

## Blu-ray Review: HBO's Average 'Too Big to Fail' Stages Star-Studded Talkathon

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CHICAGO – Sometimes a film is so good that it casts a shadow over all the other pictures that have the misfortune of sharing striking similarities. HBO's star-studded adaptation of Andrew Ross Sorkin's book, "Too Big to Fail: The Inside Story of How Wall Street and Washington Fought to Save the Financial System—and Themselves" does its titular subject matter justice—but not nearly as well as J.C. Chandor's "Margin Call."

Both films came out in 2011 and were largely ignored, though writer/director Chandor deservedly earned critical accolades for his astonishingly assured debut feature. Despite its lengthier running time, "Margin Call" feels considerably shorter than "Too Big to Fail." That's because it views the impending financial crisis through the agonized eyes of workers at a single, fictionalized bank. By confining the story to a single 24-hour period, the film perfectly encapsulated the origins of the crisis while delving deeply into the vulnerable psyches of its frighteningly fallible characters.



Blu-ray Rating: **3.0/5.0**

In contrast, "Too Big to Fail" threatens to devolve into a laundry list of names, dates, title cards and all-too-distracting faces. There are so many characters to contend with that one wishes the combo pack came with a fold-out flowchart of the ensemble. Nearly every scene in Peter Gould's script centers on a tense, two-character vignette that involves a lot of dire hand-wringing. As played by a crestfallen William Hurt, Treasury Secretary and former Goldman Sachs CEO Henry Paulson emerges as the most remorseful of the corrupt bankers. When the housing bubble bursts and the mortgage meltdown commences, Paulson and his staff scramble to avoid certain catastrophe. Much of the action takes place in September 2008, as Paulson rounds up a group of rival bankers and urges them to cooperate with the clean-up. These thuggish businessmen seem no different from the assorted criminals and bickering mob bosses urged to work together by Big Boy Caprice in "Dick Tracy." Hurt projects quiet menace when he informs the bankers that "we will remember anyone who's not helpful." The boardroom scenes are by far the most compelling in "Too Big to Fail"—one could imagine the entire film taking place within its claustrophobic walls, a la "12 Angry Men." Sadly, the overstuffed script doesn't have enough time to generate genuine suspense, opting instead for a series of urgent warnings and dark prognostications. A better title for this film would've been, "A Nightmare on Wall Street," with Freddie Mac standing in for Freddy Krueger.



Too Big to Fail was released on Blu-ray and DVD on June 12, 2012.

Photo credit: HBO Home Entertainment

The single most effective performance in the picture is delivered by James Woods, who nails the smug self-assurance of Lehman Brothers CEO Dick Fuld while perched on the precipice of doom. When he's forced to declare bankruptcy, Fuld's face crumbles, capturing the disbelief of a man in sudden free fall. As Fed Chairman Ben Bernanke, Paul Giamatti performs the thankless task of constantly reminding characters that their failure to act will result in another Great Depression. Everyone else in the ensemble is underutilized, though the casting director earns points for finding uncanny lookalikes for even the smallest roles (such as Nancy Pelosi and Chris Dodd). Director Curtis Hanson ("L.A. Confidential"), along with editors Plummy Tucker and Barbara Tulliver, keep the pacing brisk, but perhaps too brisk. Other than its obvious timeliness, there's not much here to earn an audience's full investment. The film is dizzying for all the wrong reasons, but like "Margin Call," it does make a convincing case for the urgency of economic reform. In a way, the 2008 financial crisis is emblematic of the tipping point that America—and mankind as a whole—has reached. These bankers were like carefree joyriders driving their cars at full speed into oblivion, without bothering to glance at their gas tanks.

"Too Big to Fail" is presented in 1080p High Definition (with a 1.78:1 aspect ratio), accompanied by English, French and Spanish audio tracks and includes a Blu-ray, DVD and digital copy of the film. Extras include a making-of featurette that's merely a preview for the 19-minute extended featurette, "Opening the Vault on the Financial Crisis," that mixes the views of cast and crew members with expert journalists such as Fareed Zakaria. Sorkin is also on hand to argue that "subprime mortgages" are reserved only for borrowers who won't be able to pay them back, while providing undeniable proof that America's banks have become so big and interconnected that they're capable of taking everything down (a detailed timeline succinctly illustrates the economy's downward spiral from October 2007 through November 2008). As indicated by a final title card, a mere ten banks currently hold 77 percent of all US bank assets, thus ensuring that the obscenely rich CEOs stay at the top while the rest of the country continues to suffer because of their negligence. Of course, capitalism encourages the indulgence of unchecked greed, and the latest economic crisis is the natural result of it. If anything, Sorkin's book and subsequent film prove that no monopoly of wealth should ever be allowed to get this big.

'Too Big to Fail' is released by HBO Home Entertainment and stars William Hurt, James Woods, Billy Crudup, Paul Giamatti, Topher Grace, Cynthia Nixon, Bill Pullman, Tony Shalhoub and Edward Asner. It was written by Peter Gould and directed by Curtis Hanson. It was released on June 12, 2012. It is rated TV-MA.



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