

Depth Perception

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Economic caroming about

Prior to 2008 my not yet graduated children received weekly credit card solicitations. Now, in our new economy, one of our college-educated and fully employed children is attempting to purchase a home and finding it a rat's nest. Attempting is an operative word here. Credit has dried up that much no matter what we hear on the radio.

In this case it is a well-built home on the market for less than \$70,000. This incredibly low price demonstrates that the housing market has dried up that much no matter what you read in the news.

As we walk this journey with them we've learned just how far people and institution have caromed from greed to fear. Banks now work with the lowest credit score among spouses, not the highest and not an average of the two. Banks are following the money trail until they can dig no further. In addition to the household financials for our son and daughter-in-law, we have spent days documenting our financials, our business financials and even our daughter's financials since we co-signed her college loans. It is a lot of effort and we have no idea where we stand in this loan process even now.

This is not to give banks a black eye. Consumers lied—repeatedly--to financial institutions even as institutions lied to consumers. We are all culpable and our current frightened environment is the fallout. We once tried to get everything we could get from one another. Now we are afraid that everyone is out to get everything they can get from us or our organization. This is the difference between greed and fear. Greed leads us to mistreat others. Fear makes us want not to be mistreated. Being driven by these impulses is no way to live. This is no way to be a great society.

Rather than carom about and letting market ups and downs dictate our sense of well-being, I hope more of us can pick up on what Peter Block advocates for in his book *Community: The Structure of Belonging* (Berrett-Koehler, 2008):

Commitment is the antitheses of entitlement and barter. Unconditional commitment with no thought to "What's in it for me?" is the emotional and relational essence of community. It is what some call integrity; others "honoring your word." (p.72).

Neighborliness is an economic stabilizer. Even more, it stabilizes us.

-[Mark L. Vincent](#)
CEO/Senior Design Partner
Design Group International™

» We welcome [Mark Brinkman](#) as our newest Senior Consultant.

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