Late season NFL can be very difficult to handicap. There are no secrets left in the NFL and the standings and playoff scenarios are common knowledge. Bettors who want to play on teams who are fighting for a playoff berth will pay a premium to back that team. Teams with nothing to play for may or may not give a good effort. A lot of recreational bettors will immediately flock to teams like the Bengals, Steelers, Vikings, Bears, and the contenders in the NFC East under the pretense that they will definitely show up for a must-win game.

Oddsmakers know this as well and may inflate the spread a point or a point and a half to balance where the public money will come in. Games like New Orleans at Dallas, Washington at Philadelphia, Chicago at Arizona, and Cincinnati at Pittsburgh are some of this week's slate that fall into that category. In theory, the teams with a shot at the playoffs should definitely come out more motivated than their opponents, but that's not always the case. A team like Washington, for example, who is a young bunch that have not been in this situation before is playing with a lot of pressure, while the Eagles' players could be playing for roster spots next season when Andy Reid is fired. The Cowboys have stepped on their junk every time they've had a chance to win a big game.

That's what makes late season NFL very difficult. Consequently, the bowl games can be difficult as well, especially when the lines get stale. Bettors have to be extra focused during the holiday season because there are a lot of distractions and a lot of tight lines to play into. By no means should you avoid these contender vs. eliminated NFL matchups, as there can be value if you look hard enough, but don't expect to find some diamond in the rough angle that hasn't already been explored.

Consider a team like Chicago. They're going out west to Arizona, where Arizona is a much better team and the Bears are just 3-3 on the road. They've lost three straight games, just lost to division rival Green Bay to allow them to celebrate a division championship on their homefield, and are fighting with the upstart Vikings for a playoff spot. Arizona, meanwhile, who

blew out the Lions last week, is playing with absolutely no pressure. The line is currently anywhere between Bears -5 and -6. Do you really want to lay almost a touchdown with a team that just wants to escape with a win, no matter how they get it? In the Bears' three road wins, they scored 41 at Jacksonville, 51 at Tennessee, and 34 at Dallas. In the Bears' three road losses, they scored 10 at Green Bay, seven at San Francisco, and 14 at Minnesota. Obviously, Jacksonville and Tennessee are terrible. Arizona started 4-0 before reeling off nine straight defeats. This line should probably be closer to Chicago -3.5 or -4, but you're paying the premium for the Bears in a must-win situation. In the NFL, where three and four are key numbers, are you comfortable laying an extra point or two with a .500 road team? Notice that one of the sharpest online sportsbooks, The Greek, is the only one with a -4.5, while the others have -5, -5.5, or -6. That should be a sign for you.

Time to switch gears a little bit and look at a couple of bowl games. A couple of the games this week interest me for two very different reasons. The first is Friday night's Beef O' Brady's Bowl between Ball State and Central Florida. Central Florida, who was looked at in the preseason as a potential BCS buster because of their strong defense lost in overtime, in heart-breaking fashion in the Conference USA Championship Game. As a result, they play in the Beef O'Brady's Bowl instead of the Liberty Bowl on New Year's Eve. The Knights go from playing a Big 12 opponent (Iowa State) to playing a MAC team.

On the other side, Ball State is thrilled to be here. They were passed over last season for a bowl and are 0-5 as a program in bowl games. They get another shot now. Even though the game is in Tampa, and therefore a much easier commute for the UCF fans, Ball State has to be excited. Not to mention, Ball State has a no huddle, uptempo offense, which is built for playing inside like they will be at Tropicana Field.

Outside of motivation, Ball State presents an interesting matchup for UCF. Ball State's problem is very clearly on defense, but UCF, for all the points they scored, has a mediocre offense. They are just 60th in the country in total offense. They are 67th in first downs per game. Their defense and special teams set up offense for them. Even though Ball State doesn't force turnovers, with just 14 in 12 games, they also don't turn the ball over, with just 16 turnovers. UCF's defense, which is 45th in the country, has faced an average of just 74 plays per game. Ball State has had games this season where they have run over 85 plays. Against UCF's defense, which allows 5.12 yards per play, another 11 plays and 55 yards could mean another score.

Not that Ball State will win the game, but a seven-point spread seems like quite a bit for UCF to cover, given that they aren't thrilled to be there and that Ball State presents some matchup

problems for them schematically.

Another game of interest for me is Fresno State against Southern Methodist in the Hawaii Bowl. Laying a double digit number in a bowl game is rarely a good idea, but this game has the makings of a complete blowout. Fresno State is 14th in total offense and 19th in total defense. SMU is 93rd in total offense and 64th in total defense. SMU, who still finished the year 6-6 was +12 in turnover margin, forcing an astonishing 33 turnovers, and running a handful of them back for touchdowns. Fresno State also forced 33 turnovers, but only turned the ball over 16 times. All of SMU's strengths appear to be negated in this game. About the only thing going for them is that June Jones used to coach at Hawaii, so the distraction of playing in Hawaii might be somewhat mitigated by Jones's influence. Then again, how can you downplay Hawaii to a bunch of 19-23 year olds who have probably never been there and may never go again?

Sometimes, if it walks like a duck and talks like a duck, it's gotta be a duck. That's what this game feels like to me. In any event, these breakdowns aren't to champion a play, though my leans are clearly evident. It's to show how you have to break down a bowl game, especially one with teams that you may not be overly familiar with.

Happy Holidays and Merry Christmas to my readers out there. I really appreciate that you take the time, especially during the busy holiday season, to read my handicapping rankings and I hope that they have helped you throughout the season.

Good luck and pick winners.