

Cloverland Co-op Offers Scholarships

Three, \$500 scholarships will be offered by Cloverland Electric Cooperative to students whose families are members of the cooperative. One scholarship will be awarded to a student in each of the three membership districts. Scholarships are for one year only. The application deadline is 4:30 p.m. Thursday, March 1.

The eligibility requirements and judging criteria are described further in an application form, which can be obtained by mailing a request to Cloverland Electric Cooperative, attention Scholarship Committee, 2916 West M-28, Dafter Michigan 49724. Additional information can be obtained by calling the cooperative's marketing department at (800) 562-4953.

The names of award recipients will be announced at the cooperative's annual meetings in April.

Cloverland is also sponsoring "Michigan Electric Teen Days" at the Kettunen Center in Cadillac Wednesday, April 18, through Friday, April 20. Up to four students from the Eastern Upper Peninsula will be chosen for the program, which allows high school students to learn more about electricity, electrical safety, and rural cooperatives.

Students who apply for the program must be high school sophomores or juniors. Additional information can be obtained by calling (906) 635-6800, extension 339.

Students chosen to attend Teen Days will automatically be considered for the national rural youth tour to Washington, D.C., June 8 to June 14. Each year, some 1,300 students from rural areas and small towns all over the United States participate in this program. Students will get an inside look at the national government, visit historic sites, and tour museums. Before leaving for the tour, students will first join fellow participants from around the state and tour Michigan's capitol and the Michigan Historical Museum in Lansing.

CMU Fall Honor List Announced

Central Michigan University's fall semester honors list includes the following local students, who earned 3.5 (on a 4.0 scale) and higher grade point averages: Jenalee Evans, a senior from St. Ignace, Christopher Paquin, a senior from St. Ignace, Symantha Frances Wilkins, a freshman from Brimley, Clare Benson, a sophomore from Drummond Island, Brian Norton, a sophomore from Kincheloe, Michelle Raynard, a sophomore from Pickford, Lauren Eveleigh, a junior from Rudyard, and Terin King, a senior from Rudyard.

Della-Moretta on Dean's List MSU

Joseph Della-Moretta of St. Ignace was named to the dean's list at Michigan State University for the fall semester 2006. He is a 2005 LaSalle High School graduate and the son of Tom and Yvonne Della-Moretta.

Dean's list students maintain a 3.5 or higher grade point average.

Gros Cap Students Hold Technology Fair



Second grade students at Gros Cap School busily prepare for the Technology Fair Friday, January 26. The school was selected by the Eastern Upper Peninsula Intermediate School District (EUPISD) to showcase successful educational progress in technology. Representatives of the EUPISD, teachers from across the Upper Peninsula, parents, and grandparents attended the event. (Photographs courtesy of Gros Cap School)

Locals on Honor List at Ferris State

Several local students earned spots on the academic honors list at Ferris State University for the semester ending in December 2006 by achieving grade point averages of 3.5 or higher. They are the following: Joseph Brown, Nathan Everson, Kimberly Hess, Kristina LeCount, Casey McKinnon, Stefanie Paquin, Melissa Patten, and Sarah Pickett, all of St. Ignace, Steven Shelley of Kinross, and Whitney Kerridge of Naubinway.

Alberta House To Host Art Exhibit

A multi-media art exhibition by Kyung Hatfield will be on display at Alberta House Arts Center in Sault Ste. Marie through March 3.

The public is invited to meet the artist at a reception Saturday, February 17, from 1 p.m. to 4 p.m. at Alberta House.

Artist demonstrations are planned at the facility every Tuesday, Wednesday, Thursday, Friday, and Saturday in February. More information about the free programs is available by calling Alberta House at (906) 635-1312.



During Gros Cap School's Technology Fair Friday, January 26, third grade student Tristan Calcaterra sits prepared to answer questions about his project. Kindergarten through eighth grade students displayed technology projects based on the Michigan Educational Technology Standards and Expectation curriculum.

Snow Daze To Be Held Feb. 16

The Snow Daze winter festival will highlight the season at St. Ignace Area Schools Friday, February 16.

From 8:30 a.m. to 2:30 p.m., the public is invited to play along with the children, or volunteer to help run outdoor activities. To volunteer, call the school at 643-8500.

Students in kindergarten through seventh grade will spend the day taking horse-drawn sleigh

rides, watching sled-dog demonstrations, and competing in sled relays. They will also go show-shoeing with members of the United States Department of Agriculture Forest Service, and play snow soccer and snow volleyball.

Snacks will be provided by Mackinac County's Michigan State University Extension. Hot chocolate will be available.

DEAL ME IN

Free Trip to the Chow Line for System Player

Dear Mark,
I have been working on a system for roulette for the past six months. I have run it in practice mode for 5,000 individual spins on my computer, and 500 times on a live game. At present, I am showing a two percent edge against the house. What is your recommended amount of spins necessary to see if my system will work?

Nate R.

For starters, Nate, there is no system that can beat the game of roulette over the long haul. The more practice spins you employ, and believe me 5,500 is far from enough, the closer the ratio of your current net win to the total amount bet will get to the house edge of 5.26%.

Some would suggest that by putting a betting system to the test, you would need to be romping in the neighborhood of at least one million to five million spins. I highly recommend not wasting over 1,000 days playing 24/7 watching a ball go round and round.

Here's the bottom line. Casino operators don't spend big bucks building mega-resorts so that some "system player" named Nate can come in to give them a whooping.

As a matter of fact, show them a certified bankroll, tell them you've got a roulette system you'd like to try, and besides the limo ride in, you'll at least get your fair share of room, food and beverage, up to the point where your bankroll has shifted banks.

Dear Mark,

With 6 for 5 for blackjacks becoming so prevalent, what is the correct strategy for playing the game?

Sal M.

How about not playing at all, Sal. And -- why so? -- you ask. Because the house edge, where you are paid 6 to 5 for a blackjack is 1.44% under the normal playing conditions. This is simply giving far too much back to the house.

As you stated, Sal, the game has become "so prevalent," and that's because wide-eyed players continue



Mark Pilarski

to play it. And yet, I believe the blame doesn't fall mostly on the shoulders of the house, but on the blithely uninformed masses whose tail ends are shining up the Naugahyde stools while feeding this god-awful game.

Dear Mark,

I was down to my last hand money-wise in blackjack and I was dealt an 11 and the dealer was showing a six. Obviously the smart move was to double down, but I didn't have any more money. You mentioned before in a past column to ask anyone you knew on the game if they wanted to front you, or wanted a piece of the action, but I didn't know any players on the table and was a bit bashful about asking. I took a hit, got a three, stood on it, and the dealer had a 10 as a hole card, got an eight and busted. What did I give up to the casino by not doubling down?

Mary K.

What, no secret stash, Mary? Anyhow, you still only took one card and that had no effect on the outcome of your hand, nor would it have had you had cash on hand and doubled down.

But to answer your question, the normal house edge in blackjack using basic strategy, which includes doubling when the opportunity presents itself, is usually 0.4% to 0.6%, depending on the rules. By not doubling down, you increase the house edge by 1.9%, so by not doubling, the overall casino advantage would be 2.3% to 2.5%.

Gambling Wisdom of the Week:

"The Vegas strip must contain more elegance and extravagance per square inch than anywhere in the known universe."

-Rob Wiser

Got a question about gambling? Write to: Deal Me In, P.O. Box 1234, Traverse City, Michigan 49685 -e-mail: pilarski@markpilarski.com • To order Mark Pilarski's "Hooked on Winning" audio cassettes-laminated win cards package (\$12.95 plus \$2 S&H) call 1-800-WINNERS.

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**Sault Tribe Of Chippewa Indians
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*Must qualify for a mortgage at a lender of your choice

Eligible applicants receive up to \$5,000 to be applied towards down payment and closing costs. Borrowers are required to participate in the Homebuyer Education sessions.

Contact Angie Spencer to receive an application.
2218 Shunk Road
Sault Ste. Marie, MI 49783
906.635.7702
1.800.794.4072

Income Limits	
Family Size	Limit
1.....	\$33,400
2.....	\$38,150
3.....	\$42,900
4.....	\$47,700
5.....	\$51,500
6.....	\$55,300
7.....	\$59,100
8.....	\$62,950

February 8, 2007

**COMBINED NOTICE
NOTICE OF FINDING OF NO SIGNIFICANT IMPACT
AND NOTICE OF INTENT TO REQUEST RELEASE OF FUNDS**

TO ALL INTERESTED AGENCIES, GROUPS AND PERSONS:

Notice of Intent to Request Release of Funds

MSHDA
P.O. Box 30044
Lansing, Michigan 48909
Phone: (517) 373-3309
TTY: (800) 382-4568

On or about **February 23, 2007**, the Michigan State Housing Development Authority (MSHDA) will request the U.S. Department of Housing and Urban Development (HUD) to release Federal funds under Title II of the National Affordable Housing Act of 1990 for the following project:

**5 Units New Construction of Single Family Homes for Individuals of Low to Moderate Income
\$300,000 in MSHDA HOME FUNDS**

MSHDA intends to award Housing Opportunities Made Equal (H.O.M.E.) of Mackinac County Non-Profit Corporation up to \$300,000 in 2005 HOME funds. The funds will be used to construct five single family homes. The proposed development, West Spring Street Development, will be located in the city of St. Ignace. The site is located between 2nd and 4th Streets and is bordered on the north side by West Spring Street. There will be five three bedroom single family homes. Each site will have a garage.

Notice of FONSI

MSHDA also gives notice that it has been determined that the release of funds for the above project will not constitute an action significantly affecting the quality of the human environment and accordingly, MSHDA has decided not to prepare an Environmental Impact Statement under the National Environmental Policy Act of 1969 (NEPA, 42 USC 4321).

The reasons for the decision not to prepare such Statement are as follows:
No serious environmental adverse impacts or hazards were identified in the course of the environmental review.

An Environmental Review Record respecting the proposed project has been made by MSHDA that documents the environmental review of the project, and more fully sets forth the reasons why such a Statement is not required. This Environmental Review Record is on file at MSHDA, 735 E. Michigan, Lansing, Michigan 48933. The records are available for public examination and copying upon request between the hours of 8:00 a.m. and 5:00 p.m., Monday through Friday. Please contact Carolyn Cunningham of MSHDA at (517) 335-4661 for further information.

No further environmental review of such project is proposed to be conducted prior to the request for release of Federal funds.

Public Comments on Finding

All interested agencies, groups and persons disagreeing with this decision are invited to submit written comments for consideration. Such written comments should be received at MSHDA's address listed above on or before **February 23, 2007**. All such comments so received will be considered and MSHDA will not request the release of Federal funds or take any administrative action on proposed project prior to the date specified in the preceding sentence.

Release of Funds

Housing Opportunities Made Equal (H.O.M.E.) of Mackinac County Non-Profit Housing Corporation will undertake the project described above with HOME Program funds allocated to the State of Michigan (MSHDA) under the National Affordable Housing Act of 1990. MSHDA is certifying to HUD that MSHDA and Bruce Jeffries, MSHDA's Certifying Officer, are consenting to accept the jurisdiction of Federal courts if an action is brought to enforce responsibilities in relation to environmental reviews, decision-making and action; and that these responsibilities have been satisfied. The legal effect of the certification is that, upon its approval, Housing Opportunities Made Equal (H.O.M.E.) of Mackinac County Non-Profit Housing Corporation may use the HOME funds and HUD will have satisfied its responsibilities under the National Environmental Policy Act of 1969.

Objections To State and HUD Release of Funds

HUD will accept an objection to its approval only if it is on one of the following bases: (a) that the certification was not in fact executed by the certifying officer or other officer of applicant approved by HUD; or (b) that applicant's environmental review record for the project indicated omission of a required decision, finding or step applicable to the project in the environmental review process; or (c) other specific grounds in HUD regulations at 24 CFR Part 58.75. Objections must be prepared and submitted in accordance with the required procedure (24 CFR Part 58) and may be addressed to: Bill Osis, HUD Detroit Area Office, 477 Michigan Avenue, Detroit, MI 48226.

Objections to the release of funds on bases other than those stated above will not be considered by HUD. No objections received after **March 12, 2007** will be considered by HUD.

MSHDA is an Equal Opportunity Lender and an Equal Opportunity Employer

**ADVERTISEMENT FOR BIDS
McKinley Township Hall
Pellston, Michigan 49769**

Sealed proposals will be received by McKinley Township from qualified Bidders at the Pellston Village Hall, 175 Milton St., Pellston, Michigan 49769 at 6:00 pm local time, February 26, 2007, at which time and place said Bids will be opened and publicly read aloud.

DESCRIPTION of WORK:
Construction of a one story, wood frame vinyl sided, Township Hall comprising of approximately 2480 square feet, including all site work and parking lot.

CONTRACT DOCUMENTS on FILE:
Contract Documents may be examined at the following location:
**Elaine Keiser Architect, Inc.,
2050 M-119, Petoskey, MI 49770 (231) 439-0472**

DOCUMENT DEPOSIT:
Copies of the Contract Documents may be obtained at the office of Elaine Keiser Architect, Inc., 2050 M-119, Petoskey, MI 49770.
A non-refundable fee of One Hundred Dollars (\$100.00), check only, payable to Elaine Keiser Architect will be required on each set of Bid documents.

PROPOSAL GUARANTEE:
Each Bid Proposal shall be submitted on the Proposal Form provided and shall be accompanied by a certified check or cashier's check or bid bond, executed by the Bidder and a Surety Company, payable to 'McKinley Township' in the amount of five percent (5%) of the accompanying Bid. Proposal Guarantee shall provide assurance that the Bidder will, upon acceptance of the Bid, execute the necessary Contract with McKinley Township. No Bid may be withdrawn for at least thirty (30) days after the scheduled closing time for receiving Bids.

AWARD of CONTRACT:
McKinley Township reserves the right to reject any or all Bids, and to waive any irregularities in bidding. The successful Bidder will be required to furnish satisfactory insurance policies.

SITE INSPECTION:
Bidders are required to inspect the site.

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