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What the Rules of Combat Can Teach Us about Great Leadership



Hugh McColl, CEO of Bank of America (Photo by Porter Gifford / Liaison Agency) GETTY IMAGES

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by Chip R. Bell

Hugh L. McColl, Jr. is 90 years old today, June 18th. He is the retired chairman and CEO of Bank of America. An ex-Marine officer in the late 1950s, his leadership style was swashbuckling, colorful, and highly focused. Wall Street analysts characterized him as a no-holds-barred tactical genius who, as its thirty-nine-year-old president, led the bank with 172 offices and 28,000

employees (called NCNB) to one called Bank of America with over 5,000 offices and almost 200,000 employees when he retired in 2001.

In the late '70s, I had the privilege of being one of his "lieutenants," as he referred to his bank officers. Some said he never really left the Marine Corps since military jargon littered his language.

I once viewed Hugh at the time as a brilliant but power-driven autocratic; I now believe he may have been way ahead of his time in recognizing that "rules of combat" can instruct us about outstanding leadership. Six of the rules (authored by Logan Graves) offer special insights for leadership in today's competitive world.

Rule #1: The easy way is always mined

"Only dead fish swim with the current," goes the adage. While fish and leaders obviously "swim" in all directions, the river's path does not govern their choice. Great leaders keep an up antenna for influences that might entice them to abandon what they know to be right and effective. It is not that they are infatuated with unnecessary toil; instead, they believe that enduring endeavors are constructed on substance. McColl inspired me by modeling a perpetual single-mindedness on what mattered, not on what was fashionable. He was as dogged as he was driven.



Rule #2: No combat-ready unit ever passed inspection; no inspection-ready unit ever passed combat.

Great leaders are fans of pragmatics, not parade. Their 'function over form' orientation enables them to race past preoccupation with ceremony to outperform those mired in convention. They focus on innovation, not conformity. Francis "Swamp Fox" Marion was a revolutionary military leader whose combat unit frequently embarrassed the British Redcoats with guerrilla tactics. The British soldiers fought in red uniforms with orderly precision and methodical execution; Marion fought in camouflage from trees and bushes. Creatively engineered tactics enabled Marion's small unit to repeatedly defeat a well-supplied enemy many times their size. Hugh taught me that cunning and ingenuity will always trump canned, "cute," as McColl labeled trivial form and procedural. "Stop thinking like a banker," he would advise.



Rule #3: All five-second grenade fuses are three seconds.



Great leaders are prepared. General George Patton defeated German General Erwin Rommel in the Battle of the Bulge during World War II. When asked about his secret of success, Patton pronounced, "I read his damn book!" Great leaders know their courage is strengthened by preparation. While they abhor "paralysis from analysis," they know their choices are too critical to rely on a "shoot from the hip" approach. While McColl sometimes appeared impetuous,

those close to him knew he was rarely unprepared. He often visited my leadership classes and participated as just another student, never as the CEO. He knew leaders are more powerful role models when they learn than when they teach.

Rule #4: When the pin is pulled, Mr. Grenade is NOT our friend.

Great leaders are not fearless beings who stoically snub their noses at terror. They are real-life human beings who face danger standing on legs of rubber with their stomachs in their throats. But great leaders lean into danger out of a strong sense of duty and responsibility. Leaders act like pros because they feel accountable to those they serve. They embrace challenges as opportunities to test their limits and reaffirm their principles. And they inspire those around them to do likewise. Hugh always enthusiastically pointed to the bright chance on the other side of the risk. Ironically, he kept a hand grenade on his desk to symbolize risk and readiness.

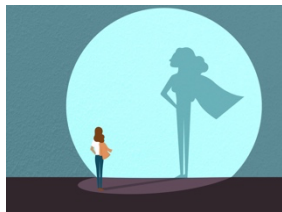


Rule #5: Your enemy is never a villain in his own eyes.

Great leaders are intensely competitive—with their internal standards of excellence. "Beating the competition" is not their driver; rather, it is "delivering the goods" better than their adversary. Leaders view their competitors as a part of the context of the contest, not as its content. While never oblivious to their position in the relationship with competitors, their energy is fueled by an intent to excel, not by a malevolent motivation to outdo. They focus on their vision and goals rather than on their opponent. McColl modeled the pursuit of one's standards of excellence, not scoreboards crafted by others. "I admit to being an elitist," he often said. "We only want the very best."

Rule #6: If you're short on everything but the enemy, you're in a combat zone

Great leaders are willing to buck the tide. Too many leaders today have been inundated with how they can infringe on the sanctity of good public relations. As they have been instructed to act like



leaders, they have been informed to think like lawyers. Some have learned to surrender to unrealistic demands when their consciences cry out for them to act on principle. Such timidity has bred caution when in the presence of controversy. Too many leaders would rather lose sleep than lose face. The combat zone of today's business world is fundamentally about trust—among customers, employees, and the community. Hugh had a major influence on the community and industry because he was trusted to always be authentic and remain true to his principles.

Bank of America today is the second-largest bank in the U.S., with almost 3,700 branches. The McColl Building at the University of North Carolina at Chapel Hill houses the Kenan-Flagler School of Business. The McColl School of Business at Queens University in Charlotte is named for him. McColl was inducted into the South Carolina Business Hall of Fame in 1990 and the North Carolina Business Hall of Fame in 2005. Happy birthday, Hugh!

About Chip Bell



Chip R. Bell is a renowned keynote speaker and the author of several award-winning, best-selling books. Global Gurus in 2025 ranked him for the eleventh year in a row in the top dozen keynote speakers in the world on customer experience. He is also an alliance partner with On3.ai that specializes in mobile based, AI-driven field learning programs with high level transfer of learning and retention. as well as an instructor with MyFuel.io. He can be reached at www.chipbell.com.