Q: My husband and I are celebrating our 40th wedding anniversary with a Caribbean cruise. It's our first one in at least 20 years, and our kids are urging us to spend time ... and money ... in the ship's casino. We're retired high school math teachers, and we've never before been to a casino anywhere. What are our odds of winning or losing? Faye, Brooklyn NY

A: Frankly, my dear, you shouldn't give a damn. You're on the ship to have fun, and the casino is there for you to enjoy. Just don't expect to win. Mathematically, the odds against beating the slot machines are about 75-25, which means for every dollar you put into the slots, eventually you'll get only 25 cents back.

If you play roulette or craps, your chances are about 65-35. In backjack, your odds are 60-40, or maybe a bit higher if you can apply your math and memory skills to the game. Check internet gambling instruction sites, and you'll see all kinds of sure-thing winning strategies. If you believe any of them, I have a bridge in Brooklyn I can sell you.

