





# Nice guys finish first

*Relationship-building has made Bill Griffin (BBA 72) a success at every level, from his career in mortgage finance to his role as president of historic Oakmont Country Club, site of the 2007 U.S. Open Golf Championship*

*By Charles McNair  
Photograph by Scott Goldsmith*

## Bill Griffin plays big.

He's not a big man, five-six, maybe five-seven. Watching him amble down an Oakmont Country Club fairway as part of a foursome, you notice that he's in the shade of his companions most of the time. Still, when one of the four is the world's second-ranked golfer, Phil Mickelson, and when you learn that 18 holes later Bill walks to the clubhouse pocketing a \$30 bet he won off the golf legend . . . well, you suddenly understand the way he plays. Big.

"He gave it up reluctantly," Bill says later, with an impish grin. "That made it even better."

This comment is badly out of character. Bill Griffin may be the least likely self-aggrandizer on earth, a man who learned humility at the knees of family and friends back in the country parlors and hard Methodist church pews of Morgan County. He's famously self-effacing. All mention his impeccable southern manners, his friendliness, his willingness to share credit and — always — the double portion of financial smarts.

Clearly, Bill thinks big, too.

His character and chemistry have rewarded him with a successful career in the mortgage and financial services industry. Along the way, he's hacked a path from captain of the Morgan County High School golf team to president of Oakmont, the fabled Pittsburgh club that fans of the sport consider a national treasure.

Oakmont hosted more than 250,000 of those golf worshippers for a week in June, and in doing so established a record by hosting its eighth U.S. Open. The throngs watched Argentina's Angel Cabrera outlast Tiger Woods and Jim Furyk to capture the tournament, and when readers of *The New York Times* picked up their sports section the next morning, there was Bill Griffin in the front-page photo as Cabrera accepted the U.S. Open trophy (see photo at right).

Mickey Pohl, Oakmont's general chairman for the U.S. Open, is a Pittsburgh attorney. He's been Bill's wingman on the club's board of governors since Griffin took the controls in October 2004. Pohl himself knows something about playing big — he once slipped out of a Griffin meeting to take calls from Prince Charles and Steve Forbes. His opinion of Bill's tenure as president of Oakmont is worth hearing.

"A lot of people have big IQs and can do algebra, but they are disasters in their personal skills,"

Pohl says. "Oakmont is a big business, and it has to be governed by a man who can run a big business and work with people. Bill has led by example, with southern demeanor and charm."

Pohl goes on, putting his finger on leadership elements that are key to

Bill's success . . . "and not only on the links."

"In the old days," says Pohl, "a country club was best run by a despot. But the post-Vietnam generation doesn't salute The Man anymore. It takes intelligence and good judgment and people skills. And Bill has brought two more things — decency and courage. He leads from the front."

It's a constant refrain in the career of Charles William Griffin: Georgia boy; president of one of the world's great golf clubs; an eminence in the world of mortgage finance — and also a Terry College Distinguished Alumni Award recipient in 2007 (see p. 24). Bill may live in Pittsburgh, but he makes a lot of Terry events and his can-do attitude is infectious on the college's Board of Overseers.

"The board is working hard to build a culture of giving back as part of the larger Terry experience," says Bill, who was in Athens in late June when new Terry dean Robert Sumichrast was introduced at a reception at the president's house. "We believe our school is marked for greatness, and we'd like every graduate to share our commitment to realizing that vision for Terry."

## All-American boyhood began in Rutledge, Ga.

Bill Griffin's family album tells an All-American story. His baby picture is a vintage black-and-white Brownie shot, a portrait of a



When readers of *The New York Times* picked up their sports section on Monday, June 18, they saw this front-page photo of Angel Cabrera hugging the U.S. Open trophy. Griffin — who spearheaded the \$17 million renovation project that got Oakmont Country Club ready to host the Open for a record eighth time — is standing directly behind Cabrera.

little Boomer, bald and chubby like 76 million others. Only the tiny hands look different. Baby Bill's are oddly clasped, gripping an invisible putter.

Here's the family photo. Six-year-old Bill, still in black-and-white, squints up, a little impatient, his knees dirty. He stands among solid-looking men and smiling women, posed in front of a big clapboard house under even bigger trees. Two in the picture would be his father, James Milligan Griffin (*BSC '38*), who ran the bank in Rutledge, Ga., near Madison, and his mother, Katherine Wallace Griffin, granddaughter of a man who started six banks — three of which he lost to the boll weevil. (Ironically, Bill's banking family on his father's side can trace its line back to Aaron Burr, the man who killed America's first secretary of the treasury, Alexander Hamilton, in the most famous duel in American history.)

Here's the high school yearbook photo. Bill is downy-haired, square-jawed — the picture of promise. At Morgan County High, he cracked the books often enough, when not hunting rabbits or

yanking catfish, to get into the University of Georgia, where his formal business training began. UGA enrollment was a formality. Bill's mother and father met there. Bill grew up throwing sticks to a pair of jowly English bulldogs like Uga. And at age six, Bill peeked through the hedges at Sanford Stadium.

Here's a UGA photo: Bill, newly elected president of the Intrafraternity Council, poses in a courtyard with his fellow officers (see photo below). At UGA in the turbulent early 1970s, some students spent more time burning joints than midnight oil. Greek life was unstylish, and a business major perceived by some to be uncool. Still, fraternity row suited Griffin, and he was all-everything: Blue Key, ODK, Gridiron, Greek Horsemen, X Club, and the most elite of all, Sphinx — for “outstanding leadership ability, as well as for high personal character, scholarship and campus service.”

All this played well in Rutledge. Here's a quote from the Nov. 18, 1971, editorial page of *The Madisonian*, Bill's local newspaper:

*A young Morgan Countian has distinguished himself at the university and in doing so has brought pride to his family and friends here. . . . We have known and loved him all of his life and we have always been proud of him, but never more so than Saturday, when the faculty and student body at this great university selected him as one of its most outstanding young men and one of its brightest lights.*

Another album photo shows Bill in front of a columned house, his arm around Lynn Elkins (AB '72). He wears UGA red, and Lynn, daughter of a military family with previous addresses in Hawaii, California, and Spain, looks as pretty as her corsage. (The photo may have been a first date; Lynn confides that on their second Bill drove her out to the country to gig frogs — apparently a kind of test, like a pea under 20 mattresses, that only the truest love endures.)

Lynn passed the frog test: In the next photo, Bill offers Lynn a piece of wedding cake. She's in white; he's in white, too — white tux, blue-piped, frilly, disco-Dan shirt, black bow tie (see photo at right). It turns out to be one photo worth 10,000 days; Bill and Lynn have now been married for 33 years, and they can point proudly to numerous photos of their own gorgeous, healthy kids: Whitney, Charles (BBA '05), and Cameron.

Now look closely at one final shot: Bill Griffin in a first job. A fashionably dressed, clean-cut, 20-something executive bounds past an Allegheny Airlines gate, going somewhere fast. You'd bet a whole lot more than \$30 on this kid. The briefcase Bill carries looks polished every morning, like his shoes. Not a scuff on it.

*Road to success includes stops in Atlanta, D.C., Chicago, L.A., Dallas*

Bill was 21 when he took his first job, at Citizens & Southern National Bank in 1972, fresh out of UGA. The offices rose on North Avenue in Atlanta, near The Varsity. (To this day, Bill and his family remain “Varsity nuts,” wolfing hot dogs at the world's largest fast-food joint as soon as they clear Hartsfield-Jackson.)

At C&S, Bill made the acquaintance of a rising star at the company, Pat Pittard, at that time in charge of management training.

“He was obviously a talent, a quiet and effective leader,” Pittard recalls.

For the next three years, Bill was primed on management training, mortgages and real estate investment trusts — a “wonderful



**THE INTERFRATERNITY COUNCIL**

The Interfraternity Council is the organizational body representing the twenty-eight fraternities of the University of Georgia. Composed of one member and the president of each fraternity, the IFC works for excellence in all areas of fraternity life. The Council works in cooperation with the governing governing the Greek system in every possible field of university life. The IFC sponsors several activities every year. Last year two of these events, Leadership in Greek Week, raised over \$1,000. The IFC also sponsors a year-end banquet and a variety of other events. The Interfraternity Council also sponsors the National Scholarship Program, in addition to each individual fraternity's own scholarship program. These are just a few of the services provided by the IFC in an effort to promote Greek life.

The President of the Council is the chief decision-making officer and has direct line communication with the Council. He is supported by the Executive Vice President who coordinates all rushing activities and by the Communications Vice President who is in charge of public relations and common reports. In addition, the Treasurer handles all financial matters, while the Secretary is responsible for the minutes and all correspondence. The IFC has its own judiciary which is in charge of all disciplinary matters concerning the fraternities. The chief justice heads the judiciary.

Each fraternity, regardless of size, has one vote in the election of officers. The IFC meets once a month. Each member of the IFC assumes the responsibility of being the chief communication link between the Council and his own chapter. Each member is also offered the opportunity to serve on various committees. The Council is guided by the Advisor to Fraternities, who is an experienced full-time employee in the Student Affairs Office.

Of the IFC, you probably get the assistance from the Secretary of Georgia, who has the honor to host its events.

L. R. Bill Griffin, President; Jay Elkins, Chief Justice; Bill Elkins, Treasurer; Jim Bennett, Secretary; Robert Lewis, Advisor



**Bill grew up in Rutledge, Ga., and golf was always on his mind, even in inclement weather. He didn't play at Georgia, but his game progressed to where he even looked good playing with Arnold Palmer (see color photo at Oakmont in '87). Bill was all-everything in college, including president of IFC (that's Bill, far left, in the above photo). He fell in love with a UGA coed who had lived in Hawaii, California, and Spain. And he and Lynn Elkins Griffin (AB '72) have stayed on the go with job-related stops in Atlanta (C&S Bank), D.C., Chicago, Los Angeles (Ticor Mortgage Insurance), Dallas (Highland Park National Bank), and now Pittsburgh (Fidelity National Information Services).**



JACK WOLFE

training ground,” as he puts it. He absorbed the lessons into his very DNA, to judge from all that followed.

Ticor Mortgage Insurance Co., a subsidiary of Southern Pacific Company, hired Bill in 1975 to sell mortgage insurance in the nation’s capital. The move proved providential. The D.C. market was hot — and Bill, so clearly gifted at his work, that after only eight months, at age 25, he transferred to booming Chicago to open a new office in a new market with a new staff he would hire himself. He worked “with many builders and lenders to develop affordable housing, particularly in urban areas,” Ticor’s 1979 annual report states. The role put Bill front and center with key professionals in his field. Relationships kindled. The Rolodex thickened.

“I’ve always been relationship-oriented,” says Bill. “It’s a real natural thing for me to do, and a pleasure. I think growing up the way I did, in a family and a community that was socially inclined — it just made a lot of things easier.”

The Chicago gig lasted five years, until 1980. Bill, now a hoary 29, performed well enough in the Windy City to earn a promotion to sunny California. He rose to Ticor executive vice president in charge of sales marketing operations and risk management, then headed all operating functions except finance. He also ran the company’s mortgage securities function, working with Salomon Brothers, First Boston, and other big lenders. He had 1,000 people in his organization. He had a seat on the board of directors. And he had ideas that played . . . well, big.

A *Wall Street Journal* article from 1983 describes a “new concept in house financing” jointly announced by Ticor and the Federal Home Loan and Mortgage Corporation (Freddie Mac). Griffin helped develop an adjustable rate mortgage program that made a whopping \$1.42 billion available in home mortgages. At the time, it was the largest single commitment ever made to provide market-rate funding for housing through the secondary market.

In its time, the program Bill’s Ticor unit engineered was creative and forward-looking. ARMs financed as many as 30,000 new homes, many for low-income families.

Bill got job offers from some big brothers — Salomon Brothers and Lehman Brothers — but decided to gamble instead, going for the green with a club selection of his own. In 1984, he found partners and hung out a shingle in a tony section of Dallas. The Highland Park National Bank had sure-bet banking and mortgage services and a great business model.

It also had lousy luck.

“Houston went through an economic decline that started in the early 1980s with the oil industry,” Bill shrugs, “and it spread through the whole state of Texas. The asset values of homes, commercial properties and

stocks were all going down in value. We were just in the wrong market right then for that kind of business.”

For the first time, the meteor of Bill Griffin’s career leveled off. Big dreams gave way to hard reality . . . so this was how it felt to come up short on a six-footer for par.

Lesson learned. Bill went back to work. In 1987, he and two other partners launched a boutique investment firm, Stratmor, with offices in Dallas, Washington, D.C., and San Francisco. It focused on merger and acquisition activity by mid-tier companies, deals of \$25-\$50 million, an underserved but potentially lucrative swath of the market. Bill did consulting and peer analysis, much of it for mortgage bankers. The 15 years of relationships in his peer network kicked in, and Stratmor became very successful.

“There’s nothing quite like being in business on your own,” Bill recalls. “You get a new appreciation for fiscal discipline, your business plan, your capital needs — and, always, your customer relationships.”

Things looked good for the long haul at Stratmor. But in 1989 a Pittsburgh-based Prudential company (at that time) called Lender’s Service Inc. (LSI) made Bill an offer with an upside. Prudential had recently set out on a course to become a force in the mortgage finance business. To that end, it had created a holding company to do mortgage finance business, and Bill joined the enterprise as a partner.

*“Our members have totally embraced what’s been done,” says Griffin, referring to a \$17M renovation project that was accomplished without assessing club members a single penny. “Oakmont is probably the best example of taking a fabled golf club with great tradition and taking the initiative to restore it to its original style.”*

“I was very intrigued by Prudential’s strategy,” he says. “I wanted to be involved.”

Bill held a number of roles at LSI and at the same time was involved in affairs for the holding company. He managed sales and marketing, and, at one time, operations. The company looked attractive and went through several owners, first Merrill Lynch in 1996, then, in 1998, venture capitalists from New York.

The boom of the 1990s could not hold up, however, under the wave of challenges that hit with the recession of the first years of the new decade. In 2001, LSI was in trouble, financially and in the quality of its governance. To turn things around, the owners drafted Bill to step in as CEO.

It clearly was time for something to change. LSI had lost, or was about to lose, 17 clients, and revenue leaked out the holes. Employees’ faith in leaders waned. Outmoded technology infrastructure hindered operations. Financial performance was a mess — a failed acquisition, expenses outstripping revenue growth, all-time low margins. The situation ate away shareholder confidence day by day.

“It’s not an exaggeration to say the franchise value of the company was at risk,” says Bill.

So into the sand trap he stepped, bringing a new company vision focused on the “customer as the lifeline.” He reset LSI’s compass to service, gave every employee a role, and opened lines of communication throughout the company. He took pains to re-engage stakeholders — employees, customers, suppliers, and others. He

changed policies that leached away morale. He hired a new management team. And he kept it simple, targeting six core strategies and concentrating all the company's energies on them.

"Every meeting we had, we only talked about these six areas," Bill recalls. "Nothing else could be on the agenda. It was a concerted team effort in every respect."

In 15 months, the franchise value of LSI quadrupled. In 2003, Fidelity National Financial purchased the company, and today it is worth many multiples of its sale price. Bill believes that LSI has been one of the best investments that FNF ever made.

Today, LSI is part of Fidelity National Information Services, and the company ranks as the leading provider of appraisal, title insurance, closing services, credit reporting, flood determinations,

"He is an incredible motivator just by his professional style and his aura," says Swedish. "People just work with him in harmony. He creates that."

### *Task at Oakmont: Listening to every voice*

Henry C. Fownes, a Welsh steelman, laid out Oakmont in 1904 and presided over the two years of intensive labor by man, mule, and ox that went into its making. Originally an inland links design, virtually treeless, fairways skinny as a green snake, Oakmont Country Club in numerous old sepia photos that cover the walls of the restored club house looks something like the trenched and cratered aftermath of a World War I battlefield. Fownes brought Calvinist vengeance to the design, rewarding sin with punishment. Any bad shot sends a golfer to hell.

The original Oakmont played to a par 80. The shaggy roughs could hide runaways. A dirt wagon road bisected the course. So did a railroad (today a Pennsylvania turnpike). Groundskeepers mowed over a patch of unusual, dense weed two or three times a day for a hundred years and called it a green. (The poa annua at Oakmont is unique in all golf; greens putt like glass with enough odd lumps to make you wonder who's sleeping under them.)

Fownes and his son Bill diabolically plotted 300 bunkers into the early design. The number of bunkers is now a merciful 210, but among them yawns the infamous Church Pews. This corrugation lies between the third and fourth holes, 12 rows of thigh-high, grass-topped ridges separated by sand. (To add to golfers' agonies, the traps were originally raked with two-inch teeth so that a wayward ball disappeared into rake furrows like a seed in a plowed field.) Deep drainage ditches in Fownes's design inflicted even more pain.

Because of its challenges, Oakmont is one of the special places, a golfer's rite of passage. Players dress out in a locker room, never air conditioned to this day, on benches pockmarked by the spikes of Bobby Jones, Ben Hogan, Sam Snead, Gene Sarazen, Patty Sheehan, and Jack Nicklaus. (Nicklaus's first professional tournament win, the 1962 U.S. Open playoff victory over Arnold Palmer, came here, the start of a generational shift from Arnie to the Golden Bear.)

Those who witnessed this year's U.S. Open saw one of the most successful national championships in history, with Bill and his team working closely with the U.S. Golf Association to pull it off. The "true winner," declared a *New York Times* headline, was Oakmont itself — a course acknowledged by the world's finest golfers as ultimately challenging . . . but fair.

Bill's sponsor at Oakmont when he joined in 1995 was Fred Brand, a golf icon himself and the man who introduced Arnold Palmer to his wife. But the Oakmont from Arnie's heyday barely resembled the Spartan original. Trees planted through the decades now shaded most of the fairways. The inland links design seemed a thing of the quaint past.

"Honestly," says Bill,



COURTESY: OAKMONT COUNTRY CLUB

**Oakmont's infamous Church Pews bunkers (above left) were part of the par-80 layout that Henry Fownes created in 1904. Over time, Fownes' original inland links design — virtually treeless — gave way to a more traditional, shady layout, which incensed some club members. When Griffin took over as club president in 2004, he held town meetings to discuss Oakmont's future. End result: the remaining on-course trees were cut down and a complete restoration completed in preparation for the '07 U.S. Open.**

and tax services in the U.S. It claims 25 of the largest mortgage originators as customers, including Bank of America, Citigroup, Wells Fargo, Chase, and Washington Mutual. It boasts more than 17,000 appraisers in the 50 states, and about 3,000 title abstractors and 9,000 closing agents.

Bill's role changed with the FIS buyout. To leverage his contacts and experience, the company put him at the head of the Office of the Enterprise (OOE), a crack, nine-person, internal group with a dotted line to every business unit. Bill leads this corporate special forces team on regular calls to the C-suites of the biggest players in the mortgage industry.

Here's account management at the enterprise level, a role meant to goose cross-selling, target marketing, support brand messaging. The team leads the charge in telling the FIS story, one of integrated financial service solutions. And because Bill is Bill, key clients open doors. And because FIS is FIS, the welter of products — "cradle-to-grave" options, as Amy Hoelke, a vice president of OOE, describes them — is especially compelling.

"It's rare," says Bill, "that we walk out of these sessions without a whole laundry list of action items."

Bill's role, liaison to clients at the senior levels across the industry and hub to various parts of FIS, plays to his greatest strengths — the talent for relationships and the easy leadership style.

"You just can't measure the value of a lifelong network of friends and peers and colleagues," says Bill. "It's so much easier to do business with people you've known and developed trust with for 20 or 25 years."

Jeff Swedish, vice president of national sales at LSI, who reported day-to-day to Bill for 10 years, calls his leadership unique.

“some of the traditionalists weren’t happy.”

Indeed. A faction of members committed to restoring the club to its original sparse and windswept aspect began — incredibly — to cut down trees in the dead of night. By sunrise, not a chip remained of one tree, then another and another.

The tree removal project became the stuff of Oakmont legend. And gradually, even the most reluctant Oakmont members bought into the notion that “the old bully,” as a recent *Golf Digest* dubbed the club, would be a better place as Fownes originally designed it — spare and cruelly unforgiving.

That was 5,000 to 8,000 trees ago.

The disagreement between members over the trees, and the will of a faction to act on principle to change things, teaches us something important about the nature of Oakmont.

For starters, Oakmont differs from other elite golf

personal visions that could keep a president’s life at Oakmont . . . interesting. It’s plain that any Oakmont leader could use a diploma in diplomacy.

“When I took over as president,” Bill confirms, “there was some anxiety about the direction of Oakmont. It was not tied so much to the golf course itself. Some members wanted the club to stay local. Some felt too much money was being spent. But mainly, I just think people wanted to feel they were being heard, that what they had to say was being taken seriously. Every member’s opinion is important and deserves to be heard.”

Oakmont has passionate members. About 20 percent of the club’s voting members volunteer to serve on operating committees, such as House, Ground, Finance, Activities. (Bill volunteered as soon as he joined the club.)

In 2003, following the unusually open democracy of the club’s bylaws, Bill was nominated for the board of governors — and he won. The board then asked him to be club president in 2004.

Bill’s leadership style comes from an old playbook. He listened. He heard. He engaged people in town hall meetings and in open and honest communication from board meetings. He sat over salads and steaks to hear their ideas, to signal their value to him and Oakmont. In all these ways, he earned trust — and that trust has brought a new sense of commitment to Oakmont’s long-range plans.

The results are bearing fruit.

Here’s the part of the Oakmont vision that Bill and the board of governors have accomplished during his presidency: Removal of all the remaining trees. Complete restoration of the golf course, including the narrowing of all fairways, deepening of all bunkers (with new bunkers in devilishly clever places), and the reshaping of all drainage ditches. Plus, a large-scale renovation of the clubhouse.

The sprucing up — about \$17 million worth of work — has been done without a single penny of new assessments on club members. The club sits solidly in the black.

“Our members have now totally embraced what’s been done,” says Bill. “Oakmont is probably the best example in the nation of taking a fabled golf club with great tradition and taking the initiative to restore it to its original style. In my opinion, it’s now the most demanding test of a golfer’s skill in the United States . . . and, of course, we feel it’s the finest golf course on the planet.”

The improvement and the ’07 tournament could have turned out differently under a different leader with a different board. A membership with such high emotions about its club could have been a lynch mob for another leader.

“Bill is where the buck stops,” Mickey Pohl affirms. “This place has really come together since he’s been here.”

Two other key Oakmont figures agree — Tom Wallace, the club manager, and John Zimmers, groundskeeper. Along with golf pro Bob Ford, the Oakmont team is arguably the most respected in the nation.

“Bill took time to educate and engage people,” says Wallace, the son of a Cleveland cop who worked his way up from shining golfers’ shoes at Cuyahoga to the prestigious job at Oakmont. “Ninety-nine percent of the membership couldn’t be happier now.”

“You have to walk the walk,” says Zimmers. “When you have



SCOTT GOLDSMITH

clubs. Its culture is far more democratic than most, an institution like Pittsburgh, a city with an imbedded value system, one that is comfortable with people from all walks of life — and, thus, free of the pomposity one might anticipate at one of the golf world’s holy shrines — a duffer’s Lourdes, where, if you’re a golfer who really knows and loves the game, simply standing on the first tee and staring off down the fairway brings a lump to the throat.

“Oakmont is not a blue blood type of club,” Bill explains.

“It’s not a pretentious place, or elitist. It’s a collection of people, with a variety of personalities and interests, who have in common a love for the club. It’s a local club and, at the same time, a club with national representation. The thing that joins all of us is a love for the game of golf and its traditions, and a passion for this old golf course and club.”

One can sense, in such a mix, the hodge-podge of unique interests, preferences, and

to go in front of a person born here and raised in the club, whose daughter had a wedding reception here, who maybe played golf with his daddy and granddaddy on the course, a person who has gone through 20 Oakmont presidents, you better have something clear to say.” Zimmers pauses, reflects. “Right now is the proudest I’ve ever seen the membership.”

Bottom line: The revival of Oakmont is a testament to the power of group dynamics. Key ingredient: Bill Griffin as binding agent.

### *“Lessons in Leadership” instills can-do attitude in Terry students*

Nowadays, Bill hears “that old sweet song” more and more. Georgia’s on his mind.

For starters, there’s the work with the Terry College overseers, with board chair Taylor Glover (*BBA ’73*), president and CEO of Turner Enterprises Inc. Glover feels Bill will be a force in fostering the new alumni giving environment, tasking grads to show more commitment to the B-school.

“Bill is leading by example,” says Glover. “He’s just a tremendous man, and his vision and leadership would benefit any organization.”

Leadership. The word perks up Bill’s ears. It’s one of the reasons he feels a calling to help at Terry.

“The truth?” he asks. “We aren’t getting the leadership we need in the business community. I think Terry has so much potential as a solution for this critical national issue.”

For the past four years, Bill has flown from Pittsburgh to Athens to guest lecture at “Lessons in Leadership,” a popular Terry seminar given to promising students from various areas of the university. Pat Pittard, Bill’s friend from his first job at C&S, leads the seminar. A former or sitting CEO guests every class meeting. The “engaged and energetic” students thrill Bill.

“They ask such great questions,” he says. “It’s just given me a passion for education. You feel like if you can just impact one person in some way that matters, it’s time exceptionally well spent.”

Pittard fashioned a successful career sizing up executive talent as chairman of Heidrick & Struggles International Inc. Now an Executive-in-Residence at Terry, he relishes Bill’s star turns at the lectern.

“Bill is blessed with extraordinary talent that he shares in a number of different ways,” says Pittard. “He is involved in leadership on the Terry board, in visiting and contributing to the student learning experience — and as a donor and a thought leader. I count him as a special friend. Terry should, too.”

George Benson, Terry’s dean from 1998 until earlier this year, says Griffin is a “natural relationship-builder.”

“Bill is one of those people who you know is going to be your friend from the first moment you meet him,” says Benson. “Whether it’s for Fidelity National or Terry, Bill brings people together to make things happen. It’s a priceless characteristic for anyone in business or institutional advancement.”

Bill believes leaders can be made — even without a leadership gene. It’s simply a matter of discerning what makes people work in harmony and what makes them reach for stars.

“Most people in leadership positions are not good leaders,” he

says. “There’s a big difference in being a good manager, administrator, or steward versus being a good leader.”

As he regularly lays out his views in the seminar for a rising generation, [see box below], Bill’s Georgia roots show through.

“Develop a fanatical concentration on the thing that is most important,” he urges. “If you chase two rabbits, both will escape.”

Bill’s still thinking big, too. Convinced the entire mortgage industry is antiquated, in need of a stir, he believes one company with the right leadership and attitude can revolutionize the industry.

“America has the best mortgage system in the world,” he reflects. “Seventy percent of us own homes. Yet the process is antiquated. It’s doing business the same way it has for 50 years. The mortgage industry is ripe for change. The application, approval, and closing process for a \$100,000 car takes five minutes. For the same loan amount, the mortgage process takes 45 days. And the average cost

### *Bill Griffin's advice to tomorrow's leaders*

#### *1. Lead with your own style.*

Learn the principles of leadership and apply them to your own way of getting things done effectively.

#### *2. Follow the “true north” of your moral compass*

Stay above the fray. Demand the same of the people who follow you.

#### *3. Be courageous.*

Select the road not followed. Push yourself beyond perceived limitations.

#### *4. Embrace opportunities.*

Learn from each one. Expect to be a leader.

#### *5. Leave a legacy.*

Make a difference in the world. As a leader, you can make a positive impact on the lives of a lot of people.

for originating a mortgage is at least \$2,000 per loan.

“Our goal at FIS now is to be a change agent, to create the mortgage banking model of the future. We want to perfect a process that awards loan approval at the time of application — and closes in days instead of months.”

Bill’s still young, just 56. Lines crinkle around his eyes as he smiles. He’s not the beanpole of 20. The man’s energy is quiet, undemonstrative, but he clearly has fuel left in the tank.

Best of all, Bill Griffin is under no illusions. He has tried and won. He’s tried and not won. He understands that some things really are relative. His personal best round of golf is a 66, out there somewhere. That’s a full four strokes better than the par 70 he shot one fine day at Oakmont.

But when is a 70 better than a 66? The two don’t compare. That 70 at Oakmont matched the score of all but two golfers on the final day of this year’s U.S. Open.

Oakmont is tough and enduring. It always plays big. There’s a lot of the place in Bill Griffin. ■