

## Glossary

<b>49s</b>	A <b>numbers game</b> offered by <b>Vernons</b> , with draws twice a day.
<b>8 from 10</b>	The most popular type of <b>treble chance entry</b> on <b>Littlewoods</b> standard <b>coupons</b> . A player selects ten fixtures; the best eight count. This gives 45 different chances of winning.
<b>8 from 11</b>	The most popular type of <b>treble chance entry</b> on <b>Vernons</b> standard <b>coupons</b> . A player selects 11 fixtures; the best 8 count. This gives 165 different chances of winning.
<b>Accumulator</b>	A single bet that links together two or more individual wagers and is dependent on all of those wagers winning together.
<b>Act, the</b>	Enterprise Act 2002.
<b>BGLA</b>	The Betting, Gaming and Lotteries Act 1963.
<b>Bookmaker</b>	A person or company (including the <b>Tote</b> ) who accepts bets in the course of business on his own account.
<b>Brittens</b>	Brittens Pools Ltd. The fourth, and smallest, national <b>football pools</b> operation.
<b>Camelot</b>	The licensed operator of the UK <b>National Lottery</b> .
<b>Collectors</b>	Agents of the pools operators who collect <b>coupons</b> and bets from customers and pass them on to the pools operator. <b>Vernons</b> does not operate a collector network.
<b>Combination</b>	Any eight football fixtures from those selected by a pools player when making a bet. Thus in an <b>8-from-10</b> bet there are 45 different combinations of eight fixtures from the ten selected and in an <b>8-from-11</b> 165 different combinations of eight fixtures from the eleven selected. Each combination is often called a <b>line</b> or a <b>perm</b> . <sup>1</sup>
<b>Coupon</b>	The printed form containing one or more sets of football fixtures on which a player marks his <b>selection</b> and enters his bet.
<b>DCMS</b>	Department of Culture, Media and Sport.

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<sup>1</sup>The number of combinations of  $r$  objects taken from a set of  $n$  objects, in which an object can be used just once and order is unimportant (unlike a permutation), is designated by the formula:  $C(n,r) = \frac{n!}{r!(n-r)!}$

(Note eg  $5! = 5 \times 4 \times 3 \times 2 \times 1$ )

So an 8 from 11 would yield:  $\frac{11!}{8!(11-8)!} = 165$

<b>Dividend</b>	The amount due to a winning bet or <b>line</b> . The size of the dividend is decided by dividing the amount of money left in the <b>pool</b> after tax and commission have been deducted, by the number of winning bets.
<b>El Lotto</b>	<b>Fixed odds numbers game</b> run by <b>Littlewoods</b> using numbers drawn in the Spanish lottery.
<b>EuroMillions</b>	A European-wide lottery operated in the UK by <b>Camelot</b> .
<b>First (or top) dividend)</b>	On the <b>treble chance</b> , the First Dividend is the top prize, consisting of 66 to 76 per cent of the total <b>prize fund</b> . It is usually paid to <b>lines</b> containing eight score-draws and therefore worth 24 points ( $8 \times 3$ ). If no-one has selected eight score draws, lines with the highest points totals win the First Dividend. Often referred to as the ' <b>jackpot</b> '.
<b>Fixed odds betting</b>	A bet where the odds—and thus the potential winnings—are agreed and known prior to the bet being made, eg 2:1 etc.
<b>Fixed odds betting terminals (FOBTs)</b>	Computerized machines normally found in <b>LBOs</b> allowing players to bet on the outcome of various games and events with fixed odds.
<b>Football pools</b>	A <b>pool betting</b> game based on the results of football matches. Individual games are usually organized on a weekly basis. As winnings depend on the size of the <b>pool</b> , they are not known in advance
<b>FSA</b>	Foundation for Sport and the Arts
<b>Full perm</b>	Short for 'full permutation', ie every possible <b>combination</b> . Thus ' <b>8 from 10</b> ' is every possible combination of eight <b>selections</b> out of ten which amounts to 45 combinations.
<b>Gambling</b>	Wagering money or something of material value on an event with an uncertain outcome with the primary intent of winning additional money and/or material goods. Typically the outcome of the wager is evident within a short period of time.
Gambling Commission	The regulatory body covering gambling in the UK. Its remit includes all types of gambling apart from the <b>National Lottery</b> and spread betting. From September 2007 it assumed responsibility for the regulation of <b>football pools</b> .
<b>Gaming</b>	The playing of a game of chance (or a chance and skill combined) for winnings in money or money's worth.
<b>Gross win</b>	The gross win of a gambling business is the amount it has won (and its customers have lost) over a given period, ie the stakes received less prizes paid out.
<b>'Hard' gambling</b>	A term used to describe those forms of gambling considered to carry greater potential risks than others because of the high or rapid restaking associated with them, and the ability

for the player to chase his or her losses.

<b>Irish Lotto</b>	<b>Fixed odds numbers game</b> run by <b>Littlewoods</b> using numbers drawn in the Irish lottery.
<b>Jackpot</b>	See <b>First Dividend</b> .
<b>Ladbrokes</b>	Ladbrokes plc.
<b>LBO</b>	Licensed betting office.
<b>Line</b>	Any <b>combination</b> of eight <b>selections</b> from those made by a <b>football pools</b> player. In effect, each line represents a separate chance to win a prize.
<b>Littlewoods</b>	A <b>football pools</b> business, owned by <b>Sportech</b> .
<b>Littlewoods Promotion Limited</b>	Subsidiary of <b>Sportech</b> , Littlewoods Promotions Limited operates <b>Littlewoods</b> and <b>Zettors</b> football pools game.
<b>Lottery</b>	A game in which the participants place a bet which contributes to the <b>prize fund</b> and in which the prizes are allocated according to chance.
<b>Lotto</b>	<b>Camelot's</b> UK main <b>lottery</b> or <b>numbers game</b> .
<b>Lucky Clover</b>	Fixed odds numbers game run by <b>Vernons</b> using numbers drawn in the Irish lottery.
<b>Match number</b>	The match number is the number between 1 and 49 printed alongside the fixtures on printed pools <b>coupons</b> .
<b>Minimum stake</b>	The minimum amount accepted by a pools company as a bet.
<b>National Lottery</b>	The UK national <b>lottery</b> , operated by <b>Camelot</b> . It is regulated by the National Lottery Commission and devotes a significant proportion of its revenues to good causes.
<b>Numbers game</b>	A game in which winning is dependent on the selection of numbers entirely according to chance.
<b>OFT</b>	Office of Fair Trading.
<b>Payout ratio</b>	The rate of return from a bet placed. Normally expressed as a percentage.
<b>Perm</b>	Short for permutation. Any <b>combination</b> of eight football fixtures from those selected by a <b>pools</b> player when making a bet.
<b>Plan</b>	A specialist selection which uses only a fraction of the <b>lines</b> in the equivalent <b>full perm</b> . It is thus cheaper to enter, but provides fewer chances of winning.
<b>Pool</b>	The total of the stakes bet in a single game of <b>pool betting</b> .

<b>Pool betting</b>	A game in which the participants compete against each other with the promoter acting as a stakeholder. The stakes are shared out among the winners after deductions to cover tax and the promoter's expenses and profit. As well as <b>football pools</b> , the main forms of pool betting include the <b>National Lottery</b> and totes at dog tracks and horse races.
<b>Pools Panel</b>	A group of experts, organized and funded by the <b>PPA</b> , that determine the results of football matches that are on <b>pools coupons</b> but which do not take place as scheduled.
<b>PPA</b>	The Pools Promoters Association, now comprising <b>Littlewoods, Vernons</b> and <b>Zetters</b> .
<b>Prize fund</b>	That part of the <b>pool</b> in a <b>pool betting</b> game that is distributed to players in the form of prizes.
<b>Punter</b>	Another name for a player, better or person who gambles.
<b>Scratchcard</b>	A scratchcard is a small token, with areas containing concealed information that can be scratched off. Sold as a form of betting.
<b>Second dividend</b>	The second tier of prizes in the <b>treble chance</b> game.
<b>Selection</b>	The matches chosen to bet on.
<b>'Soft' gambling</b>	A term used to describe those forms of gambling considered to carry less risks of problem gambling because of the low stakes associated with them, and the slow or infrequent nature of the activity.
<b>Spend</b>	The net loss by the player.
<b>Sportech</b>	Sportech plc.
<b>Stake</b>	The amount bet.
<b>Syndicate</b>	A group of friends, workmates or relatives who share the cost of a <b>football pool</b> entry and divide any dividends won accordingly.
<b>Third dividend</b>	The third, and lowest, tier of prizes in the <b>treble chance</b> game.
<b>Tote</b>	A totalizator is the name for the computerized system which runs parimutuel betting, calculating payoff odds, displaying them, and producing tickets based on incoming bets.
<b>Treble chance</b>	The most popular <b>football pool</b> game—each bet has a chance of winning one of three prizes, ie the first, second and third dividends.
<b>Vernons</b>	The Vernons football pools business, owned by <b>Ladbrokes</b> .
<b>Vernons Pools</b>	Subsidiary of <b>Ladbrokes</b> , which operates the Vernons

**Limited**

football pools business.

**Zetters**

A football pools business, owned by **Sportech**.