



Hard to believe that we've already made it to the NFL postseason and the final few bowl games. It seems like the fall absolutely flew by. I hope all of you were able to make some money this season, and if you didn't, were at least able to learn a lot for your money. Handicapping is a process and the goal is to keep getting better, even if the results may not be there. The playoffs provide a clean slate for players who had a tough regular season.

Let's be honest – NFL playoff lines are tight. Virgin tight. About the only edge that you might be able to find in the line is an over/undervalue of home field advantage. See the Seahawks/Redskins as an example. The Seahawks, who went 11-5, have to travel to the 10-6 Redskins, yet, the Seahawks, who went 8-0 at home and just 3-5 on the road, opened a favorite. Both teams come in playing extremely well, with 12 combined wins between the two in order to make the playoffs. The three road wins for the Seahawks are over Carolina, Buffalo, and Chicago. They even lost on the road to Arizona and St. Louis.

Can you really lay points with the Seahawks on the road? If the Seahawks were at home in this game, according to the line, they would probably be a favorite of at least 5-5.5 points. Seattle is one of the few places in the NFL where a true homefield advantage exists. If the number climbs above +3, Washington could cover and lose, which seems plausible. But, with a lot of love for Seattle out there, Washington does seem undervalued to me, being at home and having the luxury of a full week of practice at home.

Minnesota and Green Bay will rematch, this time, outside at Lambeau Field. With their backs against the wall, the Vikings held serve at home and grinded out a victory over the Packers. The offshores opened the Packers a big favorite at -9.5, which was rapidly bet down to -7.5. One of the things I always do with dome teams is check the home/road splits of their key players. Christian Ponder had an 89.5 QB rating at home this season, with 11 TDs against six INTs, completing 63.7% of his passes. On the road, Ponder's completion percentage dropped to 60.7%, his TD/INT ratio narrowed to 7/6, and his QB rating fell to 74.0. He also fumbled five

more times on the road, losing three more than at home. Furthermore, five of Ponder's eight road games came outdoors. In those games, he posted a 71.7 QB rating, with a 6/6 TD/INT ratio, and a 60.7% completion percentage.

Adrian Peterson, who missed the rushing yards record by nine on Sunday night, has been a beast everywhere this season, ripping off 7.2 yards per carry in outdoor environments. Another thing to note is that Peterson was targeted by Ponder 24 times in five outdoor games. Indoors, Ponder targeted Peterson 27 times in 11 games. So, the gameplan will be a very steady diet of Adrian Peterson.

The Packers were 7-1 at home, while the Vikings were 3-5 and four of their five losses came outdoors. Will all of this matter with the big spread? Possibly. The Packers didn't necessarily have to win on Sunday, though they would have liked to. Mike McCarthy and the Packers offense likely held back a little bit on the gameplan, while the Vikings had to throw it all out there. In the Vikings' six losses, they lost covered +7.5 in just one game. So, when they lose, they lose bad. That's something to consider in this one.

The two AFC games are hell to handicap. Both home teams are playing awful over the last few weeks of the season and have some serious issues. Ironically, they're both favored by more than a field goal. Sometimes, bettors can fall into looking at lines like this and immediately calling them a trap. Frankly, they both might be. Indianapolis at Baltimore produces a plethora of questions, so I'll start with Cincinnati at Houston.

The Texans effectively punched their ticket to the playoffs in Week 13 when they won at Tennessee to move to 11-1. Since then, they've gone 1-3, getting blown out by New England on Monday night, regrouping to beat Indianapolis and lock up the division, and then losing to Minnesota at home and Indianapolis to blow a shot at homefield. This is a team playing with very little confidence right now and Matt Schaub threw just three TD passes in five games in December.

Meanwhile, the Cincinnati Bengals won seven of their last eight to get to this point, with the lone loss sandwiched between two road games against Dallas at home. The Bengals are not an impressive offense, with running back BenJarvus Green-Ellis averaging just 3.9 yards per carry and only one wide receiver, AJ Green, averaging more than 50 yards per game. Their defense ranks third in points against, which they will need to rely heavily on against Houston and the AFC's third-best offense.

In a lot of ways, these two teams mirror each other quite a bit. A solid, but unspectacular quarterback, a star wide receiver, and one primary back – though Arian Foster is far superior to Green-Ellis. Teams who are similar tend to play close games, so taking the points is never a bad idea. But, if the Texans put it together early on, Cincinnati is not equipped to play catch up. Factor that into your handicapping.

The Indianapolis-Baltimore game screams “STAY AWAY!”, but I’m going to talk about it anyway. First, you’ve got the Baltimore Ravens and Joe Flacco, who has a 70.4 career QB rating in the playoffs. He is completing below 55% of his passes. Next, you’ve got Andrew Luck, making his first career playoff start, taking his terrible stat line on the road to Baltimore. Luck is somehow 4-4 on the road, having a 53.3% completion percentage and 13 INTs in eight games.

Not only are both of these guys giant red flags in a QB-driven league, but the Ravens have lost four of their last five and just two of their 10 wins came against playoff teams. The Colts are an extremely young team, riding the Chuck Pagano bounce into Baltimore, along with a -30 point differential and they have just three wins over playoff teams. There’s no telling how Luck, who has struggled with accuracy all year, will deal with Baltimore’s blitz-heavy packages. On the flip side, can Baltimore put it together in time to cover 6.5 points against a Colts team that is riding a serious high?

At first glance, this line really appears to be a trap as the two teams are going in separate directions, with the Colts easily playing better football and getting nearly a touchdown. However, the Ravens have been here before and have a lot of experience. I wouldn’t touch this game, but, the key is to make a case for betting both sides. When you determine which case is stronger, then you make the play.

Apologies for the slightly inaccurate lines, as this piece was written on Monday, since I will be out of town when it runs. I wanted to make sure that I had something up with the NFL playoffs beginning this week.

Happy 2013, everybody! Good luck and pick winners.