Fantasy Island

By Reg P. Wydeven September 19, 2009

Last week I wrote about my excitement about the upcoming football season and my skepticism of the secret ballots of the coaches' poll to determine BCS bowl games. I'm also excited about the upcoming football season because of my fantasy football team.

After all, this year marks the 15th anniversary of my first and last fantasy football championship. That year I drafted the young, gun-slinging quarterback of the Green Bay Packers whose prolific scoring led me to the title. While No. 4 is now in Minnesota, this season I drafted the young, gun-slinging quarterback of the Green Bay Packers and hopefully Aaron Rodgers will continue his prolific scoring in the pre-season into the regular season and lead me to another title.

While I'm optimistic about my chances this year, I shouldn't get my hopes up, especially since I've been optimistic at the start of the last 14 seasons and ended each year disappointed. I guess the only silver lining is that if I had put the money I spent on our entrance fee into my 401(k), my bottom line would still probably look the same.

Maybe I've been approaching this whole fantasy football thing all wrong. Apparently I have no skill in choosing players on my team who I think will score a lot in the NFL, as I have not won any money playing fantasy football. Maybe I should use my professional training to try and profit from fantasy football, as opposed to playing it.

Perhaps I could get hired by a website such as fantasydispute.com or sportsjudge.com. These sites offer fantasy dispute resolution services. In exchange for a \$15 fee, a lawyer from one of these sites will settle quarrels between fantasy sports team owners. As silly as it sounds, disputes do arise during the season. In our league, we have a rule that states that free agents can only be signed starting at 9:00 on Tuesday morning. Depending on how accurate an owner's watch is, some players may have been signed early. A sage lawyer can resolve these sometimes heated arguments over who has a player's rights.

Fantasy dispute resolution is one of a number of businesses that support fantasy football, an estimated \$800 million per year industry played by more than 22 million North Americans. There are hundreds of "research" websites and magazines, banks to hold entry fees, and even trophy companies.

Last year, my buddy Pearl could have benefited from the newest fantasy football offshoot business: fantasy football insurance. With the first pick of the draft, Pearl selected uber-quarterback Tom Brady, who, of course, suffered a season-ending knee injury in the first quarter of the Patriots' first game. If Pearl had a Fantasy Sports Insurance policy, he would have been reimbursed for our league's entry fee.

FSI was in part created by Henry Olszewski, an insurance company employee who also drafted Brady last year on his fantasy football team. With his hopes of a title down the tubes, Olszewski lamented that he wished there was insurance for fantasy football. Thus a new industry was born.

Of course, Pearl is quick to remind us that he wouldn't have needed the insurance because he won the league anyway without Brady. We then remind Pearl that no one likes a showoff.