

Glossary

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

¹The 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: $\frac{11!}{8!(11-8)!} = 165$

the **pool** after tax and commission have been deducted, by the number of winning bets.

El Lotto	Fixed odds numbers game run by Littlewoods using numbers drawn in the Spanish lottery.
EuroMillions	A European-wide lottery operated in the UK by Camelot .
First (or top) Dividend	On the treble chance , the First Dividend is the top prize, consisting of 66 to 76 per cent of the total prize fund . It is usually paid to lines containing eight score-draws and therefore worth 24 points (8×3). If no one has selected eight score draws, lines with the highest points totals win the First Dividend. Often referred to as the ' jackpot '.
Fixed odds betting	A bet where the odds—and thus the potential winnings—are agreed and known prior to the bet being made, eg 2:1 etc.
Fixed odds betting terminals	Computerized machines normally found in LBOs allowing players to bet on the outcome of various games and events with fixed odds.
Football pools	A pool betting 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 pool , they are not known in advance.
FSA	Foundation for Sport and the Arts.
Full perm	Short for 'full permutation', ie every possible combination . Thus ' 8 from 10 ' is every possible combination of eight selections out of ten which amounts to 45 combinations .
Gambling	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 National Lottery and spread betting. From September 2007 it assumed responsibility for the regulation of football pools .
Gaming	The playing of a game of chance (or a chance and skill combined) for winnings in money or money's worth.
Gross win	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.
'Hard' gambling	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.

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

Pools Panel	A group of experts, organized and funded by the PPA , that determine the results of football matches that are on pools coupons but which do not take place as scheduled.
PPA	The Pools Promoters Association, now comprising Littlewoods, Vernons and Zetters .
Prize fund	That part of the pool in a pool betting game that is distributed to players in the form of prizes.
Punter	Another name for a player, better or person who gambles.
Scratchcard	A small token, with areas containing concealed information that can be scratched off. Sold as a form of betting.
Second dividend	The second tier of prizes in the treble chance game.
Selection	The matches chosen to bet on.
SLC	Substantial lessening of competition.
'Soft' gambling	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.
Spend	The net loss to the player.
Sportech	Sportech plc.
Stake	The amount bet.
Syndicate	A group of friends, workmates or relatives who share the cost of a football pool entry and divide any dividends won accordingly.
Third dividend	The third, and lowest, tier of prizes in the treble chance game.
Tote	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.
Treble chance	The most popular football pool game—each bet has a chance of winning one of three prizes, ie the first, second and third dividends .
Vernons	The Vernons football pools business, owned by Ladbrokes .

**Vernons Pools
Limited**

Subsidiary of **Ladbrokes**, which operates the Vernons **football pools** business.

Zetters

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