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Al Schaben/ Daily Nebraskan

The final score at the Nebraska - Missouri game Saturday. Nebraska beat the 27 1/2 point spread.

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Football gambler learns Lady Luck can be fickle

By John Payne
Staff Reporter

"There is no room for mercy or the milk of human kindness in football betting -- at least not when you're prepared to get up on the edge with every dollar you own."

Hunter S. Thompson
-- from "The Great Shark Hunt"
(Fear and Loathing at the Super Bowl)

These are times that try men's souls. As late as Monday afternoon I had felt with every ounce of my being that the Los Angeles Rams, the league's only remaining unbeaten team, easily would cover a 3 1/2 point spread at Buffalo. The Bills, 3-2, had talked earlier of a Super Bowl season in '89, but a pummeling by Indianapolis last week now raised serious doubts as to whether they would even make the play-offs.

It had been a grand weekend. Michigan State, Notre Dame, New England, Philadelphia -- all good picks, and although my constituency had decided to leave this Monday night game alone, I could not. No. It was time to "re-invest." Lady Luck is fickle and can turn on you at any time without provocation. But she seemed to be fond of me, for the moment at least, and so I decided to push her just a bit further.

Early on, L.A. looked sure to score at will against the Bills, who had given up 37 points to the Colts a week earlier. Watching the game from my apartment, I quickly became fidgety though, as a rabid Buffalo defense kept them in the game. The Bills' starting quarterback Jim Kelly was out with an injured shoulder, so I wasn't the slightest bit worried about them scoring. But that snot-nosed place kicker, Scott Norwood, couldn't

miss on this night, and by halftime he had cut the Rams' lead to 7-6.

For those unfamiliar with football betting, let me quickly explain the procedure. First of all there is the bookmaker or "bookie." He will, for a 10 percent fee, take your wager. When I say 10 percent, I mean that you must bet \$11 to make \$10, or \$22 to make \$20, \$33 to make \$30, and so on. You can win \$10, or lose \$11, and this 10 percent is largely how the bookie makes his profit.

Of course, there are always "point spreads" to be considered. If a team is favored by say, 6 1/2 points, they must win by 7 in order to "cover" the spread. If you bet on this team and they win by 6 or less, you lose. If they win by 7 or more, they have covered, and you in turn win.

The important thing to remember is that your team can win the game, yet you still can lose your bet if your team doesn't cover. Conversely, your team can lose the game, but still earn you cash by "beating" the spread. For example, the New England Patriots lost their game at Atlanta by a point, but beat the spread because the Falcons were favored by 2 1/2. With me so far?

The term "push" simply means that you have neither won nor lost. If the team you bet on is favored by three points and they win by a field goal, you have tied with the bookie. The game is a push.

You also can bet on the total number of points that will be scored in a game -- the "unders/overs." If the unders/overs of a game is 44, the two teams must combine to score a total of 45 points in order to make the overs. If the total is 43 or less, the game has made the unders.

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