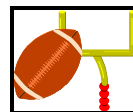


2015 - 2016



## ANNAUL FOOTBALL POOL (TRT)

\*TRT- in memory of Tammy R. Turkisher

With the start of the 2015 – 2016 football season is just around the corner, it is time to reserve your spot in the Football Pool.

Last year participants entered from all over the country with twenty one states represented - Arizona, California, Colorado, Georgia, Florida, Idaho, Illinois, Indiana, Maryland, Missouri, Nevada, New York, North Carolina, Ohio, Oregon, Pennsylvania, South Carolina, Texas, Virginia, Washington and Wisconsin. Prize distribution was good with forty five of the ninety participants winning prize money, or 50.00%

The top money winners of the 2015-2016 Football Pool were as follows:

| <u>PARTICIPANT</u>        | <u>FINAL RANK</u> | <u>TOTAL PRIZE MONEY</u> | <u>FINAL \$</u>   | <u>DIV. &amp; PLAYOFF\$</u> | <u>BEST RECORD \$</u> | <u>WEEKLY \$</u> |
|---------------------------|-------------------|--------------------------|-------------------|-----------------------------|-----------------------|------------------|
| <b>Levine, Ralph</b>      | <b>2nd</b>        | <b>\$ 1,581.65</b>       | <b>\$500.00</b>   | <b>\$ 781.66</b>            | <b>\$166.66</b>       | <b>\$ 299.99</b> |
| <b>Burko, Alan</b>        | <b>1st</b>        | <b>\$ 1,366.66</b>       | <b>\$1,000.00</b> | <b>\$ 250.00</b>            |                       | <b>\$ 116.66</b> |
| <b>Herman, Seth</b>       | <b>4th</b>        | <b>\$ 940.82</b>         | <b>\$ 125.00</b>  | <b>\$ 432.50</b>            | <b>\$166.66</b>       | <b>\$ 216.66</b> |
| <b>Neher, John</b>        |                   | <b>\$ 715.82</b>         |                   | <b>\$ 432.50</b>            | <b>\$166.66</b>       | <b>\$ 116.66</b> |
| <b>Levine, Randy</b>      |                   | <b>\$ 674.16</b>         |                   | <b>\$ 432.50</b>            |                       | <b>\$ 241.66</b> |
| <b>Oliva, Gildardo</b>    | <b>3rd</b>        | <b>\$ 555.54</b>         | <b>\$ 250.00</b>  | <b>\$ 150.00</b>            |                       | <b>\$ 155.54</b> |
| <b>Severino, Robin</b>    |                   | <b>\$ 532.50</b>         |                   | <b>\$ 432.50</b>            |                       | <b>\$ 100.00</b> |
| <b>Vidas, Fred</b>        |                   | <b>\$ 491.66</b>         |                   | <b>\$ 250.00</b>            |                       | <b>\$ 241.66</b> |
| <b>Streitfeld, Scott</b>  |                   | <b>\$ 491.66</b>         |                   | <b>\$ 250.00</b>            |                       | <b>\$ 241.66</b> |
| <b>Feldman, Sandy</b>     |                   | <b>\$ 400.00</b>         |                   | <b>\$ 150.00</b>            |                       | <b>\$ 250.00</b> |
| <b>Sibley, Jennifer</b>   |                   | <b>\$ 400.00</b>         |                   | <b>\$ 150.00</b>            |                       | <b>\$ 250.00</b> |
| <b>Eitelberg, Richard</b> |                   | <b>\$ 350.00</b>         |                   | <b>\$ 150.00</b>            |                       | <b>\$ 200.00</b> |
| <b>Many at:</b>           |                   | <b>\$ 250.00 or less</b> |                   |                             |                       |                  |

The following participants won Best Record (Tie) in last year's pool and split the Best Record Prize of \$500.00:

### PARTICIPANT

**Levine, Ralph – 139-113-4, 55.2%**

**Herman, Seth – 139-113-4, 55.2%**

**Neher, John – 139-113-4, 55.2%**

The following participants won their respective division in last year's pool and were awarded \$200.00 (or \$100 each in an event of a tie) and free entry into the 2015 - 2016 Football Pool (maximum value \$165.00, (or \$82.50 in the event of a tie):

### PARTICIPANT

**Levine, Ralph - Div. 1**

**Levine, Randy (1/2) - Div. 2**

**Severino, Robin (1/2)**

**Herman, Seth (1/2) - Div. 3**

**Neher, John (1/2)**

The rules for the pool, which will be distributed weekly with the issuance of the Weekly Summary Report, are basically the same as last year (except for the increase in the Playoff spots from three to

four per each Division, the 1<sup>st</sup> to 50 and 1<sup>st</sup> to 100 prizes, highlighted in red below). The rules, prize categories and prize amounts are listed below for your perusal. Please be sure to read them thoroughly as it will be your responsibility to understand them. Periodic emails will be issued to highlight any important events and/or rule changes during the course of the pool.

#### Rules To Play

The 2015 - 2016 Football Pool will be divided into a regular season and the playoffs. Prior to the start of the regular season, participants will be separated into three groups: "Division I," "Division II" and "Division III." The divisions will be determined by listing every participant alphabetically with each fourth participant assigned to the same division. All participants' requests for division reassignment will be denied.

Example:

#### Sample List of Participants

|                     |                      |
|---------------------|----------------------|
| Abramowitz, Herman  | Levine, David        |
| Bloch, Bernhard     | Liknaitz, David      |
| Delson, Isidore     | Posner, Louis        |
| Drucker, Aaron      | Saxe, Bernhard       |
| Ehrenreich, Bernard | Scheffield, Herman   |
| Eichler, Menachim   | Swick, David         |
| Eiseman, Aaron      | Zellermayer, Maurice |
| Levey, Aaron        |                      |

#### Division Distribution

|                    |                     |                      |
|--------------------|---------------------|----------------------|
| <u>Division I</u>  | <u>Division II</u>  | <u>Division III</u>  |
| Abramowitz, Herman | Bloch, Bernhard     | Delson, Isidore      |
| Drucker, Aaron     | Ehrenreich, Bernard | Eichler, Menachim    |
| Eiseman, Aaron     | Levey, Aaron        | Levine, David        |
| Liknaitz, David    | Posner, Louis       | Saxe, Bernhard       |
| Scheffield, Herman | Swick, David        | Zellermayer, Maurice |

By each Tuesday, the Weekly Entry Form (aka: E-POOL) detailing weekly games and lines will be distributed to each participant via e-mail. Upon receipt, each participant must complete E-POOL designating teams chosen based on the spreads denoted and any other required information and return via e-mail. **E-POOL must be completed and returned no later than each Thursday by 11:00 a.m., p.s.t. (if there is a Thursday and/or Friday game/holiday or if otherwise notified, picks must be returned by Wednesday at 11:00 a.m., p.s.t.).** If picks are not received on time, participants will be assigned favorites (or first team listed if no line or even) for the week and will be ineligible for the weekly prize(s); no exceptions. Picks submitted incompletely, e.g., team(s) not chosen or Monday night points omitted may be recorded incompletely and/or favorite(s) assigned.

The Weekly Summary Report will typically be issued by Thursday (Wednesday if necessary, e.g., Thanksgiving) detailing weekly games, individual picks, prior week's results, year-to-date standings, etc. Discrepancies in weekly picks and/or any prior results must be reported at least two hours prior to the start of the first weekly game or within 24 hours of the issuance of The Weekly Summary Report, whichever comes first, for consideration.

During every week of the regular season, a participant from each division will be awarded a weekly prize for the best weekly performance. Ties will be determined by Monday night points. If multiple Monday night games are played, the Monday night game with the latest start time will be used; if no Monday night game is played then the last Sunday game played will be used. If a tie persists, the weekly prize will be split. In addition, the participant with the best overall weekly performance will be awarded the weekly bonus prize in addition to the weekly prize. If a tie persists, the weekly bonus prize will be split.

**The first participant to achieve 50 wins during the Regular Season (after completion of all weekly games) will be awarded the 1<sup>st</sup> to 50 prize. In the event of a tie, the participant with the most wins will be awarded the 1<sup>st</sup> to 50 prize. If a tie persists, the prize will be split. The first participant to achieve 100 wins during the Regular Season (at the conclusion of all weekly games) will be awarded the 1<sup>st</sup> to 100 prize. In the event of a tie, the participant with the most wins will be awarded the 1<sup>st</sup> to 100 prize. If a tie persists, the prize will be split.**

Upon completion of the regular season, the four participants with the best year-to-date performance in each division will advance to the playoffs and be awarded the playoff prize. In addition, the nine participants with the best remaining year-to-date performance (not by division) will also advance to the playoff round as a wild card and be awarded the wild card prize. Ties for playoff and wild card spots will be determined by the most prize money paid during the regular season. If a tie persists for a playoff spot, each tied participant will advance to the playoffs, the number of wild card spots would be reduced accordingly and prize money will be adjusted. If a tie persists for a wild card spot, each tied participant will advance to the playoffs and prize money will be reduced accordingly. The participant with the most regular season wins will be awarded the best record prize and the divisional leaders, most regular season wins in their respective division, will be awarded the divisional prize. In the event of a tie for most wins and/or divisional leader, the best record and/or divisional prize will be split. The participant with the worst record (last place) in each division will be awarded the divisional last place prize. Ties for the last place prize will be determined by the least prize money paid during the regular

season. If a tie persists, the last place prize will be split. When a participant beats the record for best final regular season win percentage (currently at 62.7%), the progressive jackpot prize will be awarded. If multiple participants beat the record, only the participant(s) with the highest winning percentage will be awarded the progressive prize. In the event of a tie between multiple participants, the progressive prize will be split accordingly.

The playoffs will be played similarly to the regular season except no weekly prizes or divisional prizes will be awarded. Playoff and Wild Card participants will refer to E-POOL for the weekly playoff games and lines. Picks must be received as previously outlined. The participant with the best record at the completion of the playoffs, Super Bowl included, will be awarded the first place prize. Ties will be determined by the most year-to-date wins. If a tie still persists, the prize will be determined by most weekly prize money paid during the regular season. If a tie still exists, the prize will be split

### Prizes

Prize amounts will be determined by the total number of participants. Assuming the maximum entrants of 90, the prizes will be as follows:

|                                   |   |
|-----------------------------------|---|
| Weekly Prize (each division):     | \$ 100.00   |
| Weekly Bonus Prize:               | \$ 50.00  |
| 1 <sup>st</sup> to 50 Wins Prize: | \$ 125.00   |
| 1 <sup>st</sup> to 100 Wins Prize | \$ 250.00   |
| Divisional Prize*:                | \$ 200.00 + Free Entry (max., value \$180)  |
| Best Regular Season Record:       | \$ 500.00   |
| Progressive Prize**:              | \$ 900.00 (increases by \$180.00 each year until won and then resets to \$180.00) |
| Playoff Prize:                    | \$ 250.00   |
| Wild Card Prize:                  | \$ 150.00   |
| Divisional Last Place Prize:      | \$ 75.00  |
| First Place:                      | \$1,000.00  |
| Second Place:                     | \$ 500.00   |
| Third Place:                      | \$ 250.00   |
| Fourth Place:                     | \$ 125.00   |

\*In the event the Entry Fee of next year's Football Pool exceeds the Entry Fee of this year's Football Pool, the Divisional Prize Winners would be responsible for the difference. In the event and only in the event, there is not a Football Pool the following year, the divisional prize winners will be awarded an amount equal to this year's Entry Fee.

\*\*Progressive Prize- When a participant beats the record for best final regular season win percentage (currently at 62.7%), the progressive jackpot prize (the aggregate of all collected and unpaid Jackpot Fees-\$2.00 per year) will be awarded. If multiple participants beat the record, only the participant(s) with the highest winning percentage will be awarded the Progressive Prize. In the event of a tie between multiple participants, the progressive prize will be split accordingly

### Entry Fee

**The cost to participate in The 2015- 2016 Football Pool will be \$180.00**

Due to normal employment and/or vacation needs, I may be unable to administer the football pool as outlined above. In this event, detail directions explaining any changes in procedures will be issued via email and/or The Message Board. A possible delay in reporting and payment of weekly prize money may occur.

The maximum number of participants is ninety (90). Spots are expected to fill quickly, so be sure to contact me as soon as possible with your name, phone number and one e-mail address. Your spot is not reserved until your payment is received! Last year over twenty five people could not get in as all spots were filled within 3 days. **First come first serve, if I do not have your payment you will not be participating!**

Hurry and reserve your spot and one day your name may appear as either a Top Performer or a member of the Football Pool Hall of Fame, or even both.

Thanks and good luck,

A handwritten signature in black ink, appearing to read "Seth Herman", with a long, sweeping horizontal line extending to the right.

Seth Herman

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