**Complexity**

**How can something this complex be that simple? Complexity is just another form of simplicity -- with more details to it. *(Todd Siler, in Truizms)***

**In 1980, the typical credit card contract was about a page and a half long. Today it is 31 pages. The consequence is that people no longer read these agreements, then find their accounts canceled or subject to high interest rates. *(Alan Siegel and Irene Etzkorn, in The Saturday Evening Post, November/December, 2013)***

***\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\**Here are some examples of the mess we’ve gotten into thanks to the crisis of complexity:**

**\* Landline phone customers paid more than $2 billion a year for unauthorized charges, according to 2011 FCC estimates, largely because the bills are so confusing that most customers “never realized they were being charged.” Of course they didn’t realize it. What is the difference between ‘Basic,” “Regional,” Non-Basic,” and “All Other” charges? Not to mention that there are 11 separate taxes, fees, and “other charges” that amount to almost 50 percent of a typical wireless phone bill.**

**\* The United States was founded and governed for over two centuries on the basis of a document that is six pages long. That is 0.1 percent of the length of the current income tax code, which currently runs whopping 14,000 pages.**

**\* Over 425,000 apps in the Apple iPhone App Store.**

**\* 241 selections on the Cheesecake Factory menu, not including lunch or brunch specials.**

**\* 223 mascaras, 454 lotions, and 367 fragrances at Sephora.**

**\* 14,568 diagnostic codes maintained by the Centers for Medicare and Medicaid Services. *(Alan Siegel and Irene Etzkorn, in The Saturday Evening Post, November/December, 2013)***

***\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\**Even the most complex situations can be made simple when there’s a genuine desire and commitment to do it. Here’s proof positive: The financial industry is awash in complexity and would have us believe that there is no way to conduct complex transactions and deals without voluminous fine print, jargon, and paperwork. And yet at the height of the financial crisis, when survival was at stake and there was no time for wasted words, government officials produced a TARP application that was a model of simplicity: two pages long with four clear concise bullet points. This document was then used by the Treasury to lend nearly $50 billion to the biggest banks. *(Alan Siegel and Irene Etzkorn, in The Saturday Evening Post, November/December, 2013)***

**All that makes earlier times seem simpler is our ignorance of their complexities. *(Thomas Sowell, author)***

**If things are too simple to construct, patents do no good. For example, in 1816 the Scottish physicist David Brewster invented the kaleidoscope. He patented it and sold it at a rate of thousands a day. However, many other people began to construct kaleidoscopes, and it became impossible to sue them all. Brewster made virtually no money out of his invention after the first few days*. (Isaac Asimov's Book of Facts, p. 63)***

**Life in the midst of every kind of human complexity becomes a simple act. All forcing, striving, manipulating, and controlling disappear as you become an observer of your life. Carried along by the gentle strength of the Spirit of God within you, your life unfolds like perfect petals of a blossoming rose. *(Richard & Mary-Alice Jafolla, in The Quest, p. 402)***

**If the government were to ask to have the paper clip invented today, it would probably have seven moving parts, two batteries, three transistors and require servicing at least twice a year. *(Sandy Cooley, in New Holstein, Wisconsin, Reporter)***

**Even something as seemingly straightforward as real estate can be made confusing. What exactly is a “realtor”? How about “certified buyer representative”? Apparently there are at least eight types of real estate professionals: CBR, C-CREC, CEBA, CRP, CBA, CRS, ABR, and GRL. The use of jargon is a prime example of lack of empathy – when you fail to consider the frame of reference in which your message will be received. *(Alan Siegel and Irene Etzkorn, in The Saturday Evening Post, November/December, 2013)***

**In the midst of the September 11 tragedy, police lingo became a hindrance; emergency responders couldn’t communicate because each had their own set of codes. *(Alan Siegel and Irene Etzkorn, in The Saturday Evening Post, November/December, 2013)***

 **The road to success is simplicity: Keep things simple, said Schumpeter. That is the key to a successful business, according to Bain & Company consultants Chris Zook and James Allen. In their new book, Repeatability, they lay out how the world’s most successful companies “make a cult of simplicity” and relentlessly apply stripped-down business models to new opportunities. You can see this winning formula of “simplify and repeat” In Ikea’s flat-packed furniture, McDonald’s hamburgers, and Berkshire Hathaway’s buy, improve, and hold approach to investing. Lego learned the lesson the hard way. In the mid-1990s, the Danish toy company expanded feverishly into theme parks, television, and clothing lines; that led to years of dismal results. Only when it went back “to its roots” – those little plastic bricks – did big profits return. Businesses have a natural tendency “to grow more complex as they mature,” and that complexity can be a “silent killer.” For all the worries companies have about being “crushed by the next big thing,” the best way to survive dramatic change is to “keep hammering away at the simplicity mantra.” *(The Week magazine, May 18, 2012)***

**With all of the forces and conditions fostering complexity, it might seem that the situation is irreversible – that once things become overly complicated, they can never go back to being simple. We have evidence to the contrary. Many companies we’ve studied were once plagued by complexity but are now much simpler. Complexity can be moved upstream, out of sight of the end user. Turning the key in a car’s ignition is a simple task that masks a complicated set of underlying processes, and that is how all interactions should be for consumers. *(Alan Siegel and Irene Etzkorn, in The Saturday Evening Post, November/December, 2013)***

**There is no subject, however complex, which -- if studied with patience and intelligence -- will not become more complex. *(Quoted in New Speakers Handbook, edited by S. H. Simmons)***

**In the course of the last decade, there have been 4,428 changes to the federal tax code, or more than one per day. As a result of the code’s growing complexity, Americans spent a total of 7.64 billion hours in 2010 negotiating tax-related paperwork – more than twice the working time of all the elementary school teachers in the U.S. (Reason.com, as it appeared in The Week magazine, April 27, 2012)**

**The Army has spent $32 billion since 1995 on advanced weapons that were canceled before they could be built, including the Comanche helicopter. Most of the weapons turned out to be too complex for ordinary battlefield use. *(The Washington Post, as it appeared in The Week magazine, June 10, 2011)***

**All of this raises the question: Why do we tolerate complexity in our lives? Most of us figure we don’t have a choice. We may even occasionally blame ourselves for being overwhelmed and confused. (“This is over my head, I must be an idiot.”) So we pay the occasional overdraft fee of $34 that strikes us as unfair and certainly annoying, but not devastating. We don’t see the ice age of complexity approaching in the distance, because we only experience small blizzards of paperwork. So we trudge along, hoping that we’re not too misinformed and that we’re not getting cheated too badly. It doesn’t have to be that way. There is a powerful antidote and a practical answer within our grasp. It can be summed up in a word: simplicity. *(Alan Siegel and Irene Etzkorn, in The Saturday Evening Post, November/December, 2013)***

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