

ANATOMY OF A WILDCARD

The playoffs as a whole can be the most predictable part of an NFL season, but the Wildcard playoff round doesn't like to conform. It's the disobedient member of the playoff family that never sits still, that plays in the rain when it's ordered to stay inside and that laughs after throwing a curve ball through grandma's favorite picture window. Wildcard scoffs at teams that do things right all season, choosing instead to embrace those that played hooky for entire stretches of the season but resurfaced just in time to disrupt their divisions. A Wildcard team is either an underachiever or overachiever depending on how you choose to define a team's true potential.

Five of this weekend's eight participants were unsure of their playoff fates until the end of last week's games, but that alone doesn't make them underachievers. Similarly, the teams that had already secured their playoff spots are not inherently overachievers. The Redskins, Giants and Buccaneers fall into my overachiever category despite squeaking into the playoffs, and the Bengals are overachievers despite having wrapped up their division a week early. It was time for Cincinnati to be a playoff team, but no one expected their dramatic explosion of offense and defensive opportunism. Mark Brunell wasn't supposed to be the answer in Washington, Eli Manning wasn't supposed to be this good yet, and Chris Simms surprised everyone by getting his team into the playoffs despite a loss to the lowly 49ers. Now that they're in the playoffs the overachievers are dangerous. They're privileged to play without the weight of expectation, but expectation can be as much a blessing as it is a curse. Just ask the underachievers.

The Steelers were 15-1 last year and were expected to contend for top AFC honors this year but were instead relegated to the ranks of the desperate in the last few weeks of the regular season. Many picked the Panthers to win the Super Bowl this year, and I'm sure they didn't envision their path would go through the Wildcard round. The Jaguars, despite winning enough games to wrap up a playoff berth fairly early, have been unimpressive and even dull for the better part of the season. And let's not forget the defending Super Bowl Champion New England Patriots – 2005's ultimate underachievers. All of these teams bear the burden of expectation, but they also use it as fuel. They haven't attained what they set out to accomplish, but their dream has been revived. They're in the Wildcard playoffs with a second chance.

Will the overachievers be so pleased with themselves for making it this far that they forget that there is another task at hand? How about the underachievers? Will they make excuses for themselves or will they seize the opportunity to play for what they feel is rightfully theirs? I can't wait to find out!

Washington Redskins (10-6) @ Tampa Bay Buccaneers (11-5)

Saturday, January 7, 2006 @ 4:30 PM ET on ABC

The last time these two teams met in Tampa the marquee read, "Defensive battle to be won by a kicker." Wrong and wrong. Jon Gruden's Bucs defied logic and probably saved their season with a 36-35 win that was punctuated by a Mike Alstott 2-point conversion with 65 seconds left in the game. The Redskins got the ball back with 58 seconds remaining, but Mark Brunell completed just one of his four pass attempts for 24 yards and time ran out. The 'Skins returned home in shock and suffered consecutive home losses to the Raiders and Chargers. Their impressive 3-0 start had been squandered, and they sat dejected – or so we all thought – at 5-6 while their NFC East rivals (except the Eagles, of course) stayed on course for the playoffs. Speculation was rampant. "Joe Gibbs will go the way of Steve Spurrier. The Redskins were a mirage. Mark Brunell is too old for this. Clinton Portis isn't the running back he used to be." Wrong again. The Redskins won their final five games of the season, including back-to-back-to-back wins over the other teams in their division, and enter the playoffs as the league's hottest team. Will they continue winning or will they – as overachievers sometimes do – lose focus and stumble in their first playoff game?

My feeling is that their streak will end, and I'll tell you why. The two big wins that got them into the playoffs were at home against the Cowboys and Giants, but setting those aside I'm left with road wins over the Rams, Cardinals and Eagles. That five-game winning streak doesn't seem as impressive now, does it? Even less impressive is the fact that the Redskins needed those three road wins to bring their road record to 4-4 this season. Finally, the Buccaneers beat them back in Week 12 without Cadillac Williams.

*Now that I've told you why the Redskins will lose, let me tell you how the **Buccaneers** will win.* Chris Simms will manage the game well, avoiding the kind of turnovers that can end a playoff run before it begins. He'll hand the ball to Williams, Michael Pittman and Mike Alstott, and the three-headed running attack will keep Washington's defense on its heels just enough for a big pass or three to Joey Galloway. Tampa Bay's defense will focus on stopping Clinton Portis since the Redskins were 5-6 through their first 11 games when Portis posted 100+ yard rushing totals just four times. Santana Moss will be double-

teamed all game, and the Bucs will learn from the Cowboys' mistakes and will assign a linebacker to shadow Washington's talented tight end Chris Cooley. Having taken away his only weapons and targets, Mark Brunell will attempt to do too much and will throw a couple of key interceptions that will cement Jon Gruden's pass into the second round of the playoffs where he'll travel north to play Da Bears.

Jacksonville Jaguars (12-4) @ New England Patriots (10-6)

Saturday, January 7, 2006 @ 8:00 PM ET on ABC

The Patriots had nothing to prove last week. In fact, they were fooling around last week (Doug Flutie converted a "just-for-kicks" drop-kick extra point – the first of its kind in 64 years.) and still came within a two-point conversion of forcing overtime against the resurgent Dolphins. Meanwhile the Jaguars were attempting to prove something to themselves and their fans when they hosted – and routed – the Titans. I don't mean to over-simplify this, but I really don't feel there's a whole lot to this one. The last time the Jaguars beat a team with a winning record was Week 6 when they needed overtime to beat the Tommy Maddox version of the Steelers. The last time the Patriots played their starters at home was, interestingly, Saturday, December 17th when they annihilated the Buccaneers 28-0. *They may not shut out Jacksonville, but Tom Brady's **Patriots** will certainly show the Jaguars the business end of their muskets.*

Carolina Panthers (11-5) @ New York Giants (11-5)

Sunday, January 8, 2006 @ 1:00 PM ET on FOX

I have to say right away that I've been impressed with Eli Manning this year, but let me now say that I've been disappointed by his ability to handle hostile environments. The NFL lists the Giants as 4-4 on the road, but that includes their Week 2 "road" win over New Orleans at the Meadowlands. You may be wondering why I'm talking about Eli's road woes. It's because the Panthers have a better record on the road than at home, and they own the league's 3rd ranked defense. They've been instructed by coach John Fox to make Eli Manning feel from the get-go that he's being smothered by a very large weight – a weight that may start out feeling like a 300-lb. defensive lineman but that will undoubtedly end up feeling more like the expectations of the entire state of New York and a big portion of the country. Sure, Tiki Barber will take some of that weight on his shoulders, but the Panthers won't let him run through them unscathed.

Jake Delhomme, like Eli Manning, has had his lapses this season, but one thing he has that can't be discounted is playoff experience. In fact, Jake has been all the way to the Super Bowl and knows what it takes to pilot a team through the playoffs. It takes a reliable running back (he has DeShaun Foster), the patience to avoid mistakes and the confidence to seize opportunities. Jake not only has those qualities, he also has just the big-play weapon in Steve Smith that he'll need to help him seize that window of opportunity before it passes. *Eli is a good quarterback, and he'll probably win a playoff game in the very near future, but the **Panthers** have too good of a defense and too much experience to blow this one.*

Pittsburgh Steelers (11-5) @ Cincinnati Bengals (11-5)

Sunday, January 8, 2006 @ 4:30 PM ET on CBS

I've had one question floating around my head since before I started writing this week's UFR, "Why are the Steelers favored by three points in Cincinnati?" My first thought was, "Of course! They beat the Bengals convincingly the last time they played in Cincinnati. That explains it." But wait! That was 11 weeks ago! Just five weeks ago the Steelers lost to the Bengals in Pittsburgh. I ask myself, "Have the Steelers been really impressive on the road since then?" No. They beat Minnesota and then shellacked the Browns, but neither of those is particularly impressive. "Are the Bengals going to be missing any key players due to injury?" No. Both sides figure to be at full strength. "OK, so it must be something the Bengals did or failed to do, right?" Probably.

The Bengals have lost two straight including a home game two weeks ago in which the Buffalo Bills caught them in what appeared to be some kind of complacency after having just wrapped up a playoff berth the previous week. It was the kind of regular season loss that some sports writers have been known to call a "good loss." I won't call it that, but I will say that it will serve as a wake-up call for a team that could be dangerous even half-asleep. Last week's loss at Kansas City meant nothing since the Bengals were resting their starters, a fact that makes them even more dangerous. All of that adds up to one conclusion: the Vegas odds-makers have it wrong. *The wide-awake and extremely dangerous **Bengals** will defeat the underachieving Steelers and will become media darlings prior to next week's trip to Invesco Field in Denver where they'll attempt to decipher the thin Mile High air.*

Statistics

- I went 3-2 in my featured games last week with an overall record of 11-5. My regular season record was 167-89 (65.23%), and my all-time record is now 458-258 (63.97%).
- UFR Formula: 9-7; Dr. Z's Power Rankings on SI.com: 9-7; ESPN.com Power Rankings: 9-7
- Week 17's locks were Pittsburgh (-14), Washington (-7) and Dallas (-12.5).
- "Lock of the Week" Update: 1-1-1 last week (78-71-4 all-time). The Cowboys threw in the towel in the final game of the regular season once their playoff hopes evaporated. The Redskins and Steelers both won, but the Steelers won by exactly the spread leading to this season's first and only "push."

Standings

AFC East

New England (10-6)

Miami (9-7)
Buffalo (5-11)
N.Y. Jets (4-12)

AFC North

Cincinnati (11-5)

Pittsburgh (11-5)
Baltimore (6-10)
Cleveland (6-10)

AFC South

Indianapolis (14-2)*

Jacksonville (12-4)
Tennessee (4-12)
Houston (2-14)

AFC West

Denver (13-3)

Kansas City (10-6)
San Diego (9-7)
Oakland (4-12)

NFC East

NY Giants (11-5)

Washington (10-6)
Dallas (9-7)
Philadelphia (6-10)

NFC North

Chicago (11-5)

Minnesota (9-7)
Detroit (5-11)
Green Bay (4-12)

NFC South

Tampa Bay (11-5)

Carolina (11-5)
Atlanta (8-8)
New Orleans (3-13)

NFC West

Seattle (13-3)*

St. Louis (6-10)
Arizona (5-11)
San Francisco (4-12)

Italics indicate that a team has clinched a Wildcard playoff berth.

Bold indicates that a team won its division.

Bold Italics indicate that a team has clinched its division and a first round bye.

* indicates that a team has clinched home field advantage up to the Super Bowl.