

Where Are Lottery Finalists Located?

By FRED DeLANO

Headly phrases such as "the law of averages" and "the science of probabilities" are in the fore this week as 120 Michigan residents -- including 11 from Oberverland -- prepare for Thursday night's million dollar lottery drawing at Lansing.

If any gamble in this world is pure chance luck, if you will, it is a lottery.

Yet what mystic factor, if any, detailed that when the 120,000 eligibles for inclusion Thursday were reduced to 120,

these latter fortunates would include these seven from Westland, two from Livonia and two from Southfield: Milton Barden, Joe Deanna, William J. Dwykowski, Patricia Driscoll, Irving La Londe, Allan Moss and S.W. Reseigh, all of Westland; Donald L. Benefield Jr. and Sam Stepmann of Southfield; and Yvonne Pelty and Anna Wisniewski of Livonia.

DO WESTLAND'S 86,000 residents buy so many Michigan lottery tickets that the Michigan Lottery Commission looks at the state as

consisting of five regions. The percentage of participants from each who are in Thursday's million dollar drawing adhere to the pattern of sales volume remarkably closely.

Figures from the state show Region 1 (southeastern Michigan) buys about 66 per cent of the tickets weekly. It also has 81 percent (69 per cent) in Thursday's drawing, including 31 from Detroit.

Region 2 (Lansing, Kalamazoo, Benton Harbor, Grand Rapids, Muskegon etc.) has the second biggest weekly sales, about 16 per cent of the total (18 per cent) are from that area.

Residents of Region 3 (Flint, Saginaw, Bay City, the Thumb area and midsection of the state) average about 10 per cent in lottery buying strength and will have 10 representatives Thursday. That's 8.3 per cent.

REGION 4 covers the northern lower peninsula, and there they buy about four per cent of the tickets. The area has four million dollar hopefuls, three from Petoskey and one from Mio, constituting 3.3 per cent of the 120.

The upper peninsula is Region 5, and weekly sales run about 2.5 per cent of the state total. Robert J. Collins, of the crossroads community of Hubbell on the Keweenaw Peninsula, is the only person north of the straits with a chance for the million -- 1/120th -- but like his 119 colleagues, he's assured of at least \$1,000. There also will be prizes of \$5,000, \$50,000 and \$100,000.

While lottery trends indicate payoffs logically are more abundant in areas where sales are greatest, there are other aspects which may not be so easily understood.

Weekly drawings have been in progress since Nov. 24, and so far there have been 20 "Even" numbers and only six "odd" numbers. Will they eventually equalize between odds and evens?

They could, of course, but it would be wrong to assume that they necessarily will.

REGARDING the theatrical complexities of how Michigan comes up with two three-digit numbers each week, the fact remains that the big rack holding the 1,000 balls numbered 000 through 999 has no memory.

The so-called "law of averages" implies that certain things must always happen in a certain frequency. Professional gamblers would advise that nothing is further from the truth.

The science of probabilities concerns only what may be expected to happen over an infinite period of time -- not what is going to happen on the next chance.

Dice have no memory, nor do cards, nor wheels, nor coins, nor lottery racks.

The basic rule of those who study the mathematics of these matters is simply this: Every single chance event is entirely independent of all preceding events -- and of all those which follow it.

Throw a single die on the table, and your chance of calling any individual number from one to six is 1 in 6 the first time you throw. It is still 1 in 6 the 100th time you throw, even if you threw the same number on the first 99 rolls.

IT IS THE same with the Michigan weekly lottery drawing. None of the numbered balls runs and hides because it was picked previously, and every Thursday it is 999 to 1 against any given number coming up.

There's an age-old story among writers that six monkeys, trained just to hit the keys of typewriters at random, would eventually come up with the complete works of Shakespeare, if they had an infinite amount of time.

Time is based on the theory that odds work out only in the long run, which can't be specifically defined except as an infinite number of chances. But under the theorems of probability, the monkeys could just as well start out by writing "Hamlet" the first day and save the gibberish until later. Averages are not a branch of science; probabilities are.

How To Handle The Grand Prize

By KATHY MORAN

Michigan's lottery will transform someone's dreams into reality this week.

And with dreams of six zeros dancing in their heads, more Michigan residents will be inspired to buy tickets in case their lucky numbers come up.

That \$1,000,000 entitles the lucky winner to buy his dreams—a yacht, trip around the world, fancy car—but it also carries a heavy responsibility.

The IRS will be standing ready to collect its share—which could amount to about 40 per cent. A family of four with an income of \$10,000 which wins \$50,000 can expect to pay about 40 per cent of that in taxes.

So the exuberant winner should take a little time to examine his finances and learn to cope efficiently with "instant wealth."

WHILE THE circumstances surrounding each winner will be different, two Schoolcraft College instructors have some general advice for winners and those who think their lucky number is due.

Richard Arlen, accounting instructor, and Gregory Worsz, marketing instructor, say the best advice they can give is to keep living as normal a life as possible.

"First of all, DON'T go to the drawing, they caution.

"Send a representative," they said. Avoid the notoriety attached with winning big money, and the winner will at least be partially saved from the sharks, shysters, flood of charity requests and relatives coming out of the woodwork.

"You have the crime aspects to think about, too," Worsz said. "What if your children are kidnapped?"

What about after the drawing?

Should the winner quit his job, take a long vacation buy an expensive television and stereo system, pay off his home mortgage?

A TRIP might be advisable until the notoriety dies down. But both instructors caution the winners to hold onto their jobs and deposit the check in the bank until the glow of winning subsides.

Before starting to spend the new-found fortune, Arlen and Worsz say to consult three professionals:

- A tax attorney.
- A personal finance counselor or certified public accountant.
- An investment counselor.

They also advise taking care of personal items right away—like changing one's will, increasing insurance, installing a burglar alarm and possibly changing the telephone number.

"The big thing initially is that you need competent tax advice, so get a good tax attorney," Arlen said. "He may cost \$50 to \$100 an hour, but the money you will save makes it well worth it."

Most major banks can ad-



DEAN T. BROWN of Royal Oak has been named manager of Chrysler Corp's new MoTech Automotive Education Training Center in Livonia. Brown, who joined Chrysler in 1949, is responsible for launching the new program to train qualified automotive mechanics. He was vocational director of Trenton schools for two years before joining Chrysler, where he has held a variety of training positions. Brown holds bachelor's and master's degrees in industrial and vocational education.

While risky investments have the greatest possibility for acquiring large sums of money, they also can fail, Arlen and Worsz noted.

They advise winners to scrutinize their own psychology before starting to play the stock market.

THE TAX attorney will advise a person on tax shelters which generally put money away to come back as income at a different period of time and lower tax rate. They also can advise on income averaging, which may save some taxes.

Value judgments, such as whether it is wiser to pay off a mortgage or invest the money, are dependent on numerous circumstances and have to be made on individual basis, they Arlen.

Finally, both Arlen and Worsz recommend that the winner attend classes to learn about different aspects of finance and investment instead of depending completely on professional advice.

"There's no excuse in this day and age for a person to stay uninformed," Arlen said.

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A person who feels guilty if he loses money on a risky investment would do well to stick to "safe" stocks and bonds and time savings certificates, they said. The certificates tie the money up for about two years but draw maximum interest.

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