

## **The Cloud in the Distance** by Charles B. Wendel

Like millions of Americans we gathered on the night of July 4<sup>th</sup> to enjoy good conversation (no politics), and typical summer food and drink, too much of each. We were sitting outside a North Miami family house on the Miami River. Whether we knew it or not, the group showed America at its best, black and white, a mix of ages and careers, all successful in their own way. Lots of humor and playful bantering. Then...

At about 10:30 P.M., miles away in the distance and on the other side of the water in Miami Beach we noticed what looked to be a grey cloud coming off the base of the land. Or was that the inevitable impact of free flowing Grey Goose? But it was too well-lit to have been imaginary, glowing in the distance as if being filmed for a Hollywood movie. And the cloud kept expanding and rising.

Not having paid much attention to the local disaster recovery news, we wondered could that be the structurally weak building that authorities feared would fall down. And in fact it was. No one said anything as the material parts of many peoples' lives miles away literally blew up in their faces. We just let what was happening sink in.

On July 5<sup>th</sup>, the *New York Post* (despite what the *New York Times* claims the real newspaper of record for many New Yorkers) featured a page one story: "Judge rejected woman's last-ditch bid to save pet before Fla condo razed." The woman was willing to sign a document releasing everyone else from liability during her attempt to rescue Coco, a cat belonging to her 89-year old mother. The cynic in me says WTF, but it is impossible to ignore the love and concern evidenced in the daughter's attempt to help her mom.

And the horror of lives lost and hopes destroyed. Can you imagine a worst experience that the fireman who found the body of his daughter in the rubble?

What has this got to do with banking? Nothing and everything. Too many bankers spend too much time on activities that are at best unimportant and at worse a TOTAL WASTE OF TIME. We need to filter our actions with a better appreciation of the value of time, its finiteness. Yet too many people at banks and vendors to bankers (yes, consultants included) base their living upon making problems more complex, "adding value" and time and cost all along the way.

Forgive the melodrama, but the cloud that enveloped the building in Miami Beach on July 4<sup>th</sup> is heading for all of us. So what does that mean for our work and home lives?

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