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## Guaranteed winners: USA Today's Friday ads on gambling services are invaluable to campus bettors

gametime to bet," he says.

The telephone lines are busy in the frantic hour before a game when everyone is struggling to get his money down. "A lot of times there are so many people betting you can never get through," says Chris, a UNC junior who bets occasionally. "You just have to keep hitting 'Redial.'"

Reggie and several other students are prepared to win or lose money themselves as bookmakers, but many bets are made through a bookie's agent.

"Only the bookie's agent is supposed to know the bookie," Bert says. "The idea is for (the bookie) to remain anonymous and not know people, especially if someone owes you a lot of money. You want to be this shady figure in the background."

The agent is in a curious state of limbo between a maker and taker of bets. Although he writes down bets for his "bank," he also often makes bets himself and loses whatever commission he is entitled to.

Bert recalls one time when his agent had lost \$1,300 in a single week, only to win nearly all of it back with two \$600 bets the agent placed for himself. These bets became so notable in that particular fraternity house that pledges are sometimes asked the names of the two \$600-winning teams as a question on a pledge test.

The agents' and bookies' week usually starts Tuesday when they pass out "spread sheets" to their clientele. Each spread sheet lists approximately 60 weekend games along with the point spread in each game. Bettors can wager whether a team will beat the spread, and often for professional football games whether the two teams' combined point total in the game will exceed a certain number of points — called the "over-under" bet.

For example, suppose the Dallas Cowboys are playing the Washington Redskins in a professional football game. The Redskins are six-point favorites, and the over-under is 41.

If a bettor takes the Cowboys on a regular bet, he will win when Dallas either wins the game or loses by less than six. If he takes the Redskins, Washington would have to win by seven or more points to "cover the spread" and the bettor to win.

To bet the over-under, he would decide whether or not the two teams' combined score would exceed 41 points and not pay attention to the winner. If he bet "over," and the final score was 24-20 (44 points), the bettor would win.

If Washington wins by exactly six points, or the two teams totaled exactly 41 points, it is termed a "push," and the bookie keeps the money. Pushes are how a bookie gets a windfall profit.

"I remember last year we had a Bradley-Tulsa basketball game, and Bradley was favored by three," Reggie says. "There was \$150 on one team and \$200 on the other, and Bradley won by three exactly. We had \$350, just like that."

**Safety net catches profits**

Bookies have a safeguard if there are few pushes during a week. They charge a bookie fee on lost bets of either 10 or 20 percent. For example, if a bettor wins a \$10 wager with a campus bookie charging 20 percent, he will get \$10 more. But if he loses,

he must pay the \$10 plus \$2 more because of the 20 percent fee. All transactions are made in cash except the initial bet, which is on credit.

Reggie is a bargain for prospective bettors with his 10 percent charge. "A lot of people get irritated with the 20 percent," he says. Often, agents are the ones taking bets at a 20 percent rate, because the bookie they work through charges 10 percent and they want to take 10 percent for themselves.

The fee is the steady source of income for bookies and agents, a fallback when no games hit the spread. "A bookie is not making money because everyone's stupid," Bert says. "All the bookie is technically doing is transferring money and collecting the bookie fee."

With a 20 percent bookie fee, a bettor must win 60 percent of his games to stay even. For instance, if a bettor puts \$20 on six games, wins three bets and loses three more, he will still be down \$12 because of the \$4 charge on each of the three bets he lost.

Very few bettors are that good. "You're lucky to get 50 percent right," Reggie says.

**Bettor's earnings already spent**

Even if a campus bettor wins money for a week, it is often eaten

up by calls to long distance services for quick scores or a subscription to a tout sheet that supposedly gives the inside picks. "If you keep a total, when you think you're up, you're really even," Bert says. "And when you're even, you're down."

Bettors can place their \$10-minimum wagers starting on Fridays during football season with most agents and bookies, although some will accept calls earlier. Bets can be placed throughout the weekend on college and professional games, with the week traditionally ending with "Monday Night Football." Bert says that if a wagered game isn't on television, some of his fraternity members will watch a channel for hours that runs a tickertape of scores across the bottom of the screen. "You end up cheering at a blank screen," he says.

The Monday night game is usually the most heavily bet of the week because people try to recoup their losses before Tuesday, which not only begins a new week of gambling but also is the day of reckoning.

Tuesday is payoff day, when money is collected from the losers. Winners are paid either Tuesday or Wednesday, and the process begins again.

Things don't always run smoothly. Sometimes people who dig a large financial hole are unable to pay on time, making the bookie late on paybacks. Bert was interviewed on a Thursday and still had not been paid for his \$100 winning bets the last week, because another big loser couldn't pay up.

But the participants don't seem to mind an occasional glitch. "It's really addictive," Mitch says. "Anybody who thinks it's not is crazy. Once you get the disease, you search (to find a place to bet)."

**Pastime attracts affluent males**

Gamblers on campus appear to be an almost exclusively male group with money and a strong interest in sports. They often bet on television games to make them more interesting to watch, and on other games partly because of a desire to justify their sports opinions and partly because they want to make money. Mitch says that on a recent road trip, he and a friend pulled over on the way back to Chapel Hill to place a telephone call to their bookie's agent.

"We called to bet, so when we got back, we'd have something to do," he says.

Dr. John Silva, a UNC sport psychologist, says the fascination of gambling is based on chance. "People get a sense of power when they can beat the odds," he says. "It's having a margin of control over the uncontrollable. When you win, you're

reinforced; when you lose, you're challenged."

Certainly college students are only a fragment of the population betting on games. U.S. Justice Department officials estimated a decade ago that illegal sports gambling on teams was a \$20 billion to \$25 billion business annually; they are still holding to those figures. In 1981, the National Football League made its own estimate that pro football was attracting \$50 billion a season in bets.

College betting on team sports appears to be on the rise. Last December, 11 present or former University of Nebraska students were arrested in Lincoln on bookmaking charges. Campus police said that one student bookmaker handled \$112,000 in bets in 12 weeks. The police also said their investigation revealed that fraternity members were stealing from one another to pay off individual debts as high as \$8,000.

The Omaha World-Herald quoted one Nebraska student bookie as calling the arrests "the tip of the iceberg" at the school. "It's no problem for me to do \$5,000 to \$6,000 worth of action a weekend," he said.

Dr. Silva says that gambling begins with an emotional investment on a team, followed by a time investment spent watching the team and finally with a financial investment betting on the team. Bert agrees that most serious gamblers he knows began by betting small amounts on their favorite team. "The way it starts for most guys is just, 'Oh, what the hell, I'll put \$10 on Carolina.' Then it gets to be a hobby."

The money being wagered comes from the students' own jobs, the allowances their parents give them, or occasionally, cash advances on a credit card. Sometimes more drastic measures are invoked when a student is facing a large debt.

"You always know what happened if someone suddenly sells his car," Chris says.

Gambling appears destined to remain on the UNC campus for a long while, due both to the leniency shown by the law toward the "victimless" crime and the many die-hard sports fans attending the University with a little cash and a contact or two.

For the hard-core gamblers on campus, novices making their first bet are both a challenge and a curiosity. "When you see someone bet \$10, lose for the first time and then bitch about it, you're like, 'You haven't been through anything,'" Bert says. "Yet."

Meanwhile, student bookies like Reggie express no desire to leave their affluent hobby. "It's tempting to do this forever," he says. "I won \$1,000 last weekend."

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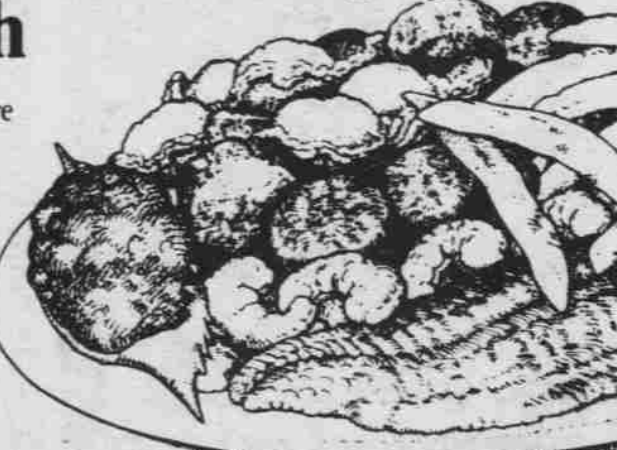
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