## Division 3 Prologue:

This Division is fascinating to me as it features 3 teams that can be defined on a yearly basis as the haves and the have-nots. Nick, Ferna and Ray have all swung wildly on the winning and losing side in recent years, while the Gemmas have remained relatively steady. A strong showing for Ray or Ferna would move either in the discussion of perennial powerhouse while a good year for Nick, would turn back the clock for the league's most unsuccessful team over the last 3-years. As for the Gemmas, It sort of feels like this year will be a make or break spot as they've landed in the middle far too long.

Ray Finn

2024 Record: 7-7

Last 3 years: 24-18

Where we last left off: Perhaps Ray had a little too much champagne after his 2023 campaign as he missed the playoffs one year after winning it all. Still, last year wasn't a total lost cause as he went 7-7 and could have made the playoffs with some help with a tiebreaker. Ray showed the league two years ago that he can put together a complete team. He has the second best record in the league over the last 3 years so the question is, will he stay as one of the league's best or will he slip back into mediocrity?

QB/Superflex: Mayfield, Tua, Darnold

This is a solid start for Ray as for better or worse, Baker has arrived as a Top 6 option. While Tua's injury history is a concern, people forget he was a Top 10 option only two years ago and can likely regain that form if his two top WRs and he stay healthy. It's a very big if, but it is in the range of outcomes. I like the idea that he secured a #3 QB who not only overperformed last season, but has virtually no competition for the job. Securing Darnold was the right move and could pay of not only during bye weeks, but if Tua misses time.

Overall Grade: B

RB: Cook, Montgomery, Tracy, Stevenson

Uggh. In my opinion, this is a tough group. I'll make the case that all 4 RBs were over drafted relative to how they'll finish this season. Despite scoring 18 Tds, Cook only finished as RB 8 last year. Considering he never scored more than 6 in any other season, he's likely to fall back to RB2 territory. Detroit lost 3/5 of its offensive line, plus the league's best play caller leaving Montgomery not only vulnerable, but also another year older. Tracy flashed last year, but the Giants spent healthy capital on a goal line back that also doesn't fumble. Even if he leads the team in touches, his upside is limited without goal line work. Stevenson should be solid, but will likely lose touches to Henderson as the season progresses. Despite the obvious concerns, I like that Ray did secure depth at the position as all 4 will have key roles with their team throughout the season. Acknowledging my own bias, I don't love what I see here.

Overall Grade: C+

WR: Nacua, Waddle, Pittman, Thielen,

Puka Nacua provides two functions for Ray: He provides a credible WR1 and saves him the trouble of coming up with a creative team name. It's all downhill from there, however as Waddle is a WR3 mascurating as a WR2. As for Michael Pittman, I like his floor as a WR3, but I cannot excuse the fact that Daniel Jones is his QB, and he has a lower percentage endzone throws than other qualifying quarterback since 2020. Adam Thielen's best days are behind him and if you are planning on squeezing any value out of him at all, it will likely be during the first 3 games while Addison is suspended. Aside from Coker who is on IR for at least 4 weeks, that's all Ray has. He's got a big problem, here.

Overall Grade: C+

TE: George Kittle:

Now we're talking. Most people don't realize that from a points per game perspective, he led all TEs last season. He's healthy and still relatively young and I like his odd of having another monster season in an offense that is pulling its own "I am Legend" with all its injuries and departures.

Overall Grade: A

Kicker/Defense: A- (for quality) F (for drafting more than one of each)

How he'll fare: To put it kindly, It's going to be a tough year for Ray. There is simply not enough here to compete and unlike other teams with a weak RB/WR combination, he does not have the QB/Superflex firepower to overcome it. Although I liked Ray's team two years ago, I never thought he'd win 12 games so if Ray is planning on shoving it down my throat by exceeding expectations this year, all he's gotta do is make the playoffs.

Overall Grade: C-