

Fine print is letting the house off hook

Sportsbooks rely on ‘insurance plan’ to get out of big payouts

BY DANNY FUNT

There’s a common marketing slogan in sports betting: “Sweat the game, not the payout.” In other words, when dealing with legitimate sportsbooks and not some shady neighborhood bookie, gamblers shouldn’t have to worry about getting stiffed.

Yet bettors say gaming operators aren’t always living up to that promise, and some industry officials agree. Bookmakers sometimes use a clause in their fine print as an “insurance plan,” as one top regulator put it, to get out of paying big winners — and multiple industry observers say the practice is increasing.

That caveat nearly cost Christopher Kozak \$127,420 recently, after Hard Rock Bet voided three successful long shot hockey wagers — involving bets on a host of NHL players being held scoreless in the same game — that he placed in Tennessee. The sportsbook, operated by the Seminole Tribe, notified him several days after the games in question that his payouts were an “obvious error,” and therefore he wasn’t owed anything beyond a refund.

When he pushed back, Hard Rock sought to renegotiate the odds — “a slap in the face,” said Kozak, who shared screenshots of his bets, as well as his extensive correspondence with Hard Rock, with The Washington Post. The messages show company officials repeatedly declining to explain the nature of the “error” or what made it “obvious.”

The company declined to answer questions from The Post. Then, last week — nearly two months after voiding Kozak’s bets and following questions from a reporter — it agreed to pay him in full. He had recently brought his complaint to the Tennessee Sports Wagering

SEE BETTING ON A18



CAROLYN VAN HOUTEN/THE WASHINGTON POST

Drug traffickers have made the Galápagos Islands their gas station

Charles Darwin described it as the most desolate of the Galápagos Islands, an almost extraterrestrial outpost crawling with giant tortoises and marine iguanas found nowhere else in the world, where smoke curled out of volcanic craters and lava flowed black.

Today, more than 100,000 tourists visit the white sand beaches of Isabela. Those who come by air land at the José de Villamil airport, a lone airstrip surrounded by brush. By day, the modest facility is manned by a single employee. At night, it goes dark. There are no security cameras, no lights, no one keeping watch at the entrance to one of the most carefully protected reserves on earth.

It was here, just after dusk one evening in early 2021, that the 53-year-old airport employee was surprised by a noise: the whir of a small airplane touching down unannounced on the runway.

Panicked, he jumped on his motorbike

The beloved World Heritage site is being pulled into the booming cocaine trade that’s fueling Ecuador’s violence

BY SAMANTHA SCHMIDT AND ARTURO TORRES
IN ISABELA, ECUADOR

An Ecuadorian Coast Guard crew, tasked with intercepting drug traffickers around the Galápagos Islands, escorts a vessel to port last year. International criminal groups are working with local gangs to move cocaine from South America to the United States and Europe. To make the journey, smugglers need gasoline.

and rushed to the police station. But by the time the authorities reached the scene, the Cessna Conquest II had been abandoned. Whoever had flown it had fled, leaving behind eight fuel containers, five of them full.

From the outset, authorities suspected drug traffickers.

The mystery offers a glimpse into the growing criminal threat to the Galápagos Islands, the beloved UNESCO World Heritage site that’s being pulled into the booming drug trade consuming much of Latin America.

In mainland Ecuador, 600 miles away, Mexican and Albanian drug traffickers have fueled a surge in gang violence unlike any in the country’s history.

On Tuesday, armed men terrorized the country in a series of apparently coordinated attacks: car bombings, prison riots, police kidnappings. One group took

SEE GALAPAGOS ON A8

Israel blamed for aid delays

AGENCIES WARN OF FAMINE IN GAZA

Netanyahu government faults U.N. and Hamas

BY CLAIRE PARKER

CAIRO — Describing the humanitarian situation in the Gaza Strip in increasingly apocalyptic terms, aid agencies are urging Israel to ease the difficult and often dangerous process of delivering supplies to desperate Palestinians.

Israel has embarked on a public campaign to defend its humanitarian record, blaming the United Nations and Hamas for the crisis.

Famine is looming in Gaza, the United Nations warns. The World Food Program estimates that 93 percent of the population faces crisis levels of hunger. Disease is spreading rapidly. The World Health Organization predicts that the death toll from sickness and starvation in coming months could eclipse the number of people killed in the war so far — more than 24,000, according to the latest count from the Gaza Health Ministry, with the majority women and children.

Aid agencies say the chief factors hampering the delivery of lifesaving assistance to Gazans fall almost entirely under Israel’s control — the Israeli inspection process for aid remains lengthy and inefficient; there aren’t enough trucks or fuel inside Gaza to distribute the aid; mechanisms to protect humanitarian workers are unreliable; and commercial goods have only just begun to trickle in.

Large swaths of Gaza remain off-limits to aid workers. Frequent telecommunications blackouts complicate their work. And the war still rages.

SEE AID ON A11

Qatar-France aid deal: Medicine for hostages enters Gaza. **A11**

Insights into aging well from a nonagenarian

Study explores 93-year-old Richard Morgan, who has the physiology of someone decades younger

BY GRETCHEN REYNOLDS

For lessons on how to age well, we could do worse than turn to Richard Morgan.

At 93, the Irishman is a four-time world champion in indoor rowing, with the aerobic engine of a healthy 30- or 40-year-old and the body-fat percentage of a whippet. He’s also the subject of a new case study, published last month in the Journal of Applied Physiology, that looked at his training, diet and physiology.

Its results suggest that, in many ways, he’s an exemplar of fit, healthy aging — a nonagenarian with the heart, muscles and lungs of someone less than half his age. But in other ways, he’s ordinary: a onetime baker and battery maker with creaky knees who didn’t take up regular exercise until he was in his 70s and who still trains mostly in his backyard shed.

Even though his fitness routine began later in life, he has now rowed the equivalent of

almost 10 times around the globe and has won four world championships. So what, the researchers wondered, did his late-life exercise do for his aging body?

Lessons on aging from active older people

“We need to look at very active older people if we want to understand aging,” said Bas Van Hooren, a doctoral researcher at Maastricht University in the Netherlands and one of the study’s authors.

Many questions remain unanswered about the biology of aging, and whether the physical slowing and declines in muscle mass that typically occur as we grow older are normal and inevitable or perhaps due, at least in part, to a lack of exercise.

If some people stay strong and fit deep into their golden years, the implication is that many of the rest of us might be able to as well, he said.

Helpfully, his colleague Lorcan

SEE AGING ON A18

ELECTION 2024

Haley steps up her attacks, but some want more

Trump critics say she needs to be more aggressive to win N.H., which she portrays as two-person race



MELINA MARA/THE WASHINGTON POST

Lisa Easler waits with daughters Emily, 9, and Josefine, 6, for Republican presidential candidate Nikki Haley at a rally Wednesday in Rochester, N.H. Haley is polling second in the state.

BY COLBY ITKOWITZ, MARIANNE LEVINE AND MAEVE RESTON

MANCHESTER, N.H. — Nikki Haley, treating the primary as a one-on-one race with Donald Trump, has stepped up her criticism of the former president, lobbing pointed attacks on his age in a one-two punch against him and President Biden, yet still holding back on the full offensive many Trump critics wish she’d launch.

At town halls, in television ads and during media interviews in recent days, Haley has repeatedly pointed to Trump’s age, 77, as an attack line. “The majority of Americans think that having two 80-year-olds running for president is not what they want,” she said at a campaign stop Tuesday in Bretton Woods. The comments mark a rhetorical sharpening for a candidate who mostly stuck to more implicit contrasts involving competency tests and calls for a new generation of leadership before

SEE HALEY ON A6

Ballot: Maine judge delays Trump decision until high court rules. **A6**

IN THE NEWS

Defamation trial A judge threatened to throw former president Donald Trump out of court after he defied an order to stay quiet during E. Jean Carroll’s testimony. **A4**

Random killings A former MS-13 member testified about how the gang chose its targets in four homicides in Northern Virginia. **B1**

THE NATION **President Biden** and top lawmakers are making a bid for a deal on the border and Ukraine. **A2** **A federal report** found declines in policing and mental health services at schools in 2021-2022. **A3**

THE WORLD **Catherine**, Princess of Wales, underwent surgery; the king is set for a prostate procedure. **A10** **A scientist** mapped the coronavirus’s genetic sequence weeks before Beijing released it. **A12**

THE ECONOMY **A crop** of children’s camps and other educational outlets is rising to meet the pull of YouTube stardom. **A13** **Red Sea attacks** by Iranian-backed Houthi militants are leading to higher costs and alternative routes for shipping companies. **A14**

THE REGION **Maryland** Gov. Wes Moore (D) released a budget plan “rebasin” how the government invests in core priorities. **B1** **A high school senior** hoped her speech on national unity would be enough to win a contest honoring the Rev. Martin Luther King Jr. **B1**

STYLE **The new owner** of the Baltimore Sun, David D. Smith, clashed with the newspaper’s staff during a tense meeting. **C1**

LOCAL LIVING **Making your garden** more eco-friendly can start with adopting small habits throughout the year.

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COMICS.....C6
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