

# The Return to Grown-Up Capitalism

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*Why Systems Fail When Consequence Disappears*

J. Bruce Eickelman

THIS SAMPLE INCLUDES

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About the Author

Available on Amazon in Kindle, Paperback, and Hardcover

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## A Note Before We Begin

I want to be straight with you about what this book is and what it isn't.

It isn't written by someone with letters after their name. I didn't come up through a university, I didn't build a career in policy or academia, and I have never once been the smartest person in a room full of experts. What I have done is work. For 50+ years, across more industries than most people attempt in a lifetime, I have been inside systems — building them, breaking them, watching other people break them, and occasionally being the one who had to figure out why things went wrong when everyone else had already left the building.

Construction. Financial services. Remote mining camps. Recruitment. Real estate. Hospitality. A skydiving school where I made over 1300 jumps and qualified to instructor and dropzone operator level. And a pizza shop I took on at 67 because it sounded like a good idea and I knew in my heart I could do it.

Thank heaven my daughter came on board. She jumped in with complete focus and it was two years of real work before I eventually sold. I hadn't done all the homework I needed going in, and that cost me. But my daughter learned a great deal from it, and so did I.

I'm not writing this from a position of unbroken success. I've made expensive mistakes. I've watched my own judgment fail me. I've seen people I respect — good people, capable people — drift into behaviour they wouldn't have chosen if someone had held up a mirror earlier.

What I kept noticing, through all of it, was a pattern.

Systems that started tight and accountable would gradually soften. The consequence for bad decisions would move further and further from the person who made them. The people doing the extracting would stop looking like villains and start looking like everyone else — because in a system that rewards extraction, extraction becomes normal. And then, when things finally broke, everyone was surprised.

I was never surprised. I had seen it too many times to be surprised.

For years I couldn't explain it clearly. I had the observations but I didn't have the architecture — the way to lay it out so someone else could see the same pattern I was seeing. Getting older helps with that, to a point. But what actually helped was using the research and writing tools now available to organise 50+ years of watching into something that holds together on a page.

This is that something.

I want to name one thing directly, because I think it matters for how you read what follows. My daughter is 25. She has had four jobs since finishing her degree in marketing and communications. She worked hard at every one of them. She left or was pushed out of three because the systems she was working inside were run by people who weren't accountable for how they treated the people below them. Her last boss took full credit for her work. Words were said in a meeting. She was fired on the spot.

A few weeks after that she said to me: "Climbing the ladder when it's leaning against the wrong wall has taken a big toll on me."

That is the argument of this entire book in one sentence. And it came from a 25-year-old who has already paid for it.

My daughter is not unusual. She is representative. There is a generation of people her age who are intelligent, capable, and willing to work — and who have concluded, not unreasonably, that the system is not going to honour what it promised them.

I wrote this book partly to say: you are right about the problem. And partly to say: the wall is the wrong wall, but the ladder is not the problem.

That distinction matters. This book is about why it matters.

I am 72 years old and I live on the Central Coast of New South Wales. I have been watching systems for a long time. I am not alarmed. I am not angry. I am not nostalgic for a harder past.

I am just trying to explain what I have seen — clearly enough that someone younger than me might recognise it before it costs them what it cost me to learn it.

That is all this is.

*Bruce Eickelman*

Central Coast, New South Wales

## The Quiet Moment When Games Break

I have been in a lot of rooms where something was wrong and nobody was saying it.

Construction sites where the foreman knew the pour was going to fail but the schedule said pour anyway. Mortgage broking offices in 2006 where everyone understood the loans didn't make sense but the commissions were too good to stop. Remote camp operations where the bloke at the top had been insulated from consequences for so long that he genuinely couldn't read a room anymore — couldn't tell the difference between people who respected him and people who had simply learned it wasn't worth the trouble to disagree.

In every case the thing that had gone wrong wasn't obvious from the outside. The site still looked like a site. The office still looked like an office. The camp still ran. But something load-bearing had rotted, and the people inside could feel it even when they couldn't name it.

I spent a long time not being able to name it either.

What I eventually worked out — and what this book is about — is that the rot always starts the same way. Not with a villain. Not with a conspiracy. With comfort.

Specifically, with the quiet removal of consequence from the people making the decisions.

Once that happens, everything else follows. The fraud. The drift. The institutions that exist to serve themselves rather than the people who depend on them. The capable young person who works hard and plays by the rules and eventually looks up and realises the ladder is leaning against the wrong wall.

That last image came from my daughter. She is 25. She has already had four jobs, worked genuinely hard at all of them, and been pushed out of three by systems that weren't accountable for what they did to the people inside them. Her line stayed with me because it named something precisely.

The ladder is not the problem. The wall is.

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*"The ladder is not the problem. The wall is."*

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People argue about capitalism because it's the most visible system in the room. But capitalism is not the root problem. Adulthood is. Every human system — a market, a democracy, a business, a family — depends on people being willing to carry the weight of their decisions. When that willingness quietly disappears, when consequence is absorbed elsewhere and accountability becomes somebody else's department, the system doesn't collapse immediately. It continues to function. It just functions wrong, rewarding the wrong things, protecting the wrong people, and producing a spreading sense — felt before it can be articulated — that something is off.

This book is not anti-capitalist. It is not nostalgic. It is not political.

It is about what I have watched happen, repeatedly, to systems that stopped requiring the people inside them to behave like adults.

And it is about what I think has to change.

Not reform. Not revolution. Something quieter and harder than either of those.

The return of adults to the room.

## J. Bruce Eickelman

Bruce Eickelman spent 50+ years inside systems that worked, drifted, and failed — construction sites, remote mining camps, financial services, hospitality, real estate, and a skydiving school with more than 1,300 jumps logged. His authority is experiential, not credentialed. That is the source of it, not the limitation.

He is the founder of 12X Media Press, an independent publishing house and reading room built on one idea: what life teaches should not be lost.

The Return to Grown-Up Capitalism is his first published book. It draws on five decades of watching the same pattern repeat across industries, countries, and generations — and on the clear-eyed frustration of watching a younger generation pay for what an older one failed to fix.

He lives on the Central Coast of New South Wales, Australia.

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