

DEAL ME IN

Making Money On A Losing Situation, Sort Of



Mark Pilarski

Dear Mark: I play a decent game of blackjack, but one hand gets the best of me, possibly because I wing it more than I should rather than stick to playing basic strategy. It seems every time I am dealt a hard 12, I get a bust card, so on more occasions than not, I stand. I typically play every other week, two five-hour sessions per, on \$10 games. I would like to know how much I'm getting hurt by not hitting 12's.

Michael W.

"Winging it" on this particular hand, Michael, isn't the worst mistake you can make at blackjack, but there is a correct way to play it.

A hard 10 (face-two) with the dealer presenting a two as an upcard is virtually a toss up between standing and hitting, yet the percentages favor hitting, albeit slightly. Let's do the math.

For every 1,000,000 hands where the dealer is showing a two, you'll get your troubling hard twelve 6,230 times. Stand on it, Michael, and you'll win 35% of the time; hit it, 37%. Yes, a losing proposition of 63% versus 65%, so let's just see how much that 2% gain by hitting a hard 12 is worth monetarily to you.

As you stated, based on your playing 20 hours of blackjack a month at \$10 per bet, you'll save yourself on this one hand around \$60 a year just by hitting versus standing on a hard 12. Sure, Michael, it's a lousy hand, but hitting a hard 12 is the better play, and it will save you some dough in this losing situation.

Dear Mark: Where I play, the casino offers a single zero roulette wheel. With the 00 eliminated, when you see a streak of five or six in a row with one color (black), wouldn't it be smart to bet the other way being that the other color (red) is due, and the 00 isn't there to hurt you?

Nate R.

Before I move to your question, Nate, for all those who dabble in roulette, it's important to

note that with this game, the casino's steep edge of 5.26% comes from the presence of the 0 and 00 on the layout. The casino pays all wagers according to how the odds would be if there were just 36 numbers on the wheel, even though, with the addition of the 0 and 00, there are in fact 38 numbers. The true odds of hitting your selected number are 1/38, yet winners are paid only 35-1. And even on a single-zero game, the house still pays 35-1, with the true odds improving to 1/37, which cuts the house edge about in half to 2.6%.

Now to your question, Nate. That little white ball going round and round doesn't give a hoot whether black or red has appeared five, six or even 10 times in a row before it drops in the pocket. In fact, the chance of your winning the next spin is independent of your wins or losses on the last 10 spins, 100 spins, or a thousand spins.

Yes, Nate, sooner or later the number of times you win will close in on the house edge of 2.6% (single zero game), but sooner or later could be a long time. Over the short run, like the few hours you might be playing, that tiny sliver of time can't improve the likelihood of a win based upon what has happened in the past.

Gambling Wisdom of the Week: "I once saw a couple who stopped to hug and kiss after every 4-of-a-kind while playing video poker."

-Jean Scott, Frugal Video Poker

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.

Howard Anderson

Howard Dean Anderson, 86, of Pickford, passed away Monday, August 17, 2009, at War Memorial Hospital in Sault Ste. Marie.

He was born May 16, 1923, in Pickford, to Alexander S. and Maude Ellen (nee Stevenson) Anderson.

Mr. Anderson grew up in Pickford and was graduated from Pickford High School in 1942. He joined the U.S. Army March 18, 1943, and served during World War II with the 90th Infantry Division in five major campaigns, including the D-day invasion of Normandy at Utah Beach, The Falaise Gap in Northern France, Ardennes, Rhineland, and Central Europe. He earned a Bronze Star for taking out a German machine gun nest.

World War II had a tremendous impact on Mr. Anderson, said his family, and his love for his country and fellow soldiers were a favorite subject of his storytelling.

"There is no future without learning from the past," he liked to say.

Following the war, he returned to Pickford and married Elizabeth "Betty" Mae Leach June 26, 1946, at the Pickford Methodist Church. He learned the electrical trade while working for Frank Clegg, then owned and operated Howard Anderson Electric, working as an electrical contractor until the mid-1980s.

Mr. Anderson was a member of the 90th Infantry Division Association, the Law-White VFW Post 7958 in Hessel, and the American Legion Post 323 in Pickford, and the Pickford Methodist Church.

He enjoyed crafts and made lighthouses, birdhouses, butterfly houses, and lamps with stones and trees, ships, fish, and other figures with copper wire, giving many away. He also enjoyed woodworking and made personalized step stools for all of his children, grandchildren, and great-grandchildren.



Howard Anderson

Mr. Anderson is survived by his wife, Betty; three daughters and their families, Donna Wiggins, DiAnn and David Firack, and Debra and Richard Huyck, all of Pickford; six grandchildren and their families, Victoria and Kent Weideman, Joel and Brenda Wiggins, Jason and Dee Dee Firack, Joshua and Rhonda Firack, Ben and Elizabeth Huyck, and Jessica and Charlie Bjunes, and 10 great-grandchildren, Dale and Alex Wiggins, Alec, Ian, Teryn, and Elizabeth Firack, Samantha and Isabelle Huyck, and Dylan and Abbey Bjunes.

He was preceded in death by his parents, two sisters, Lillian Beamish and Thelma Rye, and one brother, Frederick Anderson.

Visitation will be Wednesday, August 19, from 4 p.m. to 8 p.m. at Reamer Galer Funeral Home in Pickford. Martin Ledy will conduct the service Thursday, August 20, at 11 a.m. at the funeral home.

Burial will be in Oaklawn Chapel Gardens in Bruce Township.

Memorials may be made in his memory to DAV Chapter 52 Van Program, PO Box 375, Sault Ste. Marie, MI 49783, which provides transportation to veterans for health care.

Ethan Mroz

Ethan Patrick Mroz, 16, of Gaylord, drowned Saturday, August 15, 2009, off the shores of Lake Michigan near the mouth of Brevort River. He was carried to deep waters by a rip current and unable to return himself to safe waters. His grandfather, Patrick Dipzinski, 66, also of Gaylord, drowned while trying to save him.

He was born to Leah and Dan Mroz June 9, 1993, in Gaylord. This fall, he would have been a junior at Gaylord High School. In the future, Mr. Mroz wanted to join the U.S. Marine Corps.

The grandfather and grandson shared a close bond and enjoyed camping and hunting together.

He is survived by his parents; a brother, Dan Mroz; a nephew, Daniel Mroz; grandmothers Lois Mroz and Mary Dipzinski; three aunts, Kym, Darlene, and Linda; two uncles, Jim Cagno and David Mroz, and a cousin, Connor Dipzinski-Cagno.

Mr. Mroz will be honored at a small service at the home of Mary Dipzinski later this week.

Nelson Funeral Home of Gaylord assisted the Mroz family with arrangements.

Gerald 'Jerry' Sorenson

Gerald "Jerry" Sorenson, 74, of St. Ignace, passed away Tuesday evening, August 11, 2009, at his home of cancer, surrounded by his family.

He was born August 3, 1935, in St. Ignace to Myron and Leone (nee Reiman) Sorenson and was graduated from LaSalle High School in 1953.

He served in the U.S. Marines and then worked for the U.S. Post Office for 27 years in St. Ignace, Sault Ste. Marie, Gaylord, and Hessel. He then worked for the Lambert Center as custodian for eight years and retired owing to ill health. He served as a fireman in St. Ignace for more than 15 years.

Mr. Sorenson was a member of St. Ignatius Loyola Catholic Church in St. Ignace, the Eagles in Gaylord, and the American Legion Post 62 in St. Ignace.

He enjoyed golfing at St. Ignace Golf and Country Club and was an avid sportsman and especially liked deer hunting.

He married Shirley Winters April 18, 1959, and she survives. He is also survived by two sons and their families, Jerry and Terri of Gaylord and John of Kal-

amazoo; three daughters and their families, Toni and Randy Rich of Gaylord, Judy and Stephen Johnson of Gaylord, and Theresa Trudeau of St. Ignace; three brothers and their families, Merle and Cathy of St. Martins Point, Duane and Dorothy of Springfield, Missouri, and Roger and Cheryl of Greentown, Indiana; 13 grandchildren, and nine great-grandchildren.

Visitation was Friday, August 14, from 4 p.m. to 8 p.m. with parish prayers led by Deacon Don Olmstead. Mass of Christian burial was Saturday, August 15, at 11 a.m. at St. Ignatius Loyola Catholic Church with Father Jim Williams and Deacon Don Olmstead officiating.

Burial was in Lakeside Cemetery with graveside services led by the St. Ignace American Legion Post.

Pallbearers were Leonard Valentine, Arnie Frazier, Justin Johnson, Cole Johnson, Donnie Sorenson, and Jess Rich.

Memorials may be directed to the family, with envelopes available at Dodson Funeral Home, who assisted the family with arrangements.

Catherine Coburn

Catherine L. Coburn, 71, of St. Ignace, passed away Saturday, August 15, 2009, at her home following a two-year battle with cancer.

She was born February 6, 1938, in St. Ignace to Roy and Hazel (nee Turner) Coburn and had 11 siblings.

She was graduated from Petoskey High School and attended Evangel College in Springfield, Missouri, receiving a degree to teach high school. She completed her master's of education degree with a major in English at Northern Michigan University.

Ms. Coburn taught English at Engadine and Brimley for many years and was the librarian in Brimley for several years.

She returned to St. Ignace in 1994, building her home in 1996 after clearing the land herself.

She was a member of the St. Ignace Assembly of God Church.

Ms. Coburn is survived by two brothers and their families, Ralph Coburn and Max Coburn, both of St. Ignace; 29 nieces and nephews, and many great-nieces and nephews.

Preceding her in death were siblings Bonnie Splitstone, Flora Reed, Laura Hall, Mahlon Coburn, Frank Coburn, Ethel Struble, Richard Coburn, Lyle Coburn, and Rose Grondin.

Visitation will be Wednesday, August 19, from 6 p.m. to 8 p.m. at Dodson Funeral Home in St. Ignace. Services will be Thursday, August 20, at 11 a.m. at the Assembly of God Church with Pastor Dan Williams officiating.

Burial will be in Gros Cap Cemetery.

Memorials may be directed to the Legacy House or Hospice, with envelopes available from Dodson Funeral Home.

Patrick Dipzinski

Patrick Michael Dipzinski, 66, of Gaylord, drowned Saturday, August 15, 2009, while trying to save his grandson, Ethan Mroz, who also drowned, off the shore of Lake Michigan near Brevort River in Mackinac County.

He was born in Gaylord April 12, 1943, to Raymond and Stella Dipzinski.

He returned to Gaylord after a three-year stint in the U.S. Army to marry his high school sweetheart, Mary Huff. The two were married for 45 years.

Mr. Dipzinski later went to work for the State of Michigan Department of Corrections, retiring in 1977.

He is survived by his wife, Mary Dipzinski; his daughters and

their families, Kym Dipzinski and Leah and Dan Mroz; two brothers and their families, Ronald and Shirley and Lawrence and Noreen; three sisters and their families, Gloria Moorhead, Judy Jones, and Sally and Claude Huff; two grandsons, Connor Dipzinski-Cagno and Dan Mroz; a great-grandson, Daniel Mroz; and an and his family, Bill and Lillian Wilson; as well as several nieces and nephews.

The grandfather and grandson shared a close bond and enjoyed camping and hunting together.

Mr. Dipzinski will be honored at a small service at his home later this week.

Nelson Funeral Home of Gaylord assisted the family with arrangements.

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ADVERTISEMENT FOR BIDS

OWNER: Straits Area Snowmobile Club, hereby gives notice that sealed bids will be received at P.O. Box 78, St. Ignace, MI, 49781 for the following described project.

PROJECT: Straits Area Snowmobile Club
Carp River Bridge Deck Replacement
Major Construction Elements include (approximately):
Removal of existing deck and railings and replace with timber decking and railings with a deductive alternate for blasting and painting existing steel structure.

TIME: Sealed bids will be received until 4:00 p.m. EST on September 1, 2009, at P.O. Box 78, St. Ignace, MI 49781. Bids will be opened and read aloud on Tuesday, September 1, 2009 at 7:00 p.m. at the Super 8 Motel, St. Ignace, MI.

BIDS: All bids shall be addressed to the **Straits Area Snowmobile Club**. Bids shall be sealed and shall have the name and address of the Bidder and the Contract for which the bid is being submitted on the outside of the envelope. All Bidders shall bid in accordance with the Bid Forms included in the Contract Documents.

EXAMINATION OF CONTRACT DOCUMENTS: The contract documents are on file for inspection at the **U.P. Engineers & Architects, Inc., 2906 N. Stephenson Ave., Ste. 2, Iron Mountain, MI 49801;** and the following Builders Exchanges:

- Delta County Builders Exchange
- Marquette Builders Exchange
- Traverse City Builders Exchange
- Dodge Reports, Grand Rapids

PROCUREMENT OF CONTRACT DOCUMENTS: Copies of the Contract Documents may be obtained from **U.P. Engineers & Architects, Inc., 2906 N. Stephenson Ave., Ste. 2, Iron Mountain, MI 49801, (906) 779-0937.** A non-refundable handling fee of \$40.00 per set will be charged and plan holders will be placed on a plan holder list for any addenda. In addition, plans may be downloaded from www.uepa.com and www.straitsareasnowmobileclub.com.

BID SECURITY: No Bid shall be received unless accompanied by a certified check or satisfactory Bid Bond payment to the Straits Area Snowmobile Club in an amount not less than five percent (5%) of the maximum bid as a guarantee, that if the Bid is accepted, the Bidder will execute and file the Contract, Performance and Payment Bonds and Insurance Certification, as required by the Contract Documents within (10) days after the notice of Award.

SEEKING BIDS Mackinac County Request for Proposals for Allied Ambulance Building Roof

The Mackinac County Board of Commissioners will be accepting proposals to roof the Allied Ambulance Building, 220 Burdette Street, St. Ignace, MI. Information can be obtained by contacting Mary Kay Tamlyn, Mackinac County Clerk, 100 S. Marley Street, St. Ignace, MI 49781.

Mary Kay Tamlyn
Mackinac County Clerk
(906) 643-7300

PUBLIC HEARING Moran Township Planning Commission

NOTICE is hereby given that on Thursday, August 27, 2009 at 6:00 p.m. at the Moran Township Hall, W1362 US-2, St. Ignace, Michigan, the Moran Township Planning Commission will hold a Public Hearing to approve changes to the Moran Township Zoning Ordinance to include development requirements for Bed & Breakfasts and Wind Towers. Copies of changes are available at the Moran Township Hall.

This notice is posted in accordance with PA 267 of 1976 as amended (Open Meetings Act) MCLA 41.72a (2) (3) and the Americans with Disabilities Act (ADA).

Jim Durm, Moran Township Supervisor
W1362 US-2, St. Ignace, MI 49781
Phone: (906) 643-8027 ~ Fax: (906) 643-7208