**Toby’s Football Pool Rules**

 A quick review how the pool works. Picks for the Thurs. night games must be in by kickoff. For the Sunday and Monday night games, picks must be in by 6 P.M. Eastern time on Saturday night. At 6 P.M. the pool will be locked closed and no further picks can be made. Up until pool closing all picks will be shown as C/S, after the pool closes, all picks will be visible on the website . If your picks are not in on time, your default picks will be used.  Picks can be changed as often as you want up to pool closing.

The one BIG CHANGE, this year there will be no SIDE BETS.We all used to hang out at a bar in Valparaiso Ind. on Friday nights and SIDE BETS was put in to allow some good natured harassment. The league is now all over the country and SIDE BETS no longer serves its original purpose. Plus, it will save me a lot of work!

    Each week each team gets PREMIUM PICKS ( PP ), 2 PICK OF THE WEEKS ( POW ), each months 4 PICK OF THE MONTH ( POM ), 4 PICK OF THE YEAR ( POY ) any time during the year, and 4 TEASERS ( "T" ) any time during the year. You must use both POW's every week. POM's can be used all at once, or one a week, but all 4 must be used during the month.  The "T" moves the spread 6 points in whatever direction you choose. Any of these picks can be used on any game, including the playoffs. The ONLY PICK ALLOWED ON THE SUPER BOWL IS A POY. Each game is worth 1 point, a POW makes it worth 2 points, a POM 3 points, a POY 5 points, and a "T" awards points on a sliding scale depending on how much you win or lose by. The "T" sliding scale awards 1 point if you team wins by and ADJUSTED score of 1/1-4 points, win by 4 1/2-8 points and get 2 points, 8 1/2-12 and get 3 points, 12 1/2-16 get 4 points and win by an adjusted score of 16 1/2 and get 5 points. On the loss side, lose by 1/2-5 points and lose 2 points, 5 1/2-10 and lose 4 points and lose by 10 1/2 + and lose 6 points. All of these picks must be used. Any unused ones will be assigned. If one month you only have used 3 POM,s, the 4th one will be assigned on the first game that does not have a PP on it.

   BONUS POINTS  If you are the only team in the league to correctly pick a winner, in addition to what you win on the game, you will win an additional 3 points. If you are one of only 2 teams to correctly pick a winner, you will win an additional 2 points and if you are one of 3 teams, you will get an additional point. The "T" is a totally stand alone bet and would not be considered as a bet for BONUS PINT purposes. If you are the only team to select the NYG and one other team had the NYG with a "T", the "T" bet would get only the value of his "T" bet and you would get the 3 BONUS POINTS If the only bet on a team is a "T", he would get no bonus points, only his "T" wager.

PAYOUTS with 49 teams

STANDINGS   1. 25% of the pool  2. 21%  3. 17%  4. 14%  5. 11%  6. 8%  7. 4%

PREMIUM PICK WINNERS 1. $300  2. $270  3. $190  4. $140  5. $90

WEEKLY CASH   1. $80   2. $60  3. $40

BEST WEEKLY PICK    $335

LEADERS AFTER WEEK #10   1. $100  2. $75   3. $50

PATTI  $490    She is the one who makes the league work on a computer  ( $10 a team )

On the website you will find these items under downloads

POOL RULES - just some general rules. This e-mail is probably more accurate

PREMIUM PICK RESULTS - Premium Picks are just the extra points that your PP is worth. These standings are kept as only your PP's and the top 5 will recieve additional cash.

PREMIUM PICKS REMAINING - This will show how many PP's you have left for the month and year

SIDE BETS - NO LONGER USED

CASH REPORT and TOBY's NOTES - This will show any money you have earned up to that week

CURRENT STANDINGS - shows current standings as of that week. Each point is worth $5. If the leader is plus 18 and you are -1, you are down 19 points or $95. That money goes into the pool at the end of the year and is split up among the winners.

ROSTER and DEFAULT PICKS - shows your current information and your default picks.

Under the next column there are 13 items. WE ONLY USE 3. The other items have statistics that are used in other leagues but not ours. We use

MAKE PICKS - This is where you enter your picks and PP's. The programmer usually puts in the next weeks spreads on Monday but he updates them Tuesday evening and those spreads are our official spreads.

SHOW PICKS - will show c/s until the pool closes At pool closing all picks will be visible.

TRASH TALK - feel free to use this if want to disparage any of the other teams picks.

This is a quick overview. Any questions ask the person who recommended the league but any further questions I can be reached any time at 864-836-6627.  Updated 8/14/22