



Bauerle's Bank Notes

Eyes on the Prize

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Tributes flooded Pittsburgh following Saturday's news of Steelers Coach Chuck Noll's death. Players cited his intelligence and disciplined approach to the game. Sports writers chronicled his transformation of SOS (Same Old Steelers) into four-time NFL champions. Friends from the Steelers' staff said he led a balanced life, taking time for family and interests outside the game. And his wife, Marianne, offered perhaps the most intriguing insight: he took the position in Pittsburgh in 1969 rather than other offers because he believed Art and Dan Rooney were committed to building a winning team.

Chuck Noll drank deeply from life's cup, but he had no truck with sentimentalists or egotists. In 1984, when asked his reaction to Franco Harris's contract holdout that year, after 12 seasons with the Steelers, Noll replied icily, "Franco Who?" Not known publicly was that only \$50,000 separated Harris and the Steeler front office. Harris's agent counseled Franco to stand firm, misjudging the Rooneys, who declined to re-sign Harris. As Marianne Noll's comment above reveals, Noll was all about team and fulfilling its mission: winning through hard work, discipline and self-sacrifice. Fifty thousand dollars should never stand in the way of the team's success. As a young lawyer, I had the privilege of being part of the legal team that defended a defamation lawsuit brought by Al Davis of the Oakland Raiders after Noll said a certain Raider player represented the "criminal element" in the National Football League. Then as now, truth is an absolute defense.

Life lessons one can take from Noll are many. In competitive ventures, including business and banking, the trifecta is comprised of the traits called out by the Noll obituaries plus one the sportscasters and writers overlooked: superior intelligence. The point of beginning for the Steelers' success in the 1970's was the BLESTO scouting combine, the first its kind in the NFL, established by the Lions, Eagles and Steelers in 1963 and joined by the Bears a year later, hence BLES T (talent) O (organization). The Steelers assembled the Steel Curtain and the rest of their four-title team because BLESTO identified talented players at lesser known colleges and universities the rest of the NFL ignored. Noll championed hiring the "best available athlete," believing he could teach players to make the

most of their God-given talents. And he did, relentlessly.

As earlier reported in this space, better educated, better trained and seriously competitive people are the sine qua non of success in banking today. What Noll-isms can one apply to help build a winning banking team?

1. Hire the Best Available Athlete. Bank regulators occasionally ask me whether I agree with some banks' claim that they cannot find well-qualified directors. My response is that too often they only consider candidates who look like me. Or went to the same high school or college they did. The world is filled with talented people. We all struggle to reach beyond the borders of our comfort zones. The Rooneys and Noll took the leap with BLESTO. Why not us?
2. Make Yourself (More) Useful. Interviewed about the "Immaculate Reception," which NFL Films says is the most notable play in the game's history, Franco Harris answered the question, "What made it possible?" Harris said Noll schooled players not just to complete their given assignment on a play, but to put themselves in position to do something further that would help the team win. In the moment, having delivered the block he was tasked to perform, Harris lumbered downfield where he caught the ball as it bounced off Raider Jack Tatum, and then ran for the winning score.
3. Model Humility. Most bank managers and executives are hired guns, employed to produce a winning combination of risk and return. The difficulty of leadership amid conflict was expressed by Noll-era Houston Oilers Coach Bum Phillips, "There's two kinds of coaches. Them that's fired and them that's gonna be fired." Noll, it is said, balanced the clichéd thrill of victory and agony of defeat better than most coaches, as well as the demands of career and family life. He modeled the behavior he sought from others. The world of celebrities was not for him. It is no coincidence that he came to the Steelers and stayed. Dan Rooney's son Art is fond of quoting his grandfather's mantra, "Don't act like a Bigshot." It's a family credo, and Noll lived it to the end.
4. Build Others Up. Making others stronger is the essence of teamwork. Noll protégé Tony Dungy said Saturday, "Most of what I clung to from him was how to deal with people, how to structure your life, how to hire made all the difference in the world in having the career that I had as a Pittsburgh Steeler."
5. Serve the Wider World. Unlike professional football, banking is a game that every citizen must play. In an era of reduced corporate and governmental fiscal paternalism, people must be "self-starters," to use a phrase Noll coined to describe whom he sought as Steeler recruits. The need for improved financial literacy in the general population is acute. A grocery store clerk said to me last week when I identified my purchase as a dozen bagels, "Is that six or twelve?" After I answered, "Twelve," she said my change was \$.27. Trying to capitalize on a teachable moment, I asked how many dozen pennies would fit into that amount. She looked

at me blankly and I felt badly for having embarrassed her. It is neither my, nor banks', province to do math tutorials for hapless store clerks. But as an industry, we can encourage the union that represents her and other hourly workers to partner with its bank or the grocery company's bank to offer YouTube-like videos in financial life-skills for those who pass through school without gaining an education.

When he took the head job at Pittsburgh, the only one he ever held, Noll was asked by a reporter whether he aimed to make the Steelers "respectable." "Respectability? Who wants to be respectable? That's spoken like a true loser," said the new head coach. Noll's gift to those whose lives he influenced was to make them want to be, and work to be, the best they could be. It is an example the rest of us could do well to follow.

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