

And we discovered last year there's no way that homes in Kelsey can operate and the media is falling.

This is the Lawyers, Guns & Money Podcast.

Hello.

Welcome to the Lawyers, Guns and Money podcast.

This is Eric Lemus and I'm here tonight with Rob Farley and Scott Lemieux for our annual NFL preview, which I'm sure will go many hours, given our tendency to talk a lot.

We're going to try to move in a pace a little faster than an NFL game.

Gentlemen, how are you all doing?

Very well.

Terrific.

Great.

I normally start these by drinking, but it's only 5.30 here and it's a little early for me.

Speak for yourself.

yourself, Loomis.

- Rob, you look like you don't have your normal 13 fingers, also known as Kentucky fingers.

- No, no, no.

Those are eight fingers and five toes, which is the standard development for--

- Yes, yes, indeed.

You do look like you have a tasty cocktail.

Is that in Manhattan?

- Yeah, yeah.

So I have made myself a Manhattan here from a restoration rye, single barrel restoration

And this is important to know because it may affect the structure of the rest of the podcast this happens to be

126 proof so there was good reason why I didn't just put into a glass with an ice cube

Right it did I have tried that before and it creates certain unpleasant effects in my esophagus so

It's a Manhattan tonight, so we're just that is a cocktail whiskey right there

But is the problem at the 126 prove is a bit lower than your usual is that well, you know

It's just one of those things you have to you have to beat your you have to beat your body into shape, right?

It's like if you want to be really you know

If you want to achieve anything in this life run a marathon

Drink an incredibly alcoholic bourbon it all of it takes practice, right? And so I'm working on building myself up

I mean, it's the preseason in the NFL. It's the preseason for you

Exactly and by the mid-season podcast, hopefully I'll have like a 140 here and I'll just be able to drink it.

Right?

I mean, we're working, everybody has goals.

It's good to have goals.

But we should probably jump into this and we're going to go division by division, starting with the AFC East and I'm going to just kind of start each division with a talking point to throw out.

The second point for the AFC East is that I think the Jets are massively overrated.

I think that the fact that the networks, which don't seem to understand that I don't think ratings in the NFL are really that driven by what the team is, people just watch the NFL.

Assuming that Aaron Rodgers is going to be healthy and good at the age of 76, and that's on 11 prime time games or whatever, seems a bit of a potential mistake to me.

I mean, Aaron Rodgers was, of course, he didn't play last year except for those four plays. And then back to 2022, he definitely took a step back at 22.

The Packers were correct to move on to Jordan Love.

And so the idea that the Jets are now going to be this team that even if he's healthy, he's going to be some juggernaut.

I got to say, I'm not real confident in that.

So I'll throw that out to you guys.

And then we can talk about the other teams.

Well, funny you should mention that.

I have the projections from Aaron Schatz's DVOA here.

For this division, Miami 10 wins, Buffalo 9.5, Jets 8.9, and the Patriots 7.1.

Last year, you may remember that I went 6-0 on my Vegas over under, so I decided to try it again when I was in August.

I have the Jets under 9.5 at plus 125.

The market loves the Jets, I do not.

And somewhat more dubiously, I have the Patriots over four and a half.

Not because I love the Patriots, but because, you know, you have to be really bad to not

win five games.

And, you know, like they, you know, so we'll get to them in a second.

But yeah, I mean, I, you know, I mean, the, the jets have a defense and they don't really even need Rogers to be great.

Um, but still, you know, they have a brutal schedule.

I'm really not confident Rogers can make it through, uh, 17 games.

We now sort of know that LaFleur was propping up Rodgers more than the opposite.

You also have the bad Riddick sitting out.

I don't know.

I'm not really sold on Salah as a head coach.

Yeah, I still see the Jets as the third best team in this division.

They can certainly win 10 games, like win 11 games, but there's also a lot of downside.

Defense also is a lot less reliable.

I mean, now their secondary is legitimately outstanding, but I don't know how good Rogers is going to be.

Again, they play a gong because I believe they play the NFC West as well.

For all these teams, it's a tough schedule.

The other interesting thing here is the Bills-- and I said last year, my vibe about the Bills is that game against Kansas City, when they blew the lead with 13 seconds left, is going to haunt Allen and McDermott, you know, could run through the rest of their careers.

And you know, I mean, again, their windows is open for longer than this particular team because they have Allen, but, you know, Matt Milano getting hurt, like Diggs leaving, you

know, this is still a good team that has the best quarterback in the division.

But you know, I don't know that I disagree with the projections that Miami might project a little higher.

Like I don't really see Miami beating anybody good in the playoffs, but as a regular season team, you know, I don't know.

I'm worried about and maybe the bills kind of need a year to consolidate and back up and get their talent back and they're still fine.

But would you still pick the bills or do you think there's a chance somebody else like I think, you know, at best it's more of a coin flip than it has been the last couple of years.

And even though, you know, they lost narrowly to the Chiefs, but like I was in Vegas and I had a bet on the Chiefs and at no point did I feel nervous and I never feel good about my bets.

But that was just like that game was not nearly as close as the score.

You just felt that Kansas City was going to be able to move the ball as much as they needed to.

And we're all getting so that's an interesting one.

What do you think?

Am I too down on the bills or do you see this as being more competitive at the top than it's been the last few years?

Well, I mean, so it's interesting.

So the odds that are listed on ESPN basically have the bills, the Jets and the Dolphins

scratch and then the Patriots are paying plus 2,500 to win this division, which is a bet

I would not touch with a 11 foot pole.

So, you know, so there are a variety of questions that have a variety of interesting teams here, right?

You know, the Rogers question is awfully interesting because, you know, two things that and these

are these are areas where I sort of have to militate against sort of my emotive response to it one that Rogers is kind of a loathsome human being, right?

But this is I also apply the the the Djokovic rule to him, right?

That just because he's a loathsome human being doesn't mean he's not the best at what he does.

Right?

Now, Rodgers is not, but he's a good quarterback.

Right?

And Tom Brady has demonstrated you can move into a good situation and, you know, again, Rodgers is not Brady, blah, blah, blah.

But you know, notwithstanding the fact that a healthy Rodgers at a level can play a level effectiveness that might make this Jets team extremely competitive for the division. He's also 95 years old and there's every reason to believe he's going to get injured or suffers something debilitating over the course of the season. That's going to be a drag on the Jets. I absolutely believe that totally makes sense for me and that's why I would never take the Jets. That basically

leaves us with the Dolphins and the Bills. In recent times, I've been a bit of a booster for

the bills, but I think the Dolphins were fairly impressive last year and two a demonstrated that he is in fact an NFL quarterback and not just, you know, not a tier five NFL quarterback, but maybe a tier two NFL quarterback between two and three, whatever.

And that could be enough, right?

I mean, this is not the kind of dominant division that we're talking about here where you have to be a truly outstanding, you have to be a good team to win this division, right?

The only truly bad team here is the Patriots.

And it's interesting you had four and a half because that's exactly where, that's exactly, and I know that's exactly where the line should be because that's like, whether I would bet on the four and a half, right?

Because I can definitely see this team going four and 13.

But I can also easily see him going five and 12.

But that's really the only bad team in this division, unless Rogers gets hurt, in which case the Jets have who was their backup, I don't even know.

And so, you know, I guess here, having to bet on this, I would probably go with the Dolphins, honestly, ahead of the Bills.

But I couldn't argue with a choice of the Bills.

I probably would argue with a choice of the Jets just because I don't trust Aaron Rodgers' body at this point.

I think about the Bills a little bit, why I think, we're getting this a little bit later,

We're talking about chargers too, but I think there's something about the skill position resets that make everybody think that a team is going to be worse than it is because with

the bills, Stefan Diggs is gone and kind of flounced out and everything else, but I'm not sure that the bill's skill positions are not pretty good in the end.

I have just for whatever reason in terms of win totals and betting lines from DraftKings up and they have the bills at 10.5 which I think is actually pretty reasonable.

You have a Dalton Kincaid who's a really good tight end.

They have decent receivers.

I know that Diggs is a big-- losing Diggs sort of is a big deal.

I know I've been a little too bullish on the bills in last year as I recall.

I don't want to overstate it but I think this is still a pretty good team.

I like the Dolphins as well.

I do think that they're both playoff teams.

The Dolphins promise they didn't really beat anybody last year.

It wasn't good.

Tua has to stay healthy which of course is a big deal but you're talking about they have Tyree killed, they've got Jaylen Waddle like Devon, a chain or however you say his name the running back.

I mean that guy was actually like sick last year.

He has his guards per carry was nuts.

So Canada Dolphins really will be good teams that remains unclear but I would pick the bills to win this division. With ten or I think that ten and a half probably about right,

I would see the Dolphins as probably a playoff team. I do not see the Jets in the playoffs.

And the Patriots, I look, Drake May looks like he might be pretty good and you know



I guess I hope he is. Although it still makes me sick. I was driving before I came out here to Oregon where I'm currently doing this podcast. I was going to the airport in Providence and and that's where the Patriots team playing is.

And so I had to witness their stupid team playing again, thinking that they have one more Super Bowl title on that plane than they should because I'm a Seahawks fan.

So it's still hard for me, but I think it's good for the Patriots to have reset.

And I think that Mayo certainly brings a much needed new voice in a New England.

So I could see them kind of starting to move up slightly and win a five or six games,

But I would say, Bill's, I do feel like the best team could be the dolphins.

I really don't think he's going to be the Jets.

- Yeah, I think, you know, the reason that, to like the Patriots about four and a half is that, you know, they're a better team than their record last year.

Like they lost a lot of close games.

Their defense even now,

I didn't know they were going to trade Jude on, although, you know, he missed the light.

I'm not sure how much he has left,  
but you know, it's still a good defensive personnel.  
Like both main percent figure to be substantially better  
than Mack Jones.  
Like their quarterback play last year was so abysmal.  
that it's almost, you know, even if it's not very good,  
it's probably gonna be better.  
So that's not a good team.  
I also kind of feel that when sort of a long time  
hard-ass coach leaves,  
you get that kind of temporary bounce in the first year  
where people have still been coached up by him,  
but they're sort of relieved to like have him, you know.  
So I kind of think may or may, you know,  
like I don't see the team winning a ton of games,  
but I see them like actually being a pretty tough out.  
Like I don't think they're not,  
it's not gonna be like playing the Panthers.  
I think that because of that defense  
are gonna keep some games close.  
So I don't see, they're not gonna be 500 or anything,  
but I think they're not bad.

Yeah, I mean, I think certainly the bills could be,  
it sounds like we're gonna disagree about the charters.

But yeah, I think the bills are a much better  
skilled position situation than that.

They have the best quarterback in the division,  
that means a lot.

So it's a question, do you want the best quarterback  
or do you want like a decent quarterback  
with a better play caller and better skilled position talent?

I mean, I think that before the Milano injury, what I would have said is that the Bills defense  
is sort of better enough to make up even if you think the Dolphins offense will be a little  
better.

But, you know, that's the Bills defense really concerns me.

They just can't keep anybody healthy.

You know, so that would be sort of give me pause.

But I think it's going to be, you know, it's very good.

I mean, I'm not going to argue with the Bills either.

I think both those teams are going to be in the playoffs.

I think it's likely to come down to the last week barring a quarterback injury.

I mean, I think there's things to like about both of those teams.

So yeah, I wouldn't, I don't have a strong conviction.

I mean, that the, yeah, to sort of have them within a half game of each other in

terms of the projection seems about right.

I mean, basically it's going to be sort of injuries in close games.

You know, but it goes with the teams and again, the jets aren't, you know, they, they have an upside, you know, but yeah.

And, and I agree with you that, you know, you don't want to put too much into Rogers personality, but that's the kind of thing that like, it doesn't really matter if he's one of the best quarterbacks in the league, but it is going to really start grading on people.

And particularly when the team starts, you know, if it has a tough loss and he goes on the fucking patent, you know, the best damn Pat McAfee show period and starts throwing people under the bus, you know, you know, that, I don't put it this way.

The Jets are going to be a playoff team.

They're going to have to get off to a good start.

I don't see that, you know, that, that, that is a situation that's going to spiral out of control if it starts going back.

I mean, let's be very, let's be very, let's be very frank about this, right?

New York is not the media environment that Aaron Rodgers needs, right?

Aaron Rodgers needs me.

Look, Aaron, yeah, he's not a stupid man, right?

He's a smart man who thinks he's smarter than he is, right?

And you know, whatever, he won Jeopardy, right?

He's not a dumb guy, but he's not the kind of person who has good grip on what he can

say and what he can't say.

And being in a New York media environment is going to be very bad for that tendency for him.

And you can very easily see how that will filter into his play, right?

In terms of his ability to negotiate that environment.

You know, there's this, like, Rod just likes to say, you know, we can't have distractions or whatever, but he provides all the distractions.

Right.

I mean, like, I get it, you know, a lot of bunch of distractions.

But this is a man who is unbelievably beyond self-awareness.

He's the problem.

And again, yeah, as you pointed out, Rob, it's fine if you're a top five quarterback, but he isn't anymore.

And probably not anyway.

And I don't see that really working out.

And yeah, the New York media, if they start turning on him, they'll just go at it and it only gets the jets.

I point this out last year and I know there's no scientific basis behind it, but as I pointed out last year, the biggest reason I thought the Jets would fail is that they were the Jets.

I still feel that way.

This is a franchise, it's just a complete clusterfuck and I don't really see it changing

too much.

Rogers was, in some ways, obviously, Talon Wise, much better than Zach Wilson, but in

In terms of a good fit for the city of New York, I think it was a pretty bad, pretty

short side to call them.

Yeah, and forcing the team to make, you know, Nathaniel Hackett, the defensive coordinator,

is not healthy, you know, this is not at all-

Before we move on, all I want to say here is that I know the NFL tries hard, and I know

that they are in, they have a lot of struggle, like, trying to figure out what teams should

be in each division, but it really seems to me bizarre that Buffalo and Miami are in the

same division, right?

I mean, how do you come up with a geographic scheme that makes sense and you still have

Buffalo and Miami in the same division?

I think this had to do with when they created the four divisions, they wanted to protect

rivals.

I mean, because there's no real reason the cowboy should be in the East for that matter.

But I think it was about rivals.

And back then when they did that, the dolphins were only like 10 years away past being a

relative.

Well, you had the dolphins' jets rivalry.

That was a pretty big rivalry.

Have they ever had really had a rivalry?

And you know, people should think about this and not just a, you know, a risk averse, but

in a risk acceptance, right?

I mean, in a real universe, you could have a rivalry between the Jacksonville Jaguars and the Miami Dolphins, right?

Who knows that might be possible?

Being college football fans, you know, in a real in a different universe, we still have a rivalry between the Oregon Ducks and the Oregon State Beavers, but hey, you know, so now we have Purdue.

West Lafayette, here we come.

Yes.

Yes.

Although it turns out there are a number of decent breweries in West Lafayette, or as it turns out, there is also regular Lafayette.

I don't know how different they are, but they're nearby.

Anyway, all right.

Well, let's maybe move on to the AFC North, where I'll start the talking point here with the Steelers, who I have no idea what they're doing in quarterback.

I get why they would bring in both Russell Wilson and Justin Fields in a sense that makes that makes sense, but the way that I

Think of Tomlin usually is a very level-headed guy

But the way they handle this seemingly creating a fake

You know what some people call the fake competition

I was handing it to Wilson for reasons that seem very clear to me because I think Wilson is completely cooked

Not that fields is you know?

Necessary great choice either

I really don't know what the hell the Steelers are doing.

And this seems like an act of somewhat desperation.

You know, TJ Watt, of course, is great, but the rest of the defense is pretty iffy.

I just don't find the Steelers to be very good.

I think they're bringing them up as my AFC North talking point,

because I think this whole quarterback thing is very interesting to bring in basically two

sort of similar quarterbacks that one, you know, who is at the very end of his,

probably the end of his career and the other who still has some level of hope but have very similar

sort of issues and with the coach that just seemingly maybe has lost the thread on his

team a little bit. So you know I mean the Steelers I think in draft Kings has him at eight and a half

wins that seems awful high to me. I'm not really betting man but I would definitely bet the under

on that if I was. But obviously, the Browns and the Bengals and the Ravens, potentially,

are all better teams. But I think in terms of a talking issue, the Steelers were pretty

fascinating.

Yeah. So the DVOA projections are Baltimore 11.2 wins, Cincinnati 9.8 wins, Cleveland

9.2 wins, Pittsburgh 7.4 wins, which has to be the lowest projection for the Steelers.

the lowest projection of the Steelers in the Ta'alman era, I would guess. There may have

been one or two teams lower, but that's towards the bottom. Well, I guess we'll start bottom

up then. I mean, I guess the idea is that-- I mean, because I think Wilson was not bad



last year. Wilson, like, he can still-- Wilson's problem is he's always taken too many sacks and he's always been unable to throw them in the field. But now, with his arm being like 85% of what it was, he just can't make up for it quite the same way. But it wasn't, There are a lot of, he is one of the 20 to 25 best quarterbacks in the NFL.

After watching Kenny Pickett for two years, I think the idea is just to have a minimally competent person and then have fields like that.

To me, I don't mind that in that Wilson establishes a baseline level of competence and then see what fields could do, maybe work them in.

But I don't know, I'm pretty like, you know, he looked good at times, but I don't know.

He was still pretty bad last year.

So I mean, to me, it's sort of like start off with the veteran, you know, sort of try to establish a baseline.

And then, and yeah, again, if Wilson just, you know, has a couple of bad games in a row, then maybe sort of bring fields in, you know, I don't, I mean, give me the options available.

It's okay, but it's just not, you know, it's this, it's a team that Tomlin gives them before.

And probably Wilson, it feels to some degree to two, they're not going to get like horrible quarterback play, but it's also deep in the very high ceiling and that has now become a deceptively tough division.

I would say probably the best division in the conference now with the other three teams.

So yeah, I mean, certainly I think the Steelers are not really going to be relevant, whether they, maybe Tom could get them to over achieve a little, but that means like eight or nine, who cares?

The interesting thing is the Ravens who were quietly,  
sort of what just were an outstanding team last year,  
but it's weird in the like,

I don't think anybody could be really that surprised  
when they lost to the Chiefs despite,  
being great offensively, defensively.

So, there's still a very good team,  
but they've lost some talent.

They lost their obviously world-class defensive coordinator,  
although they can probably adapt there.

But it's very interesting between them and the Bengals,  
who obviously had an off year last year,  
and the Browns who have an outstanding defense.

I think the best case,  
so that the Ravens and Bengals have,  
which the Browns do not as a quarterback.

And one thing we may be talking about is that

DeShawn like leaving aside moral considerations.

Speaking of Cook, DeShawn Watson has been fucking awful.

Like he makes like 2023, Russell Wilson look like 2015,

Russell Wilson, like he has been unbelievably bad.

Since coming to Cleveland, like he can't stay on the field,

but he's been awful when he has been.

So it's kind of a shame that that seems like a really well coached team with a good defense that blew an enormous amount of resources on a really bad quarterback.

You know, and then, you know, I think, you know, Lamar, you know, is, you know, obviously outstanding.

And then the other question this division is going to be be, you know, can burrow play 17 games. You know, that's, you know, that, cause it's very interesting between those three teams, but you know, I am, I do think you have to start worrying to some point about burrow's health.

Now it seems to be fine right now. You know, and, and this does feel like a pretty big year for the Bengals. You know, Higgins is going to be gone after this year, almost certainly like they're starting. So it seems to me that this is a pretty big year for the Bengals. And I, I would still probably think the Ravens are better, but how's the, How's the ceiling on the border of Ohio?

So I'm not going to start with the mingles, right?

But I'm going to start with this observation.

And it goes back to the Steelers, right?

I am sort of really fascinating-- this comes a little bit from my academic training--

I am really fascinated by sort of this question

of franchise quality and franchise effects, right?

Which is to say--

and this is something that is not just in the NFL,

but it's also in the NBA.

it's really obvious, right?

Where it really feels like certain franchises

and to my great dismay, the Lakers are one of these, right?

Just have a set of intangibles and a set of personnel

consistently over the years,

which are able to produce quality above and beyond

the observable aspects of their players, right?

And the Steelers in the NFL are sort of one of those, right?

They feel like this is a quality franchise, right?

And what that means is that they have a ton of people

that we probably don't know the names of, right,

who work in the franchise, right,

and who are quality people in a quality organizational culture

that turns a five-win team into a seven-win team,

a seven-win team into a nine-win team,

and a nine-win team into an 11-win team, right?

And others in the NFL that you would say this,

probably the 49ers, right?

I mean, you know, sort of other teams which are sort of consistently good, right?

Consistently good.

>> Oddly the Cowboys, just weird as they are.

>> Yeah, no, the Cowboys are a perfect example of this, right?

You know, and you could, I think you could probably also find cultural reasons why the Cowboys can't go beyond and a good team to become a great team, whereas the Steelers and the 49ers can.

But still, right, that there are sort of these cultural aspects within the organization,

And I think of the Steelers in this way.

But I also think of the Ravens in this way.

And I think, you know, at this point, we should think of the Ravens in this way, right?

They've been pretty good for a long time.

I think I can also, we can also say at this point that one of the reasons that the Ravens have struggled to consistently move beyond being this very good might be that against really good teams, Lamar Jackson is a little bit predictable, right?

that he has a set of very effective tools that are also limited in some ways and that when they find themselves in the playoffs against very good defensive coordinators and very good defenses, they find answers to Lamar.

With respect to the Bengals this year, first, I think we have to acknowledge the fact that Joe Burrow looks like a little Nazi at this point with his little blonde hair and M&M haircut. You know, I think there are a lot of people who are worried about the fact that Mixon left. People are worried about the fact that Chase is held out. I don't think

either of those are all that important. If you Mark Chase knows how to play football.

As Hyman, rather than say small potatoes. I mean, yeah, that's that's these reasons.

Not bad, but he's very replaceable. Really fun guy to root for though. But I would say with the Bengals, which I would not say is a great football franchise.

It feels like we're close to the window, the end of the window on the Bengals, unless there's some other interesting injection of talent.

That's not to say Joe Burrow isn't going to be a good quarterback for a good long time, but is he going to be in a championship quality cast for a while?

I don't think that.

This will actually be the first year in a bit that I'm kind of going to go chalk on this.

Even though I don't think that the Ravens necessarily should be favored to go that deep in the playoffs, I think that they're going to win this division because they have the best fundamentals of the teams in this division.

For the reasons we've pointed out already, which sometimes we'll have late career recoveries, I don't see the Steelers really being that competitive.

And so I think the Ravens are probably the Ravens of the Bengals are going to go to the playoffs from the distribution.

Oh, I think both for sure.

I don't.

Yeah, they're both definitely playoff teams.

Barring, obviously, Burles health.

But you know, I think they're two of the better teams.

You know, again, we'll see what the Ravens do without McDonald.

I mean, you know, sometimes, you know, as we discovered, when David left the Bills, you know, losing a really good coordinator can actually have a deeply negative impact, especially hyperkinned or see, but, um, so, you know, we'll see. But I think both those teams are in. I think Cleveland, Oh, they got like my Cleveland agent has been in the quarterback situation. It's like, it's like, you know, yeah, I mean, you shot and watched and sucks and has bad characters. So they, they decided to bring a new backup. James Winston, who also sucks and has bad character. I thought that was lovely. You know, I thought That's a great team.

Great franchise.

Now there's a franchise that does not create winning football.

That's too bad because Stafanski seems like a legitimately excellent coach.

And Schwartz is a tremendous DC.

That is a really good defense.

And it was just like, I kind of feel that James is going to play a lot this year.

Frankly, it's sort of like he's--

I'm not sure that he is in the better quarterback at this point.

And that's not praise of James Wilson.

- Well, but let's think about, I mean,  
like, and people are stunned that Baker Mayfield  
actually had a good leery last year,  
but like, I mean, maybe he had a good year  
'cause he got away from this franchise, right?

- Right.

- Yeah, yeah, yeah.

No, I mean, it's entirely possible, right?

We'll get to Mayfield a little bit later,  
but any last thoughts about the North  
or should we move on to the South?

- I'm with Rob, I like chalk here.

Like the sort of ravens are like, you know,

They're a really good organization that also has top level talent.

They're sort of the best of the Steelers and the best of the Bengals.

So I wouldn't shock me to see the Bengals win the division, but I think that you, I mean,  
the Ravens can fall off quite a bit from last year and still be the best team in the division.

And they sort of could have won that.

It's not like they were blown out by the Chiefs or something.

So I mean, yeah, I think, I still think after the right, Harbaugh is a really outstanding  
coach.

And again, I trust them to handle losing McDonald,



who I like a lot, and we'll talk about that later,  
but they could probably replace them more easily  
than a lot of other organizations.

So yeah, I still think the raises win.

And yeah, I see both of those as being playoff teams.

Of caveat, if Burrow gets hurt,  
then I think that's a different thing.

And the Browns haven't got enough defense  
to be competitive, but we chop out for four games  
with our quarterback situation, I can't.

And that's probably the one thing  
that can allow the Steelers to win a couple more games,  
the Browns also could just really implode.

Like they get a couple of defensive injuries,  
Watson and Winston are terrible  
and are also like not well liked.

And so that's a situation that I could see going,  
like again, the Steelers at least have a certain floor,  
you know, the Browns as Rob was saying,  
do not have that floor.

So, you know, you can see that being a nine or 10-1 team,  
but I could see that team just having a really bad year.

And that's really the only team in the division

I can see just completely falling apart. I'm with Lewis. I don't have any over-under the division because I basically think that Vegas has the peg. I would go to shock here.

All right. Well, let's move on to the South, where I feel like the most interesting talking point is the Texans. I think there's a-- how good really are they?

The Draft Kings win total for them is only 9-1/2.

It seems awful low to me.

I mean, there's certainly no shortage in history of a quarterback coming in and having an astounding first year.

I mean, CJ Stroud certainly had an astounding first year.

And D'Amico Ryan's an astounding first year as coach.

They do have nice position players.

They've made some really good.

Daniele Hunter as a pass rush guy was a nice signing.

I like this team an awful lot I mean but at the same time you know it's hardly unknown for schedule to get tougher in the second year maybe they don't have the same kind of intensity.

I feel relatively confident that Ryan is going to coach them that too intensity but still you know there is a history of highly hyped teams who had a great one year taking a step back in a second year. I don't think that's going to happen in Houston, but I do wonder what you guys think about it.

So the DVO projections are very high in the Texans. And indeed, I plan to bet the over

except that, you know, everybody, you know, Speranza and Gamble know what they're doing.

So everybody else had that idea. So there was no meat about it all. But the projection is Texans at 10.4 right between the Chiefs and the Lions. So now that's partly team quality.

That's also about what I'm about to say next about the rest of the division, which is not great.

Jacksonville predicts 8.4, Indy 6.7, and that is one of my-- Scotland used a lock of the season Colts under 8.5.

I like this one 8.5.

I would take that to the bank.

Then we have the-- Tennessee, it will clocks in at-- who cares?

They suck.

7.6.

Yeah, so actually, the model actually likes the Titans a little more than the Colts.

Anyway, I think it's partly that the Texans are very good, but this division fucking blows.

This is not-- not that that's shocking.

I think that the Texans, yeah, I mean, Ryan looks like an outstanding coach, Stroud looks like an outstanding quarterback, and it's all like he had an incredible supporting cast.

To me, I still don't see a sophomore slump here.

I think this team is generally good.

The really interesting question is what about the Jaguars who look like they were going to be the class of this division, and suddenly you see a receiving corps that isn't great, defense, which is okay.

The thing is, Trevor Lawrence has been good, but he's not really been elite.

Now, again, there's a bit of an Andrew Luck situation here in which the surrounding organization is not great.

I think Peter's the decent coach.

But can we explain why Trent Bulkey has a job as an NFL personnel ops guy?

What's he done well exactly?

I don't understand what--

I think that Lawrence is still like you Lawrence is still in this and this is it's just his third year fourth year

Remind me for us now. Yeah, yeah

I mean, I think that Lawrence is still

Sort of in this he could end up as Winston Marriota. He could end up as Andrew Luck. It could end up as something different

So, you know first I want to say because I've been looking over this

This is not the worst division in the NFL, right? We have yet to talk about the

To see the odds for the NFC South right, but I guess somebody has to win it with six wins, but I

Mean, yeah, you got a lot of interesting things going on here. Right? I mean, I I certainly don't think it's wrong to

to think about the Texans as being, you know,

the favorite for this division.

I mean, my own would be, you know,

I kind of do think that the Jags have demonstrated

a certain something,

and that they have a very strong chance

of being a playoff team.

And I'm looking at the ESPN numbers here,

and plus 275 does not seem ridiculous to me.

I would probably not go with the Texans plus 105.

You know, and this may cause some laughter among the crew.

I mean, the Titans plus 900 is probably the most likely

for me to bet on the perspective last place team, right?

Just because I don't think we quite have the measure

of Will Levesque yet.

And so things might happen with that franchise where a nine to one bet is not completely

unreasonable in this division because you can also see why every other team in this division might collapse.

And so but you know I can't I can't really dispute the notion the Texans should be the favorite here.

Although in the end I you know I might go with the Jags instead. I mean the Colts seem to be you know

still a work in progress and as they've been for quite a long time and so it's an interesting

division but it's you know it's one that's probably not going to produce a team that reaches the championship stage in either conference. So you don't think Houston could make it that far?

You know I just don't trust last year's results and so no I mean I would not bet on it right I

I would bet against it rather than before I would bet on it.

Yeah, I think they're probably a year away. I definitely like them as the division winner.

And I like that. And I think there's a pretty big gap between the Jaguars. I mean,

I don't know the Titans. I mean, a lot comes down to whether or not you believe in Will Levis and I do not. So, he showed some things, but, and I don't like the, and in fairness, I don't like the surrounding cast there at all.

I don't really understand why they fired Vrable and brought in the Callahan fail son.

I'm not sure about that.

And then the Colts, obviously, I don't like at all.

I don't think they're as good as the record.

I mean, the interesting thing is that they at least have a fun, like I think Richardson definitely has more upside than Leves, but I would say that he looks almost more like a great fantasy quarterback than a great, he's more accurate than what we expected, But the real thing is, do we think he can play 17 games?

He just does not seem to concede anything to that.

You know, and--

Well, like three games.

I mean--

Yeah, right.

Yeah, 17.

Yeah, 17.

Yeah, right.

Yeah, right.

You know, this is-- we'll get to this one at the NFC with Jay Don Daniels.

But like, that's-- like, you could be a running-- I mean, look, look, one of the things that

Russell Wilson figured out very effectively was how to be a running quarterback, but also know how not to take hits.

the Richardson has none of those skills and I just don't see how he's going to survive and he's not

going to I mean you're what happened last year is probably what's going to happen this year

you know he's a skilled guy although he didn't look very good at certain times in the preseason but

he's a skilled guy but I just don't I just don't see him staying healthy long enough

to develop as a quarterback so I to me the Colts are just in no man's land.

Yeah, and then if Joe Flacco has to get time, I think that's turning into a pumpkin very

quick, you know, like, he's had like five good weeks in the last seven years.

Like,

it was really weird.

Let's be respectful.

The man has the man has an important and effective professional career, right?

Let's be respectful of Joe Flacco.

I respect the greatest quarterback to ever come out of the University of Delaware.

Let's let's

So that just reminds me of a Loomis, your defunct series of like the top 10 politicians from each state where well before the fact that I think Joe Biden was even vice president, you said that, you know, from Delaware, Joe Biden is clearly the most important person of all time.

Literally the only other option is William Roth. And that's only if you're really in

the primary.

Like, the whole like, "Thank you, potentially nobody came from Delaware who mattered at all."

- I'm picking your fear.

It's fear.

- America's oldest and least relevant state.

- Like it was the only state forever.

It was the only state to not have any national park side

at all, not even a historic side.

And basically Biden fixed that by getting Obama

to like name the like, you know, the capital build,

the old capital building where Delaware ratified

the constitution of the national park.

- The city bank calls it.

The City Bank call center, the first call center of its kind to be a national park.

That really seems like.

No, the Simpsons noted that it was a door factory.

The very first toll booth.

So people live in real states are going to.

So anyway, yeah, this is a team with like two credible teams and two really bad teams

in it. I think the taxes are going to be fun to watch this year. Here's another thing I

say, can we say safely that Cesario probably deserved more credit for the success of the



Patriots than he got, considering what happened to the personnel there after he left and the job he's done in Texas? I think it's a pretty impressive job. They basically what fired the JAD Vance of the NFL all three years ago, and that team has turned around pretty impressively. I would give Cesario some credit there along with Ryan's.

That's an organization that has grown, you know, monumentally and again, they may, you know, take a bit of a step back, you know, I don't think they're ready to be a championship team yet, but that, you know, certainly it's one of the more impressive turnarounds we've seen in a while, I think it's safe to say.

- Yeah.

Well, I was talking to a lot of the West, AFC West and the talking point here clearly has to be the Chiefs and are they beatable?

You know, it's so funny because last year felt like for most of the season it was like, eh, you know, taking a step back. You know, Kedarius Tony is the worst player in the NFL. Um, you know, they just didn't. And then of course, once you get to the playoffs, forget about, right? So, um, we can talk later about whether we see the chiefs as the favorite for the Superbowl again, but, um, but I see this as a extremely uncompetitive division that the chiefs will probably have clinched before the end of November.

- Yeah, this, you know, you can even almost make a case

that this is the worst of the comments

just because there's, you know,

so we have the chiefs projected at 10.8

and then keep scrolling, keep scrolling.

- Did you bet, Scott, was that one of your guarantees

to bet over on that?

- No, I do, that's, it would be, again,

I think that the market was on that, so.

- I would bet the over on that.

- It's just no duce over. - Hero question.

But I would bet the over on that

just because like I could see, you know, given the teams that they're playing, right?

I, you know, I, I still have time. I might, if I happen to be a B B near a tribal casino,

I might cause I live in a, I live in a free state, right? Where I can go on my little

phone here and then what was the chiefs over?

Well, I don't know the chiefs over, but they are minus two 50 to win the division.

Yeah. That's basically free. That's like better than a treasury.

like I say. If Mahomes plays seven games, so like yeah, so the projections as we keep

scrolling, the number two team in the division would be your Las Vegas Raiders at 7.1, then

the Los Angeles Chargers at 6.7, and the Denver Broncos at 6.6. And I don't think any of those

three teams are being undersold by the model. So this is the, yeah, so I like that minus 250.

It's not a lot of juice, but that's basically like, again, it's like putting the money in a savings account.

I think Jeff Doodus would be allowed to make that bet.

MIKE GREEN: Friend of the blog, Jeff Doodus.

JIM VAN METREAL: Sorry, friend of our blog who will not put in the token \$30 fee for our fantasy league for the year.

MIKE GREEN: It should be said, it's been the fees since the late '90s.

It should be like \$75 now.

We haven't adjusted for inflation at all.

that's like the cost of a form pack in Oregon. Yeah. So, I mean, the other team's thoughts, I mean, so obviously, in a sense, the most interesting of the remaining three teams are the Chargers, who obviously brought in a great head coach. And it seemed like Eric may somewhat disagree. I would say the only thing I like about this team is the coach and the quarterback.

Now, those are two nice things to have.

But Herbert is also kind of in the Lawrence category of very good, but not great.

And unlike Lawrence also really seems to melt down at the end of games, which in middle is, I think the kind of thing that having a real coach could help.

But, you know, and again, you can't go to Harbaugh's track record is outstanding.

You can't argue with that.

But there is part of you thinks he came either two years, two later, two years, too early that this is not a team with a lot of talent on the roster that needs to be changed.

This is a team that with fucking-- their offensive talent is like the worst in the NFL.

I don't understand the Keenan Allen trade. They have no receivers. They have no running back. I don't know why you would keep Clio Mack instead of Allen. So I just don't like anything about this roster. Now, yeah, Harbaugh deserves some benefit that is down here, but that is a rough situation to come into. And I'm not sure that he fully understands how much this team is regret. It's never quite as good as his reputation is really regressed. So now we have obviously two big Herbert stands here. So am I underselling this team? Or to me, this is a team that's like two years away at least from being competitive.

But I think there's a lot of unknowns here is what I would say. I'm not going to make a claim that I think the Chargers are going to be competitive this year, push it. But couple of things. I mean comparing Herbert to Lawrence, I think the problem is that Herbert's been coached by Brandon Staley.

- It's a major item 100%. No question.

- I mean, game after game, Brandon Staley would personally blow it through terrible coaching decisions. And so I don't know. I mean, it's a weird career at this point to evaluate because it does seem clear that Herbert is not a top five quarterback. He's probably still a top 10 quarterback. He went from a team that was supposed to be good and had a good skill positions around him, a team that is now not supposed to be good and does not have a good skill players around him, at least supposedly not, but who has vastly improved the coaching situation around him. So I think that there is, I mean, I'm not going to say I don't think Herbert might have been slightly overrated, but I think he's in a weird scenario in which he's never actually had an opportunity to be in an ideal situation to actually demonstrate where he

belongs in that list of quarterbacks.

The reason I feel slightly better about the Chargers is simply that, two things.

the vast improvement of coaching and two, the fact that there is always a couple of teams that seemingly come out of nowhere to have a better season than you think because there's so much roster turnover in the NFL.

Ken Allen, Ken Allen can receive it, but he's old.

Austin Ekfer was old.

I mean like their skill position players were really old and I'm not sure that just bringing in some new blood is not and with good coaching could not lead to a team that might win a eight games this year and then put them in a position in 25 to take a big step forward.

I realize this is a lot of conjecture here, but I could see that happening with that good quarterback and with that good coaching. Rob, I don't know how you feel about it.

Well, I don't have any questions about Justin Herbert, although I think Scott sort of makes the point here that first, in terms of his physical capabilities, Justin Herbert is a better quarterback than Trevor Lawrence.

In terms of his ability to turn things on at the end of a game, I think that remains to be answered.

But that's a coaching question.

That's largely a coaching question.

And let's go back to this franchise thing.

The Chargers are a franchise that is not new to having an elite quarterback and winning nine games a year.

year for 35 years.

Right?

Really our whole life, basically.

Really broken only by Marty Schadenheimer.

They fired because some idiot tried to run back a reception.

And let's not forget Dan Vouce.

Yeah, that's the one.

No, no, no, no, no.

Even then, same thing.

That's like Vouce was the most physically talented quarterback in the NFL and unfortunately he was drafted by the Chargers.

Yeah, you know this is a franchise that has a history with this kind of quarterback, right?

And not being able to exploit this kind of quarterback and I think that you know said we sort of have to understand this

You know

We cannot leave this division without talking about the Broncos who we all hate

But you know that it's gonna be BONIX right going into

And I you know, I would guess I would be mildly I would probably bet above

What was it for the Broncos was six point one something? What was it?

Well, they're projected six point six. I don't know what the Vegas over under but I would bet seven

I would I would bet the above I think they'll win seven

Rob draft Kings has the Broncos at five point five. Oh, I would bet above that

Because I think that you know, I think that Bo is a is that he's pretty close to the archetypal NFL ready quarterback coming out of

Coming out of college. He's been very impressive in the in the in the preseason for what it's worth

I don't trust the Raiders at all

and so, you know, this is not a Broncos team that's going to win the division and I

I certainly wouldn't contest the notion that the chiefs are the runaway favorite here.

But I don't know that the Broncos are going to be as terrible as people think that they might be.

And so it wouldn't shock me to see them coming in second in this division.

It would be very surprising to me if they made the playoffs.

But no, it should be an interesting race.

But the chiefs are clearly a class of this division.

Unless and I think we have to take this new account, there's a lot of talk about Taylor and Travis getting married, right?

That might be a pretty profound distraction across the course of the year.

- We discovered last year, there's no way that homes in Kelsey can operate and the media is falling.

- Right.

Well, go ahead.

- No, I was going to say, I agree with you, Rob, about Nix.

To me, I actually am okay with Nix as an NFL quarterback.

I think he's a great NFL quarterback or anything, but could he be Kirk Cousins?

Yes.

Is he a guy who could play 10 to 12 years as an average-ish NFL quarterback?

Sure, which is a hell of a lot better in the Bronx because I've had him in a long time.

He's played so much college ball, which is an interesting conversation to have generally, went the transfer portal and the reality that for a whole lot of college players, the money they're making in college is going to be much, much more than they're going to make in the NFL because a lot of them are not going to go to the NFL or they're going to be marginal guys who are going to be pulling in not even seven figures, that you're going to have a lot more very experienced players enter into the NFL who are a little older but have an absolute shitload of snaps.

Bo Nix is a perfect prototype of that.

And if anybody is an NFL already quarterback, who is coming to be respectable, it's Bo Nix.

And so I actually do think that's what's gonna happen.

That said, I'm gonna be rooting for him to massively fail in week one against the Seahawks, especially with my dad. In the house with me, who only really roots for former ducks.

- Oh, wait, wait, wait, wait, no, so the reason here, but Libba and Scott's gonna disagree with this, right?

but the storyline is already,

BONIX cannot win in Seattle, right?

That's the storyline.

And I don't want that storyline to fucking persist, right?



So that's why I'm gonna cheer for the Broncos  
against the Seahawks, 'cause I don't want this like,  
well, BONIX at that quarterback can't win in Seattle, right?  
I don't want that.

- Well, I'm okay with it now.

Now that it's already established, let's just keep going.

(laughing)

- Yeah, I mean, I do like the fact that the Broncos  
not screwing around. I mean, look, if you think Nix is ready to go put him in there, I mean,  
he's older than Kirk Cousins. He'll only go so long before he goes on his post docs.  
But again, it's sort of a similar situation where he does have a coach, but I'm not crazy  
about the surrounding talent. I actually think that I like long term, I like the  
Chargers and Broncos more. And I think that bringing in Harbaugh was what the Chargers  
needed  
to bring somebody new to the organization, I don't think it's going to pay off this year.  
I think two years from now, I think you're going to see a big change. This year, I actually am  
inclined to think that the Raiders might be the second best team. I think that what they did,  
sticking with Pierce, but bringing in Marvin Lewis to be the associate head coach, I actually like  
that. You have a player's coach and Marv is really well suited for that associate job. Max Crosby  
links the defense. And like Gardner, Gardner Minshew was actually pretty decent last year. He's  
not  
great, but you know, he sort of, you know, gives you a respectable floor. So I mean, I think that  
in the short term, the Raiders could be the best of these teams. I mean, the problem is, I just,

you know, like with, with both the Broncos and the Chargers, you could see the path forward, like the Raiders could be better this year, but like, what's the, what to just know? Like, I just don't see any path to them actually being good, which I think you can see with Sean Payton and Bode Nicks and with Harbaugh and Herbert. I think longer term, I like the Broncos and Chargers a lot more, but I think just for this year, I think the Raiders could actually be better just because I just do not like the skill position talent on the Chargers or the Broncos. But I think you know, I think that you know, I think Nix is actually a pretty interesting gamble at his point

I think you know with Peyton calling the plays like I think there's a certain floor there

So, you know, I I can certainly see the Broncos finishing head of the Chargers

That's all I see them finishing second even but you know, I died, you know, I I think there's gonna be one 500 team in this division

We're gonna learn a lot about Peyton, right? I mean, you know that that that sort of

Peyton's faith in Bo Nix is going to be one of the things that will characterize our interpretation of him moving forward, right? Obviously, if Bo Nix fails in really dramatic fashion, then Peyton looks much more like the John L way, right? But if Peyton succeeds, or if Bo Nix succeeds, then Peyton's a smart guy, right? And so it wouldn't shock me that he has a pretty good

grip on quarterback Cowan like this.

So we'll see.

- Yeah.

The one thing to say here is that Harbaugh has built multiple, you know,

championship or outstanding programs of scratch.

Payne's only done once.

So that is the one thing is that Payne does have to prove that he can do it in a second organization.

I'm not saying that he can't.

I think he's obviously a very skilled coach.

That's one thing about Harbaugh, whatever you think about him, you know, he's not just dependent on one quarter.

That's the other thing.

He's also built out excellent organizations without really having top quarterbacks with one obvious exception, you know, after Stanford.

You know, so, you know, I do think that that's one thing.

And I think it actually is going to be interesting to see how Peyton does it, but you know, at least, you know, I like the fact that he's getting on with it.

You know, he's not screwing around and making excuses.

He's going to start trying to win with Knicks right away.

I think that's the right thing.

So at least the one thing is that at least, you know, these teams are going to be bad,

but they're at least sort of, you know, fun to watch  
given the trajectories.

Sort of a, it's an interesting division,  
although it is not going to be  
very competitive division this year.

There's at least some, there's a chance for teams  
to actually challenge the Patriots down the line.

And that's, that will make the,  
make things much more fun.

- All right, well that concludes the AFC part  
of our NFL preview.

We'll be back very quickly for the NFC part  
of our NFL preview.

(upbeat music)

- Thank you again for listening  
to the "Lawyers Guns and Money Podcast."

We would like to thank Elizabeth Nelson of the Paranoid Style for supplying as our intro  
and outro music, "I'd Bet My Lands and Titles," a track on the album for executive meeting.

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[MUSIC]

Spiritual