

Down Home: How I lost a billion dollars

March 28, 2014

Unfortunately, I'm not fixing to become a billionaire.

Not that I ever really expected to win \$1 billion by [filling out the perfect bracket](#)—picking the winner of every game of the NCAA men's basketball tournament.

But a person can hope.

Quicken, the personal finance management company, offered the Billion Dollar Bracket Challenge—\$1 billion for anyone who could predict the winners of all 63 NCAA March Madness games. To cover the prize, Quicken and co-sponsor Yahoo bought an insurance policy from Warren Buffett's Berkshire Hathaway.

9.2 quintillion to 1

Math whizzes set the odds against winning Buffett's money at 9.2 quintillion to 1. And since you could put all I know about college hoops in a sneaker and still have room for your foot, I figured my chances weren't even that good.

Besides the players and coaches still contending for the national championship, the happiest basketball fan in America has to be Buffett. He's keeping his money.

As if anybody wondered, Buffett secured his ante when the Memphis Tigers defeated the George Washington Colonials. By then, nobody registered in the \$1 billion challenge still owned a pristine bracket.

Actually, one guy remained perfect. Brad Binder, a 23-year-old physical therapy assistant and Fighting Illini fan, hadn't missed yet. But since he rushed to work the morning he completed his bracket, he didn't bother to register. Inevitably, the Dayton Flyers put Binder out of his man-I-should-be-winning-a-billion-bucks misery when they upset the Syracuse Orange in the tournament's 33rd game.

What;s this got to do with faith?

Some folks believe filling out basketball brackets—and particularly talking and writing about them—has nothing to do with faith. One reader sent me an email regarding [last week's Down Home](#): “Sorry, brother, not one of your better columns. To me, a complete waste of time, but then I am not into sports at all”

He may be correct.

But a huge reason I always love the NCAA basketball tournaments—both the women's and the men's—is because they make me think about grace.

Grace works on multiple levels during March Madness.

- **Level 1—bracketology.** Some basketball fans are far more knowledgeable than others. But nobody can know enough to do much more than guess at the outcomes of all those games. A 12th seed beats a 5th seed, (thanks, Harvard!) and your friends think you're a basketball savant.

No matter what you say, that's just like grace—an unmerited gift. And, like grace, it can't help but make you glad.

(By the way, as of this writing, I've got the third-best bracket of 11 in my friends' group. Of course, that will change over and over before the tournament ends. But every time I'm anywhere but the cellar, it's not brains, just grace.)

- **Level 2—blissful, inexplicable wins.** You see this most clearly when an underdog upends a big-time favorite, or when an unheralded bunch from a tiny conference goes on a Cinderella run. Another team has better athletes and a monster budget and national championship banners hanging in their gym. But the Nobodies' shots fall, and their passes stay inbounds, and rebounds float through taller players' arms and land in their out-stretched hands.

When a team that “shouldn't” win prevails, it feels a lot like grace. Who but God can see grace coming? Just like nobody can expect a No. 14 to beat a No. 3. But they do. Then fans all over the country know their players' names and cheer (yea, Mercer!) their inexplicable victory.

- **Level 3—losing.** This is counter-intuitive, like most everything that has to do with faith. Of course, eventually, every team but one loses. And every weird basket is lucky for only one team. Tears and sadness abound. Hopes shrivel short of their goal. So, some might say grace runs out.

But look around those arenas invaded by March Madness. Joy outweighs grief, even for all those teams who don't waltz away with the championship trophy. Here's what thrills players, coaches and fans: The love of the game, the beauty of three-pointers, the power of dunks, the mesmerizing athleticism. The crowds, the cheers, the brilliance of great coaching. The drama.

March Madness parallels life. It's filled with laughter and tears, intensity and chaos, unexpected changes and, occasionally, predictable outcomes. And it's infused with grace.