a St. Louis University to fund a new library, named after her. Unfortunately, the South Korean immigrant was also a heavy gambler, which contributed substantially to her downfall.

**Michael Carroll** found himself almost £10 million better off when he won the UK lottery in 2002. In the six years to 2008 he notched up more than 30 court appearances, was jailed for drug offences, and got through all but £500 of his winnings. Much of Carol's wealth was redistributed to drug dealers and hookers, resulting, not surprisingly, in a broken marriage.

Alcohol and drugs feature prominently in the problems experienced by big lottery winners. **Victoria Zell** won Powerball, ending up \$11 million richer. Under the influence of both drugs and alcohol she was involved in a fatal accident and ended up serving time in Minnesota prison.

Zell was a most fortunate lottery winner to start with. Even though they were getting divorced at the time, her lottery winning husband decided to split HIS win with her.

At the time of her fatal car accident, Zell had cocaine, methamphetamines and alcohol in her blood, as did the two friends she killed or paralysed in the accident.

**William Hurt** took just two years to go through the \$3.1 million he won in 1989. The vast majority of his fortune disappeared on a divorce and a cocaine habit. He also lost custody of his children.

**Callie Rogers** was just not equipped to deal with the £2 million she won in the UK lottery - at the time, she was just 16. Callie appears to spend most of the money on other people and was facing bankruptcy just 6 years after her jackpot win. She apparently made two suicide attempts and is now living with her mother, working cleaning jobs.

Most of her money went on clothes, vacations, parties, new boobs – and lots of cocaine! Fortunately, in most countries it is illegal to buy lottery tickets while under the age of 18.

**Amanda Clayton** was just 25 when she won \$1 million. She died soon after a suspected overdose.

**Evelyn Adams** has won the lottery not once, but twice, making her a cool \$5.4 million overall in 1985 and 1986. She lost the lot. Unlike most lottery winners, Adams was a compulsive gambler, donating most of her winnings to Atlantic City Casinos.

**Billie Bob Harrell Jr's** story is probably the most similar to the fictional story you have just read. No booze, drugs, or hookers here. This is an all-around good guy who just couldn't say no. A former Pentecostal minister, Billy Bob won \$31 million in the Texas lottery.

He splashed out big time on his family, buying them new homes and new cars. He made large donations to the church he worshipped at, and if individual members of his church needed help, he was always there. Unfortunately, his generosity just attracted more and more people asking for handouts. The intense pressure put upon him caused him to commit suicide only 20 months after his big win, apparently broke.

So, now that you have seen the pitfalls of a major lottery win – what SHOULD you do?

Turn over to find out 😊

### **Recommended Resources.**

**[www.WinningLottoBooks.com](http://www.WinningLottoBooks.com)**

**[www.LotWinPro.com](http://www.LotWinPro.com)**

## What You **\*SHOULD\*** Do If You Do Win The Lottery

There are some practical tips you can take to minimize the problems you have if you do win the lottery. However, because lotteries worldwide have different rules some of these may or may not apply to you.

Please note that the ideas below are NOT intended as legal advice; they are provided merely to give you some advice on the legal advice you need to consider!

1. The first lottery tip is something you should do BEFORE you win. You can register as a lottery player in most countries worldwide these days. And you should. This takes away the stress of possibly losing the ticket or having someone steal it. If you are not registered, possession of the ticket is 9/10 of the law. In any event, sign the back of your winning lottery ticket; that makes it difficult for someone else to cash it.

2. Whether or not you can remain anonymous is something you need to check with your specific lottery (in the USA, only Delaware, Kansas, Maryland, North Dakota, South Carolina and Ohio allow winners to avoid state lottery publicity). Where you can sign up as a registered player, the option may be there to check a box that says “no publicity.” If there is such a box, tick it. Unfortunately, many lottery games give you no right to avoid publicity. Make no mistake, the Press will be looking for you, so stay under the radar as long as possible. Resist absolutely any requests for interviews. In some jurisdictions, for example New York, lottery winners names are public record, so there is nothing you can do about it.

It is always tempting to lap up the media attention and become a local celebrity; if you do so, you will almost certainly regret it later.

Unfortunately some lotteries make it a condition of playing that your name can be used for publicity purposes, in which case there is no way to avoid it.

3. In conjunction with the two tips above, many lotteries will pay the money directly into your bank account. Take this option. This is especially important if your lottery

provides anonymity for its winners; the press may well be looking to see who turns up to claim the prize, blowing your cover.

While talking of your bank, make sure you spread your money around. If you have money in 10 banks and one of them goes belly up, you still have 90% of your money. If you place all of your money in the one bank you've used all your life and that goes belly up...

4. Keep your big mouth shut! It is very difficult to stay quiet about such good news, but the longer you stay quiet, the greater your chances of keeping the news within a small circle of family and friends. News like this has a definite ripple effect, and you need to keep the ripple as small as possible. Once you have been identified, the stress WILL begin.

Apart from family and friends looking for a handout, you will receive requests from charities you didn't even know exist, and all sorts of experts will want to help you "manage" your win. Another thing to be wary of is people with great ideas who just need the money to get the idea off the ground, not to mention downright scam artists; you will attract them.

5. Listen to the experts. Many lottery companies provide counselling and advice. They are used to this sort of thing; you are not. Listening to the lottery companies in the beginning can save you an immense amount of pain in the long term.

6. Assemble a team to support you; if the lottery company itself suggests specialists e.g. accountants and lawyers, they are probably accountants and lawyers who specialize in looking after lottery winners. You need someone with experience and expertise in this area. However, make sure that your team are working for you by giving you advice that you can accept or reject; make sure they are not managing you - and making a fortune out of it.

If you live in a small town and are trying to stay anonymous, it is probably better not to hire specialists who live in your town.

7. In some countries, particularly the USA, the money may be available as a lump sum or payable in annuities over a period of years. Consider carefully the two options and discuss with experts which one is the most appropriate one for you; get a second, and even third, opinion. Which is best will depend on your personal circumstances, including your current financial status - and remember after your win you will be in the top tax bracket, which needs to be planned for.

You should obviously get advice on whether to take the lump sum or annual annuities before you collect your win. If you take annuities, you will only pay tax on the amount you receive each year; if you take the lump sum you pay tax on the whole amount immediately.

In some countries, for example Australia, winnings are paid tax-free, and in full, immediately; make sure you understand what happens in your jurisdiction before you make any decisions.

8. Consider security. Whether you like it or not, becoming a lottery winner will make you a target, especially if a massive amount is involved. This is one of the reasons that staying as quiet as possible is important; you do not want your children to become kidnap targets. As far as your residence is concerned, make sure security is beefed up as far as possible.

If your address has been splashed across the front page of newspapers, you may have no alternative but to physically move. If you find yourself in this situation, consider buying your new house through a Trust to protect your identity and whereabouts.

9. Create a budget. Talk to your accountants about spacing it out for your probable lifetime. If you're only 20 years of age, locking Term Deposits away to make sure you have income for the rest of your life is a good idea. Many of us are used to term deposits, but with massive wins, the income from interest generated is a significant consideration.

Another option is to create a long-term income plan with a balanced portfolio; e.g. buying several houses to rent out, buying some shares, and having some cash term deposits. However, you'll need to make sure you have the expertise yourself to make

sure your managers are managing your money properly. If you have no financial expertise, locking away term deposits is probably the best option.

Of course, this assumes a massive lottery win. If you “only” win \$1 million, then buying a house if you do not have one, or paying off your existing mortgage, is obviously the way to go. In addition, make sure you pay off all debts.

10. Create a Will. Yes, I know it sounds bizarre. However, if you're 80 years old when you win the lottery, not only is a Will necessary, succession planning is important.

What I mean by this is how will things like inheritance tax affect the sums your surviving family will receive. If you can give things away now, without any tax implications, that may be a smart move rather than waiting for a Will distribution. Obviously, this is something you need to discuss in detail with experts.

A Will is particularly important if you are elderly and have no descendants. In many countries, your money ends up in the government coffers, whereas you may have preferred it to be distributed to your favourite charities.

11. Don't give up your job straight away. If you are a low-income worker this week, and driving around in a Maserati with a gold Rolex on each wrist next week, it's obvious something dramatic has happened. Maintaining normality for a few months allows the question, “Who won that massive lottery” to remain unanswered a little longer. Avoid splashing out as long as you can.

There is another reason for not giving up your job that is rarely considered.

Some people, myself included, would go crazy if they had nothing to do and were sitting around all day. If you enjoy your job, stay in it for at least three months; maybe cut back your hours, but keep something to occupy your time. Another aspect of this is that idle time is an opportunity to drift into drugs, alcohol, and behaviour that you would not normally engage in.

Another consideration is improving yourself. Lottery winners very often splash out on “things,” but rarely on self-improvement. If you've never had the time and money to get that degree you've always wanted, this is a great way to spend both your time and your money.

That's just one example; learning to play a musical instrument, or to paint in oils, or even simply help others with your time, are all options where you can spend your money in a way that improves you as a person.

12. One thing you can splurge out on is a long vacation. Little white lies are acceptable here; telling people you are going to visit your sick aunt Martha in Wyoming is a better idea than telling people you are going on a three months round the world cruise, first class.

Getting away from your environment and the people who know you gives you a far better chance of keeping your secret a secret. It also provides time to think, potentially saving you from making rash decisions in the heat of the moment.

13. Consider taking steps to protect your assets. By the use of Legal Trusts you may be able to put barriers between your money and those who want to separate you from it. If you have children, you may especially want to consider setting up Trusts that they cannot access until they are 21.

This ensures that your five-year-old has enough money to buy a house once they are 21, but cannot get at the money until they reach a responsible age.

Divorce is common amongst lottery winners. Ensuring that your children are properly protected while you're still a happy couple is an excellent idea.

Trusts are also important in terms of estate planning, so you will need expert advice on how to set up Trusts to minimize both new tax payments now, and the tax on your estate when you die.

14. Consider carefully the contributions you will make to charities. The obvious thing is to make one-off large payments. However, this may not be in the best interests of either yourself or the charity. It is also significantly affected by whether you yourself take a lump sum payment or an annual annuity.

If you're donating money to the Salvation Army or the Red Cross, they can handle large one-off donations and have projects ready and waiting. If however, you are

donating to your local dog pound, for example, a steady stream of annual income may be preferable for them rather than a one-off payment.

Another alternative is to donate \$1 million to your local dog pound on the condition that they maintain the capital and can only spend the income that the capital generates. For local causes that are close to your heart, don't make assumptions - talk to them about what is best for them.

If you are donating to a charity, consider asking them to sign a nondisclosure agreement to protect your privacy.

15. Lottery clubs or syndicates. Great friendships suffer on the altar of money. If you are in a lotto syndicate or lottery club, please ensure you have written rules, and that all members have a copy of the rules. Ideally, each member should sign an original copy of the rules. An important part of this is to state clearly what happens when a member does not pay for that week. Arguing about whether they were not in it for that week, or whether they argue that you should take the cost out of their winnings because they are a member of the syndicate is not a discussion you want to be having after the event.

16. Buy yourself a new phone and employ someone to answer your old phone. Give your new phone number only to those people that you consider absolutely necessary. As far as your old phone is concerned, the employee that answers it is there specifically to block calls and put up a brick wall. ***Whilst it is a tip that is often underrated, it is an incredible stress buster.*** This is especially true if you're not good at saying no; employ a secretary who has had a reputation for making it almost impossible to contact her boss. If you have never employed people before, it can be daunting – but trust me, you will be glad you did.

17. Avoid inadvertently harming your family and friends. This again is a tip that is often overlooked. If you buy your four children a million dollar house each, make sure that they can afford the upkeep. If one child is earning \$30,000 a year and having to support a million-dollar home, something is going to go badly wrong. A better option,

for example, might be buying them a \$500,000 house and investing \$500,000 in trust for them, where they can only access the income generated.

## How can we help YOU?

If you are a **Lotto Agent** running regular syndicates, we can provide assistance in creating your lottery syndicate or Lotto club entries for you.

For **large workplace or family Lottery Syndicates** or Lotto Clubs, we also offer personalised services where we do the work for you.

And you simply will not believe the price we charge; e-mail [terry.aust@gmail.com](mailto:terry.aust@gmail.com) for further information.

For individuals, we make three suggestions.

The first is to join a lottery syndicate. Even a \$1 million win, when split 20 ways, gives you \$50,000, which makes a big difference to people who are struggling financially. It also avoids the heartache often associated with large wins.

Your lottery club or lotto syndicate can be any number of people. If you can only afford to spend \$10 a week on lotto, joining with nine other people to spend \$100 a week on the lottery is a much smarter decision than spending your grocery money trying to fund it all yourself. I've said it before, and I will say it again: **you cannot buy a lottery win**. However, you can play smart and a combined entry, playing in an intelligent way is the way to go. You can join in with family, workmates, or talk to your Lotto agent about joining or creating a Lotto Syndicate.

The second is to invest in one of the books recommended in the Resources section, decide on a budget for your weekly lotto spending, and play the reduced guarantee systems that we recommend. These are mathematically arranged to give you a guaranteed result, whilst avoiding the substantial costs involved in full at a system. For example, a Lotto system eight requires 28 games and is thus expensive for most people. On the other hand, a lottery system that guarantees at least five winning numbers will be together from any six winning numbers requires only four games and falls within the budget of almost anyone.

If you are playing a 49 ball lottery for example, you can play six sets of eight numbers; in total, this requires only 24 games (eight sets x four games each). While the more affluent can afford the 24 games, sharing the cost with two or three family members is within the reach of everyone. This strategy allows you to play 48 of the 49 balls in any 49 ball lottery. Similar comments apply to playing a 45 ball lottery; with six sets of eight, you can play all 45 numbers once and three of them twice. If you're playing a lottery with only 40 balls, you can play all 40 numbers with five sets of eight, using the reduced guarantee system that requires just four games.

It is this strategic approach, combined with lottery intelligence, that has allowed us to win the lottery three times; the more you know, the better you know!

There is a third alternative, which we create for you. The important thing is that you cannot win the lottery unless you first get all six winning numbers. This is incredibly easy, and it never fails to amaze me that people cannot even be bothered to fill out their own lottery coupon and ensure that all the winning numbers are there. At its simplest, this simply involves making sure you spread all the numbers in your lottery across your coupon. The more advanced technique is to arrange all the numbers mathematically to give a guaranteed result. Let me explain this further.

In my own 45 ball lottery, it takes 8,145,160 games to guarantee the first prize. However, since the first prize is usually around \$1 million playing all the numbers does not guarantee a profit; in fact, it guarantees a multimillion dollar loss.

But to guarantee four or more winning numbers requires just 3,350 games. However, we still only play this when there is a Super Draw, spreading the cost between 20 people.

To guarantee three or more winning numbers (using science to get the first three, and leaving Lady Luck to come up with the other three) requires just 160 games. This is still a family or workplace syndicate entry.

To bring the cost within the reach of anyone, we offer systems where you can choose your favourite numbers but still have them mathematically arranged. For example, if you pick your favourite 20 numbers, we can guarantee that if they include all six winning numbers, then three or more will be together. This mathematical arrangement requires just 14 games and is within the budget of most people. We stress again to play within your budget, and to share your entry with others if you wish to play one of the largest systems.

**Contact details:** Email: [terry.aust@gmail.com](mailto:terry.aust@gmail.com)

Please note that we do NOT publish our phone number – please contact us via email first. With a worldwide product, if you ring from USA, UK, etc, it is usually the middle of the night here!

## **EPILOGUE**

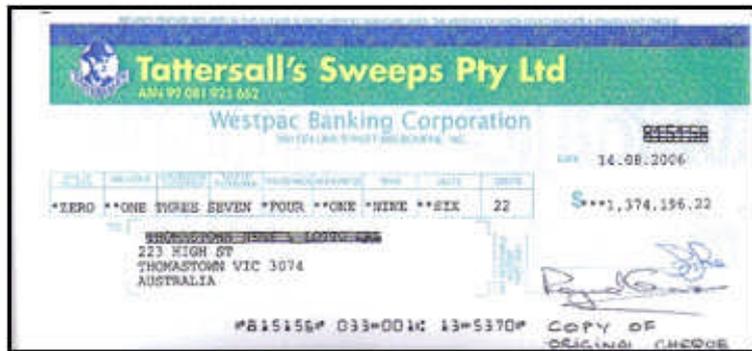
As you can see over the page, I have shared in three first division prizes. I designed the lottery systems for these and each one was a syndicate entry. When you get 1/20 of \$1 million, it is very easy to stay below the radar with a \$50,000 win. However, for many people \$50,000 is a significant sum. It allows you to buy a new car, pay off your debt, and enjoy a holiday - but it does not attract the stress of a massive individual lottery win.

For this reason, I recommend playing in lottery syndicates. After my first win, I ran my lotteries syndicates through a lotto agent, allowing me complete anonymity if I so choose. Obviously in sharing my information I've given up that anonymity, but if you win a share in a lottery syndicate run through an official Lotto agent, you can avoid many of the problems outlined in this book.

**My Credentials – Three Lotto First Prizes. All won through a lottery syndicate, sharing the cost of a highly organized lotto entry that I created.**



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