

<http://www2.tbo.com/content/2010/sep/24/lottery-winner-toth-goes-from-rags-to-riches-to-ra/news-metro/>

## **Lottery winner Toth goes from rags to riches to rags**

by Keith Morelli

*Tampa Tribune*

September 24, 2010

Florida Lottery jackpot to abject poverty and ultimately federal prison, Rhoda Toth's life has more chapters than "War and Peace."

The final chapter, she said this week, fresh out of a halfway house and now on her own, is a long way off. She's hoping for a Disney ending.

Her Lotto saga began on a rainy night in May 1990 when she was sitting around with her second husband, Alex. They had \$27.20 to their name, but he decided to drive to the Circle K on Trouble Creek Road in New Port Richey and spend \$5 on Lotto.

He came home and left the ticket in the car, with the windows down, all night. It turned out to be one of three winning tickets for a \$47 million jackpot.

That came to \$13 million for the Toths, who instantly went from living from paycheck to paycheck to multimillionaire status.

Looking back, she has a surprising perspective.

"It was my worst day," she said.

From the beginning, she said, she knew they were handling their good luck badly. They decided to get payments over 20 years and the yearly payment came to \$666,666.66.

"It was too many sixes for me," she said. "My husband said it was evil money."

That may have been prophetic.

They lived large for a while. They went to Las Vegas, Lake Tahoe and Atlantic City. They took their friends, way more than they knew they had.

They gave away cash to their entourage indiscriminately. One woman, a cousin, got a new car; another got \$47,000 in cash just to pay off her mortgage.

There were suddenly lots of friends, lots of hands held out and the Toths couldn't think of a reason not to be generous.

"I felt sorry for them," she said. "We took care of family and we took care of friends. We took care of people we didn't even know. The more you did for people, the more they wanted."

The Toths traveled. A lot. They did the talk show circuit and Rhoda even met Oprah Winfrey. In 2001, the Toths sat in the front row of the Miss America Pageant in Atlantic City. She still has the gold-painted ticket.

"I met Donald Trump," she grinned.

Rampant gambling by her husband dipped deep into the windfall, she said. "He went down to Tampa one day and lost \$75,000," she said. "Once, over a week in Tahoe, he lost \$400,000."

It caught up. The 3,000-square-foot home – with a \$92,000 swimming pool – the couple bought in Hudson was put up as collateral for a loan and eventually was foreclosed upon.

A few years later, the couple sold the remaining installments to an annuity company so they could pay their bills. A short time later, they ended up in a singlewide mobile home, getting electricity from a car engine and drawing drinking water from buckets filled at neighbors' homes.

Then the Internal Revenue Service came calling.

The Toths were charged with tax fraud, though Rhoda Toth said all their financial affairs were in the hands of accountants. The IRS said the couple owed about \$3 million and filed criminal charges.

The stress took its toll on Alex Toth. In 2008, he suffered a heart attack and died just before the couple was to go on trial. Before he died, he wrote a letter to his wife saying his death would be better for him and her.

In some ways, she thinks, it was. He was in a better place, she said, and the IRS relented on charges that could have landed her in prison for 24 years and imposed a \$16,000-a-month fine for the rest of her life.

She pleaded guilty and was sentenced to two years in federal prison.

"The hardest thing I have ever had to do, except for burying my mom and dad, was turning myself in and flying to Texas to go into prison," she said. "I had never seen the inside of a jail. It was very scary."

She did time with women who had committed much worse crimes, like one who murdered her husband and chopped him up with a hatchet. But she made friends at the Federal Medical Center Carswell in Fort Worth, Texas, and eventually she fit in, she said.

She wouldn't trade the friends she made in prison for the friends she had when she was a multi-millionaire.

"You can trust your friends in prison more," she said. "You only have your word in prison and that's a lot."

The friends she had when she was rich, she says, are nowhere to be found now that she's poor.

"Gone," she said. "They are just gone. I bought a car and a home for my friends and when I went to prison, I didn't hear from anybody."

When her time was up at Carswell, the federal government gave her \$50 in cash and bought a \$152 bus ticket for her from Fort Worth to Tampa. That was in April. She was placed in a halfway house in Tampa for three months and then was cut loose.

She still has to serve seven months probation but is free after that. Free and broke.

"I am down to nothing," she said. "I don't have a penny in my pocket." She hailed a neighbor. "Hey," she yelled. "Can I bum a cigarette?" He handed her a cigarette and a lighter.

Toth, 53, will begin collecting a widow's pension and disability in October that amounts to \$1,084 a month, out of which she has to pay \$100 a month to the IRS. She lives with her son and can't work because she is disabled. She has multiple sclerosis, she said, that occasionally flares up and leaves her senseless, unaware of where she is or what she's doing.

She walked through her dilapidated mobile home with a visitor this week. Tears welled up in her eyes. Just before she went to prison, she took up with a boyfriend. He told her he would wait for her.

Instead, she says, he lived in her mobile home and eventually sold her furniture, pulled the copper wiring out of the walls and shot windows out from inside the home.

He ended up leaving, returning to his wife in Massachusetts.

"I never knew he was even married," Toth said.

She's alone now, except for her son and his wife and her grandchildren, and they fill her days. She's not sure how she will get back on her feet, but feels confident it will happen.

"I wish I had my life back before all this," she said, inside the foul-smelling mobile home, looking over to where her china cabinet used to be. "I come here and do a lot of crying. I pray every day that I am going to wake up and this will be nothing but a nightmare."

Still, she's hopeful things will turn out well. She's being counseled by a pastor and has a probation officer who is helping her adjust to freedom and living on a short budget.

"In the long run, something good will come out of this," she said. "If not, it's a lesson to be learned."

Any advice for big money winners?

"Get a good attorney and get a good accountant," she said. "And get counseling. Don't let family and friends control what you do with your life."

Does she still play the lottery?

In that letter her husband wrote her before he died, he asked her to buy a ticket for him. So, as soon as she got back in Florida, she bought a Lotto ticket and four scratch-off tickets. She won \$5 on the Lotto drawing and \$24 on the scratch-offs.

That was the last time she played.

Will she buy more?

"I don't think so."