

Ravens -9 at Jaguars (2 units)

Forget all the old clichés about taking the Monday night 'dog. You don't want any part of Jacksonville. Neither do the Jaguars' fans. Apathy and boring football reign in Jacksonville.

The Jaguars are averaging a meager 12 points per game. They rank last in total offense and in passing. Maurice Jones-Drew is their only legitimate star and he's going to get bottled up by a Baltimore defense than is permitting only 76.6 rushing yards per game, third-best in the NFL entering Week 7.

The Ravens came into this week allowing only 14.2 points a game, tops in the NFL. There are some who believe this year's Ravens defense is their best ever.

It's going to be a nightmare for rookie Blaine Gabbert, who was thrown into the fire and remains a serious work in progress. Gabbert can expect heavy pressure and blitzing. So far he's failed to handle the pressure completing 18-of-42 (42 percent) when blitzed and being sacked eight times on blitzes.

The Jaguars have shown little confidence in Gabbert. Their main purpose seems to be just to keep him out of harm's way. Jacksonville was calling running plays down by two touchdowns against the Steelers last week.

Jack Del Rio is a lame duck coach. The Jaguars have dropped five in a row. Their defense is far too weak to carry such a struggling offense.

Ravens coach John Harbaugh usually takes care of business against weak opponents. The Ravens are 15-6 ATS the past 21 times they've met a foe with a losing mark. Jacksonville is 3-10 the past 13 times it has played an opponent with a winning record.

The Jaguars had failed to cover the last six times they were underdogs until getting the money last week against a flat Pittsburgh. The Ravens often play with a chip on their shoulders feeling they don't get enough national recognition. Now they have the stage all to themselves to show the world exactly how good they really are.

Falcons plus 3 1/2 at Lions (1 unit)

Detroit is much improved and Atlanta has yet to play as well as it did last season. That's obvious. But are the Lions strong enough to beat the Falcons by more than a field goal?

No, they aren't.

The Lions are off an emotional first loss. That home defeat to the 49ers took the wind out of their sails. They aren't so confident anymore and their swagger isn't the same.

Atlanta has been tremendous in this role going 13-6 ATS when taking between 3 1/2 and 10 points.

The Falcons and their quarterback, Matt Ryan, play much better inside a dome on carpet. The Falcons got back to their roots last week in a win against improved Carolina by running bruising Michael Turner.

The 49ers showed the blueprint to beating the Lions by slowing their pass rush and taking advantage of a susceptible 26th-rated run defense. Frank Gore ran for 141 yards on just 15 carries. Turner is another elite running back.

Detroit's problem is two-fold. Its safeties are banged-up. So if the Lions move up their safeties to help stop the run, their secondary is vulnerable to Roddy White, Tony Gonzalez and Ryan's other receiving weapons. The Lions' secondary is improved, but it's still far from special.

Atlanta's pass rushers are quicker on carpet. The Falcons can bother Matthew Stafford, who was sacked five times by the 49ers. The Lions are likely to be without their best running back, Jahvid Best, too. He's sidelined with a concussion.

## Steelers-Cardinals Over 42 (2 units)

The Steelers' offense is underrated right now and their defense is overrated. Arizona's secondary is in terrible shape, but its offense could break out with an extra week of preparation.

All of this sets up a strong over play.

Yes, Pittsburgh does have a patchwork offensive line. But getting tackle Max Starks back in the fold is huge. He's the team's most dependable pass blocker. The Cardinals don't have the pass rushers to take advantage of Pittsburgh's beat-up offensive line.

Ben Roethlisberger never has had so many explosive receiving weapons. Mike Wallace is a premier deep threat and Antonio Brown is coming on. The Cardinals' secondary, already inexperienced and vulnerable, took a major hit with free safety Kerry Rhodes suffering a foot injury that will keep him out of this game.

Pittsburgh's defense isn't what it once was. The Steelers' statistics still look good, but they've played a bunch of weak offenses, including Seattle, Indianapolis and Jacksonville.

Kevin Kolb has been slow to pick up Arizona's offense coming from a different system. The Cardinals were idle last week. This is Week 7 so Kolb should finally be prepared. Ken Whisenhunt knows the Steelers well having been their offensive coordinator before taking over at Arizona. He'll have Kolb ready for this matchup.

The Steelers don't have a cornerback who can hang with Larry Fitzgerald. It's a nice plus for the Cardinals that Beanie Wells finally has started to show something. He's run well this season.

## Redskins-Panthers Under 43 (1 unit)

On the surface it seems difficult to go under on a Panthers game. Cam Newton has great numbers and Carolina's porous defense is allowing 27.2 points per game.

In four of their last five games, though, the Panthers have faced the following quarterbacks: Aaron Rodgers, Jay Cutler, Drew Brees and Matt Ryan. Now they get John Beck.

Beck isn't NFL-starter caliber. If he were, he surely would have beaten out Rex Grossman. Beck didn't win the starting job this week. Grossman lost it by committing way too many turnovers.

The Redskins don't need a quarterback who throws downfield. Their style is a heavy dose of running and throwing short to Fred Davis and Santana Moss. Beck is a game-manager type. The Redskins are going to be very conservative on the road in Beck's first start of the year. Get ready to see a lot of Ryan Torain, Tim Hightower and Roy Helu toting the ball. None of those guys are exactly Canton Hall of Fame material.

That doesn't matter to Mike Shanahan. He just doesn't want his quarterback killing his team like Grossman did last week against the Eagles. There's certainly nothing wrong with Washington's defense. In fact, it's very underrated.

The Redskins held the explosive Eagles to just 20 points last Sunday, a remarkable achievement considering Grossman's four interceptions. No team has scored more than 21 points on Washington. The Redskins rank No. 3 in fewest points allowed at 16.6 and are sixth in total defense giving up 321.6 yards per contest.

Defenses are getting a better read now on Newton having ample film to study at this stage of the season. Newton still can be a load, but he's not putting up monster numbers like he did in September.

The Panthers also will be without their second best offensive lineman, right tackle Jeff Otah. He became the fourth Panthers offensive lineman to be lost for the season with injury.

Indianapolis (+14) 21 NEW ORLEANS 28

The Saints are coming off an upset loss at Tampa Bay last week and you might expect them to take out their frustrations and beat up on a struggling Colts team. Well, that's not really how the NFL works. In fact, teams with a win percentage of .500 or better that are coming off a straight up loss as a favorite the previous week are just 5-29-1 ATS as a home favorite of more than 13 points. The Saints have been in that situation twice the last two seasons. In 2009 New Orleans was coming off a loss as a 7 ½ point favorite to Dallas and where favored by 14 points the next week against a 2-12 Tampa Bay team and lost straight up 17-20 (I had Tampa in that game). Last season the Saints lost as a 3 ½ point favorite to Atlanta and hosted a winless Panthers team the next week (Carolina would go onto a 1-15 record), barely winning that game 16-14 as a 13 ½ point favorite. New Orleans has a habit of letting down against bad teams, as the Saints are just 3-11 ATS as a favorite of more than 9 points under coach Sean Payton, including 1-9 ATS against losing teams and 0-3 ATS after a loss. The Colts, meanwhile, apply to a very good 61-19 ATS subset of a 105-40-1 ATS situation. I can understand being a bit fearful of playing a winless team, but the oddsmakers know that the public doesn't like betting on bad teams, which is why there is usually value in doing so. In fact, teams with a win percentage of less than .222 that are on a 5 game win streak or more are actually 58% bets in the NFL over the last 32 years. If the slumping team is coming off a decent defensive performance as an underdog in their last game (i.e. allowed 30 points or less) then the record playing on these slumping teams is 128-68-4 ATS.

1 UNIT Denver (+1) 24 MIAMI 19

The Tim Tebow era starts again this week for the Broncos and Tebow should feel right at home in the stadium where he led the Florida Gators to a win in the 2009 BCS Championship game. Oddly, the Dolphins had already planned a tribute for Tebow and all unsold seats were snapped up when it was announced that Tebow was named the Broncos' starting quarterback. Tebow will certainly feel at home and this may be more of a neutral game than a home game for Miami given how many Tebow supporters there are in Florida. Regardless of that, Denver is simply a better team than Miami and I think the Broncos are going to be better with Tebow. Many think that Tebow will have problems throwing the ball in the NFL, but he's given no sign of that in the 4 games in which he's got considerable action. Tebow started two games last season and rallied the Broncos from a huge deficit to get within 2 points against the Chargers in week 5 before their bye week. Overall, Tebow has 96 pass plays in the NFL and he's averaged an impressive 7.3 yards per pass play (against teams that would allow 6.3 yppp to an average quarterback). I'm not going to assume that Tebow will be 1.0 yppp better than average going forward, but there is no evidence to suggest he'll be any worse than Kyle Orton has been so far this season (5.7 yppp against teams that would allow 6.4 yppp). To be conservative I'll assume Tebow plays at his team's pass rating until I get more data – even though he's been much better than that on 96 career pass plays. I do know that Tebow will enhance the offense with his legs, as he has run for 268 yards on 45 runs (not

including kneel downs) led the team in rushing touchdowns last season in just 2 ½ games of action. Denver is only 0.3 yards per play worse than average offensively for the season and I rate them as average when I add in Tebow's rushing numbers (I assume he'll run 12 times per game, as he did in his starts last season). Tebow also isn't likely to throw as many interceptions as Orton has this season (7 in 5 games). Tebow has thrown 3 interceptions on his 96 career pass plays and he was among the NCAA's all-time leaders in lowest interception percentage. The Broncos also aren't going to throw the ball as often with Tebow at quarterback, since he's so good running it and he'll take off and run rather than force a throw into coverage. I calculate that the Broncos are nearly 2 points per game better with Tebow at quarterback when you add in his rushing and lower the interception totals and the Broncos' attack should work well against a Miami defense that's 0.6 ypppl worse than average (6.4 ypppl allowed to teams that would combine to average 5.8 ypppl against an average team).

While Denver's offense is likely to be average with Tebow, the defense actually has been average, allowing 5.9 ypppl to a schedule of good offensive teams that would combine to average 5.9 ypppl against an average stop unit. Denver's defense actually rates as better than average with CB Champ Bailey back, as the pass defense was horrible in the 3 games he missed, and having former NFL sack leader Elvis Dumervil back helps too. Bailey returned and Dumervil saw his first significant playing time in week 5 against San Diego and the Broncos held the Chargers to just 5.5 ypppl (5.7 ypppl is the league average and San Diego has a better than average offense). Miami is 0.2 ypppl worse than average offensively for the season and I rate that unit at 0.5 ypppl worse than average with Matt Moore at quarterback, as Moore is not only a worse passer but Henne's 113 yards on 14 runs must also be taken out. Moore also has a very high 4.4% interception rate (20 interceptions on 452 career passes) and he's throw 3 picks on just 60 passes this season (5.0%). My math model projects Denver with a 5.9 ypppl to 5.2 ypppl advantage in this game and favors the Broncos by 3 points. Denver does apply to a historically good bad team off a bye week angle, as teams that are 3 or more games below .500 are 77-39 ATS after their bye week when not favored by more than 3 points. However, the new agreement that players get 4 full days off on their bye week may have affected that trend, as both bad teams off a bye week failed to cover last week (St. Louis and Miami). But, the Rams played well in out-gaining the Packers (they just failed to score a TD despite 424 total yards and just 1 turnover) and my math model picked against Miami pretty significantly (it had the Jets by 12 ½ points) – so the bad team off a bye week may still be a valid trend. Regardless, Denver is the better team and I don't mind taking any points from the Dolphins, who are just 1-11 straight up (2-10 ATS) in their last 12 home games and only 0-11 ATS as a home favorite under coach Tony Sparano (0-7 straight up when favored by less than 6 points).

1 UNIT

Houston (+3.5) 23 TENNESSEE 20

I expect a very competitive game in this battle for the top spot in the AFC South division and I'll favor Houston to bounce-back from consecutive losses (to Oakland and Baltimore) to grab the victory. These teams are pretty evenly matched and both teams are without their star receivers, as Andre Johnson should miss his 3rd straight game for Houston while the Titans' Kenny Britt is out for the season. My math model favors Tennessee by  $3\frac{1}{2}$  points after making adjustments for those receivers being out and for Houston's best defender Mario Williams being out for the season, but I like Houston to cover based on the strong technical analysis. Houston applies to a 73-26-3 ATS road underdog bounce-back situation and the Titans apply to a negative 8-43 ATS subset of a 44-105-1 ATS home favorite situation.