



Phil Nuernberger, Ph.D., Editor  
Strategic Intelligence Skills Inc.  
One Rock Ledge Drive, Honesdale, PA 18431

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[www.mindmaster.com](http://www.mindmaster.com)  
email: [info@mindmaster.com](mailto:info@mindmaster.com)  
ph: 570-253-4754 fax: 570-253-4872

## Too Big to Fail

*“To every thing there is a season, and a time to every purpose under the heaven.”  
Ecclesiastes 3:1*

There was once a great village surrounded by fertile fields. The village was also blessed with a large herd of wonderful cows that provided sustenance for the entire village. While some villagers had a bit more than others, everyone had sufficient food, and the village was content. Then one day, a young calf was born that was much larger than the other calves. The villagers were proud of their great calf, and built a whole new barn to raise it in. As it grew, it began to give more milk than any other cow.

What a wonderful thing, the villagers thought. How can we grow this calf even bigger? So they all went to work, feeding this cow the very best of grasses while the other cows had to make do with what was left. And the cow grew and grew, requiring an even bigger barn, more food, and more attention. Before long, the cow was consuming more and more of the village's resources as its milk production increased. Soon, laws were passed to ensure that this cow was particularly taken care of. Everyone was so happy about their great cow that they didn't even notice how the other cows were getting smaller in size, and the milk they gave began to diminish in both quantity and quality. Soon, there was only a little coming from the diminished cows, and everyone was vying for more of the big cow.

*All great wisdom traditions teach that there is a season for all things, that there is ebb and flow to all life.*

But one day, the great cow began to get sick. It had eaten so much rich food that its digestive system began to breakdown. The

villagers were beside themselves. “What to do?” the villagers thought. “We need this big cow. Everything depends on it.”

Even greater efforts were made to feed the cow. Soon, everything in the village was sacrificed for the cow. Villagers were sent great distances to find and bring resources to the cow, and still it wasn't enough. Finally, there was nothing left to feed the cow. The village had given everything, and the cow finally died. The villagers were left with nothing but their diminished herd and the village failed.

All great wisdom traditions teach that there is a season for all things, that there is ebb and flow to all life. Nothing is static, and change is the fundamental nature of the material world. No matter how much we may resist, change happens. The wise learn to recognize the subtle signs of imminent change and move easily with the currents of life, whether those currents are personal habits, economic factors, or political realities.

On a personal level, being stuck in old ways of thinking keeps us from creatively meeting the new challenges we face. Often change creates anxiety, which in turn closes down the mind and we become less able to recognize the opportunities and options that are always available.

But there is a far more subtle danger that few recognize. Success is very often the greatest obstacle we face in adapting to change. Most of us want to continue to utilize the strategies that led to success in the past even though the times may call for often very different

strategies. As we become more and more frustrated and anxious, we usually become more entrenched in the old ways of thinking and acting. It takes skill, strength and wisdom to know when to let go of old patterns in order to move easily with the changing currents. Unfortunately, few of us receive the mental training necessary to adapt easily to changing circumstances.

*The question is – are we trying to save the cow at the risk of destroying the village?*

Economically, we are in very challenging times. And what we see are struggles to continue the same economic philosophies that have led us to this sea change. A current example is the monetary bailout of the financial system. The term “Too big to fail” has been used to frighten politicians and the public into costly bailouts of the larger financial institutions. So far, there has been very little apparent benefit, so the confusion, anxiety and entrenchment continue.

The prevailing belief is that there are too many risks to let these great institutions fail. Consequently, more money is poured into these yawning pits of mismanagement, artificially sustaining the very organizations, economic policies, and arrogant mismanagement that brought on this financial crisis. But more importantly, we are draining the national treasury and creating incredible national debt in order to stabilize an unhealthy situation. The question is – are we trying to save the cow at the risk of destroying the village?

There are questions that have not been addressed: If the private enterprise is too big to fail, wasn't it too big to be healthy for the nation? By increasing the size of one institution, how do we diminish the benefits gained from others? In trying to minimize the anticipated costs, are we instead, creating a greater disaster? Are we rewarding a system that no longer serves the greater good?

We need our best wisdom to solve the economic problems we face, but the fear driving the decision-making is palpable. And the one thing that we can be sure of, decisions made in fear are rarely, if ever, the right decision.

**Change is a constant, neither a disaster nor a failure. But unnecessarily hanging on to what is failing brings disaster.**

The challenges we face cannot be resolved in panic. Crisis management only leads to greater crises down the road. It's time to step back, and closely examine the underlying assumptions driving the decision making at the highest corporate and government levels. More than ever, we need a balanced approach, not one driven by dominant political and economic philosophies which led to this disaster in the first place. More importantly, we need strategies and actions that will build the future, not simply resolve the immediate problem.

The inauguration of President Obama signals a sea change, not only politically, but socially and economically. Those who recognize the new currents will move successfully in the changing times. That doesn't mean that there will not be significant disruptions on nearly every level. Sea changes bring high tides, conflicting currents, and dangers and opportunities of all kinds. The question we face now and always - can we move with the change to create the realities we choose, or will we hang on to old patterns and suffer ever greater difficulties.

Change will happen. Institutions will come into existence, have their time, and then pass on. It is the eternal cycle that cannot be stopped by any human endeavor. We can learn to move with change, adapt and create the new realities that arise as the old realities crumble. But if we insist on sustaining something that is "Too big to fail", are we preventing the development of smaller, more adaptive organizations that will serve us in more effective ways. If so, we may end up like the villagers, giving up a future to benefit the past.

Change is a constant, neither a disaster nor a failure. But unnecessarily hanging on to what is failing brings disaster. As human beings, we must not

remain attached to old ways of doing things when the old ways no longer apply. The wisdom of the ancients is to understand that all *things* pass, everything that is in the material world - our bodies, our buildings, our institutions, our policies, our systems.

What does not pass are non-material - love, wisdom, creativity and strength. These endure and sustain, and we must build on what endures, not try to artificially sustain what necessarily must pass. We must act with wisdom, being mindful that what we sustain with ever greater resources does not destroy us in the end.

Deciding in a state of panic is a sure way to destroy ourselves. Reaction is never as effective, nor as creative, as thoughtful wise decision making. Let's remain calm, focused and centered. The human mind is eternally creative, and we have the power, the wisdom and the strength to solve any crisis for the future public good.

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**"High winds do not last all morning.  
Heavy rain does not last all day.  
Why is this? Heaven and Earth!  
If heaven and earth cannot make things eternal,  
How is it possible for man?"**

LauTsu  
*Tao Te Ching*

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