

THE END OF ETHICS AND A WAY BACK

How to Fix a
Fundamentally Broken
Global Financial System

Theodore Roosevelt Malloch
Jordan D. Mamorsky

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Additional Praise for *The End of Ethics*

“Ted Malloch and Jordan Mamorsky have astutely zeroed in on the critical importance of virtue in the marketplace and its opposite, economic vice. Those companies whose management teams are intentionally ‘values-driven’ retain a significant, long-term advantage over their peers. As one successful company wisely stated, ‘Integrity—in every sense of the word—defines how we take on the world’s challenges. It is the reason for our success.’ Thank you, Ted and Jordan, for your inspired and insightful treatise on business ethics.”

—*Carter LeCraw, CEO, American Values Investments*

“Messrs. Malloch and Mamorsky have looked into the abyss of the dark side of man and paint a picture of hope that this wakeup call is for real! Denial, complacency, and fear have to be conquered and it is well overdue that the good guys stand up and shout to be heard against the global disaster of greed and self-interest. The book lays out the battle between good and evil that results from man having a choice on how to behave. The challenge is who and how many will stand to be counted?”

—*Stephen Clark, former Chief Executive, Gerard Asset Management*

“*The End of Ethics* is the most important book to come out this year. With potential global financial collapse on the horizon this book is a wakeup call to examine the root of the problem and to take action in ways that are in alignment with what is most virtuous in humanity. Malloch and Mamorsky know what they are talking about and this

book provides the inspiration to take action, and offers specifics on what needs to be done.”

—*Judi Neal, PhD, Director, Tyson Center, Sam M. Walton College of Business, University of Arkansas*

“This is a courageous book that needed to be written and deserves to be widely read. The authors set forth a compelling indictment of abuses that nearly led to financial catastrophe. Not only do they thoroughly document the problem, they show us a solution: the conscientious road to future prosperity.”

—*Theodore Becker, JD, PhD, National Trial Attorney peer-rated AV Preeminent by Martindale Hubbell*

“Morality in the market is often marginalized or ignored but this book uses compelling real-life examples to move it center stage. Read it with close attention to detail!”

—*Peter S. Heslam, MA, BA, DPhil, FRSA, Director, Transforming Business, University of Cambridge, UK*

“Many people are looking for the lessons to be learned from the financial crisis. However, before we turn to the lessons learned, we need to explore what went wrong in the first place. This is exactly what Malloch does in *The End of Ethics* by peeling off—layer for layer—the dark side of the financial sector. This results in a most detailed and insightful overview of financial cases of obvious fraud, gambling with other people’s money, and governance failures. Based on these insights, they propose important, concrete measures on the organizational and systemic level to restore ethics as an integral part of the business. A must read for everyone who wants to understand what happened in the recent financial crisis.”

—*André Nijhof, PhD, Professor, European Institute for Business Ethics, Nyenrode Business Universiteit, The Netherlands*

"The End of Ethics and a Way Back provides an in-depth discussion of the causes of the present state of audits and disgust with governments and their agencies, public interest, and even uprisings, grass-roots political movements, and reforms throughout the world. Ted Malloch and Jordan Mamorsky, the authors, have captured the root cause of these occurrences—the end of ethics and a decline in the spiritual foundation—through documented examples and real cases. The book concludes with a useful fiduciary audit."

—Robert D. Hisrich, PhD, Garvin Professor of Global Entrepreneurship; Director, Walker Center for Global Entrepreneurship, Thunderbird School of Global Management, Arizona

"Dr. Malloch and Mr. Mamorsky address the fundamental issue at the core of our economic and corporate malaise: the end of ethics. We know that an economy is ultimately the sum of the qualities of its people. An individual, company or economy that lacks values or virtue will produce little of lasting value and in fact over time destroy wealth, as pointed out in this book. Malloch's recommendations, given our predicament, provide a viable way forward because they focus on the reality that we should and cannot expect an economic renewal, without a deeper renewal. This rebirth must start with each of us and then permeate into all of life."

—Jonathan M. Wellum, CEO, ROCKLINC Investment Partners, Canada

"The End of Ethics provides an urgent, timely message about the consequences of pervasive self-interest and reckless decision-making within the global financial system. Above all, it reminds us that future wealth creation must be aligned with a better understanding of societal purpose, not profit maximization alone if we are to avoid a repeat of the financial calamity of 2008."

—*Simon Pickard, Secretary General, Academy of Business in Society, Brussels*

“Ted Malloch describes the ethics dilemma of vices *versus* virtues which always has existed from time memorial. As the global stakeholders get smarter, ‘A Way Back’ seems to describe the ‘Harmonious Society’ that balances the best of both and leads us to a brighter future.”

—*Sam Yoonsuk Lee, CEO, InnoCSR, Shanghai, China*

“The pursuit of liberty and profit may not ignore the crucial importance of moral foundations without great damage to society as this volume so ably demonstrates from a rich acquaintance with historical and contemporary sources.”

—*Luder G. Whitlock, Jr., President, Excelsis Foundation, Florida*

“For decades, the message prevailed that in modern times ‘moral sentiments’ are to be replaced by government regulations, compliance management, and incentive schemes: It’s the institutions, stupid! Malloch’s *The End of Ethics* in a lively fashion shows where we got with such an approach. By delegating ethics to ‘social engineers’ we destroyed self-regulating civic forces including their esteem for virtues and practical wisdom. Let’s revamp the corporate culture so that the tears resulting from that cultural experiment are not shed in vain!”

—*Prof. André Habisch, Catholic University Business School, Ingolstadt; regularly works for the German Bundestag.*

“Malloch and Mamorsky paint a vivid picture of traditionally prudent companies and markets overrun by inflated egos and greed and characterized by a web of conflicts of interest that undermine internal controls, accurate ratings, and regulatory oversight. Beyond describing a cast of characters who are exemplars of vice,

they offer hope by providing compelling suggestions for restoring virtue to companies and the markets.”

—*Mitchell J. Neubert, PhD, Chavanne Chair of Christian Ethics in Business; Associate Professor of Management and Entrepreneurship, Hankamer School of Business, Baylor University, Texas*

“The overriding message of *The End of Ethics* is this—good ethics is foundational to good business and bad ethics is the polar opposite. Unethical business behavior inevitably results in a failure of governance and to the financial demise of an individual, a company, or even the entire financial system. This extremely readable book is a ‘must read’ for anyone considering or involved in a career in business.”

—*Gerald D. Facciani, former President, American Society of Pension Actuaries*

“*The End of Ethics and a Way Back* is a tightly written account of the recent ethical foibles in finance. It’s also a clarion call to college and business school educators to equip our students with an enduring moral compass—or else they too will fall to the vices of greed, avarice, and corruption.”

—*Dr. Arthur Schwartz, Executive Director, Oskin Leadership Institute, Widener University*

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*How to Fix a
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Theodore Roosevelt
Malloch
Jordan D. Mamorsky

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***FOR,
Ted, Dorothy, Jeffrey, Debra—stalwarts of virtue
in our lives***

Foreword

First delivered as a speech by Sir John Marks Templeton¹

Every economic system is built on a spiritual foundation. This foundation can be found in the personal ethics of the people that make up the economy. And it can be found in the economic system itself, which is an outgrowth of personal values.

As we know, the economy is about trading material goods and services. Yet trade is made possible only by agreement on what is mine and what is thine. These are essentially ethical concerns.

To even talk about the economy, there must be agreement about the rules of play. To get those rules, we must have some sense of fair dealing.

Where does this sense of fair play come from? It comes through reference to an ethical order outside of ourselves and beyond our own times. In short, by reference to the transcendent. The transcendent is the beginning of economics.

In the same way, a spiritual and religious system requires a material context in order to have full meaning. Although the choice of poverty can be virtuous, when poverty is imposed by a brutal regime it distracts from spiritual pursuits.

The ethics that govern an economy must be secure and meaningful, and they must match our highest spiritual aspirations if we want our economy to meet society's needs. If people cannot see meaning beyond material accumulation, even a prosperous and efficient economy lacks an ultimate purpose.

Most people agree today that society has lost much of its spiritual moorings. We no longer have enough collective

sense of our responsibilities to each other. Not surprisingly, such problems are reflected in the behavior of consumers, businessmen, policy makers, and the economy at large.

What, then, are the vices and virtues of our modern economy, as judged by the standards set for us by religious faiths? There are many valid opinions on this vital subject.

We would like to present five of the most conspicuous economic vices and virtues and we'll begin with the vices. When these vices proliferate in private life and are institutionalized in society, they can cause social disarray. Until they are addressed, amounts of technical changes are not going to help.

The first economic vice I will discuss is *envy*. Envy has been a concern of philosophers and theologians from the ancients to the present. It has always existed. And it has been a personal and social menace wherever it has appeared.

Cicero defined envy as "sadness caused at the happiness of others, and a certain joy . . . at the misery of others." He thought envy could be a feeling of pleasure when bad things happen to others. Or it can be a feeling of pain when good things happen to others. In its worst form, it can be a desire to destroy what another has gained simply because he has gained it.

Plato said, "to feel oneself overpowered by envy, whether or not it causes damage to others, is . . . unjust." St. Augustine condemned envy as "hate at the happiness of others."

Dante, in his poem of the afterlife, places the envious in the second circle of Purgatory, where the condemned say: "I was happier with the pain of another than with my own happiness."

Clement, a father of the early Church, tells us that envy is the root of many evils in history. Because of envy, he said, Cain killed his brother Abel, Jacob had to take flight, Joseph

was sent into slavery, Moses had to leave his people, Aaron was set aside, Dathan and Abiram were condemned, and Saul and David were at war. Envy, he said, fueled the persecutions of the Apostles, the suffering of St. Peter, and the death of martyrs.

Envy has existed in all societies and in all times. On the personal level, it is a corrosive force that is at odds with the goal of sanctification. To feel joy when others suffer leads to indecencies, which morally compromise us. When institutionalized in government, it can dramatically change the way we save, invest, and earn our livelihoods.

Ironically, the temptation toward envy is intensified in a society with a great deal of freedom. Under an older system of rigid class distinctions, people might tend to blame an unfortunate plight on forces outside their control. In a democratic market society, with more personal responsibility and more individual obligations, personal shortcomings are more evident and envy an even greater temptation.

We must guard against it, in part, because envy can blur the boundaries of private property. When the boundaries of private property are gone, so too go many of the moral rules of society. The social conscience is affected and vice becomes more generally practiced.

For example, economic redistribution for its own sake can represent an outgrowth of envy. Society has a responsibility to the poor, but remember that envy often disguises itself as charity or justice. Helping the poor, not harming the rich, should be the true intention of any such program. Furthermore, if a government program fails to live up to its stated aims, and creates big bureaucracies instead of rising prosperity, then it should be reevaluated. Politicians should be keeping envy at bay and not fueling it through ill-advised rhetoric.

We all know about the concept of the *evil eye*, that hateful and drilling look given to another. It is often considered a curse of sorts. We may laugh at it today, but medieval theologians took the issue very seriously. St. Thomas said the evil eye's "poisonous and harmful look" was the physical manifestation of envy. The evil eye and envy are linked linguistically. They both derive from the Latin word meaning to see ["videre" (to see) and "invidere" (envy)]. Unfortunately, the "evil eye" can persist even in many enlightened people.

A culture of envy is incompatible with civilized behavior. We should take joy in others' joy and never take pleasure in another's suffering. And we should never wish harm on those who achieve. No economy can thrive and serve people so long as it is encouraged by a social ethics and social policy that is based on envy.

A related economic vice is greed. Because of greed, the modern form of capitalism is often too hedonistic and unethical, and too far removed from traditional values. This meaning of the term *greed* is more vague than envy. At the very least, it suggests an inordinate longing for material wealth.

It is not the acquisition of material wealth itself that constitutes greed. The desire for wealth becomes inordinate when it leads to value wealth accumulation above all else.

This can be done in our private lives. We can make a new car a priority over spending time with our young children or our elderly parents. Instead of helping a neighbor in need, we may choose to buy something entirely frivolous. These choices are the consequences of greed.

Let me make myself clear. It is not wrong to better our lot. In a theological context, greed occurs when the desire for material acquisition clouds our vision of spiritual matters that should reign supreme.

In ancient literature, greed is often, and rightly, used as a synonym for covetousness. The feeling of covetousness is the longing for things lawfully owned by others. The biblical commandment (do not covet) speaks not of material desire but in the abstract, but covetousness of a neighbor's property. The concept of greed is bound up with our behavior toward our neighbors.

The economic vice of covetousness is not to want more than you already own; instead, it is the desire for property that is not properly yours. Biblical commentators suggest that the sin of covetousness is not only an inner impulse. It is also an action that attempts to attach something to oneself illegally. It means to desire and to take.

This economic vice is a source of many crimes, public and private. It can also turn up in bad personal habits, like accumulating too much debt or going on buying sprees to improve self-image. If our image of ourselves is tied to what we own, that can be a symptom of greed.

It is not wrong to desire property that you intend to acquire peacefully through exchange. In any voluntary economic exchange, both parties benefit. Covetousness and greed are wrong because they express a desire for property that cannot and should not be yours. It is to desire and to seek what is forbidden.

To be sure, the sin of greed or covetousness is not only personal. It can be institutional. Government can be and often is as guilty of greed as individuals are. It can desire ever more of the people's property when it should not. If too much is taken, an economy cannot function efficiently or effectively. Government greed can lead to taking away the authorities of church and family, which are the mediating institutions of society.

An additional economic vice is *pride*. Every businessperson who has to work in an economy knows this temptation. It often occurs on the occasion of business success. The

economy is up, and so is the firm's public profile. Profits are up and investors are on your side. It seems that nothing can go wrong—and yet it eventually does. The market economy has a way of punishing the economic vice of pride.

Every successful entrepreneur is a servant. He must be oriented to matters outside of himself. He has to look to consumers and their needs. He must rely on their voluntary patronage to bring about his goals. That is service.

But pride is something different. It is inward looking. It forgets about serving others and becomes selfish. Pride is not the key to success under free enterprise. When the business owner becomes too internal, she loses her customer base and ceases to anticipate the future. She loses profits and, if wise, learns a valuable lesson at the same time.

As Proverbs chapter 13, verse 11, says, “Wealth gotten by vanity shall be diminished: but he that gathereth by labor shall increase.”

The vice of pride has deep roots. It is the belief that men can fully and successfully control the world without the aid of God. Just as the business can forget whom it is serving, people can forget about their need to serve God.

There was a time in the 1930s when many American economists came to believe they could entirely plan the economy. Working out of an office in Washington, they could determine what would be produced, when it would be produced, who would consume it, the price of everything, and the cost of everything.

This theory said the economy could be made “rational,” but it was really just the sin of pride applied to economic policy. The belief that these individuals' decisions can be fully planned by government is folly.

When the vice of pride becomes entrenched in government, we find the government assuming functions that is not capable of doing well.

The first economic virtue is the ability to cooperate. That simply means getting along with others.

Cooperation is not a word we tend to associate with capitalism. Since at least the turn of the century, we have tended to associate capitalism with dog-eat-dog competition. That is a grave error, for the overwhelming amount of activity of capitalism is people cooperating with other people.

Think about our daily activities. Consumers cooperate with producers at every economic exchange, from the local fruit stand to the trading floor at Wall Street. Each person involved in the exchange is giving up something for something of great value. When I spend two dollars for a carton of milk, both the grocer and I come out ahead. That is the virtue of cooperation.

Employees cooperate with employers. They come together to make a deal, and the terms of the agreement are expressed in a wage or a salary. Each is using his or her respective talents in a way that fits the desires of others.

Cooperation is a virtue essential to every economy. Through it, the baker is not concerned with plowing land, sowing seeds, weeding the ground, or cutting, threshing, and milling the wheat. The baker comes together with others who do that. He need only bake and to offer it to others.

We tend to think of capitalism as being solely competitive because we treat capitalism as if it is a modern invention. But capitalism did not begin with Protestant Reformation or the Industrial Revolution. While these events had great effect on economic development over the centuries, the capitalist institutions of property, trade, and cooperation have always been with us.

Cooperation occurs not only in enterprise. It also occurs in our voluntary associations where no monetary profit is involved. These are what Tocqueville saw long ago as

America's greatest strength, but his point applies everywhere. These associations make life more pleasing, help us care for others in need, and help to form common bonds of culture and values.

It is one of the virtues of capitalism that it insists on cooperation. If we become more aware of this and become better at getting along with others, we create a better and more productive economy.

The second economic virtue is that of *creativity*. This is another word for entrepreneurship. It is the ability to imagine possibilities that have yet to come into existence.

Long before business owners realize a profit, they must take a risk in an uncertain future. They put their own resources on the line. They pay wages before they get any personal benefit. They must have the capacity to discern the unmet needs of others and attempt to meet them.

From the economic point of view, the virtue of creativity is the most important cause of wealth in society. It introduces new goods and services. It helps us to use our resources more effectively. It creates jobs and raises our living standards. It is the key to bringing the world from poverty to prosperity.

Of course, creativity demands the freedom to act. Wherever people are left free to exercise their creative capacities, the wealth of societies will grow.

Millions of new businesses appear every year. But where enterprise is hindered, both prosperity and human liberty suffer. The society will stagnate. People will not be able to fulfill the biggest potential.

In the book *Ethics*, Aristotle saw the need for allowing for creativity. He also added a related virtue of *emulation*. This is the ability to learn from others' ability to create. Emulation, says Aristotle, is a "good feeling felt by good persons Emulation makes us take steps to secure the

good things in question,” whereas he says, “Envy makes us take steps to stop our neighbor from having them.”

Economic progress is in part driven by both the virtue of creativity and the related virtue of emulation. Success in a market economy comes from improving the degree of efficiency in the way goods, services, and labor are used. And others’ success at this can induce us toward right ambition. It leads us to seek entrepreneurial gain and to find better ways of doing things, making us better and more productive members of society.

The third economic virtue is *charity*. Profit and exchange alone are not enough to sustain the good in society. We need to care for those in society who cannot care for themselves. At a minimum, that means giving attention to children and the aged who cannot care for themselves.

It is one of the tragedies of modern life that this is often forgotten. Some young people no longer feel the need to return the charity of their parents by caring for them in later years. This is a direct violation of God’s commandment to honor our mothers and fathers.

We cannot help but be encouraged by the extraordinary generosity that leads American people to contribute billions to charitable causes every year. The most generous societies that have ever existed are also the freest. Why? A free economy fosters the wealth and the sense of responsibility that leads to charity. The Bible says (Luke 6:38), “Give and it will be given unto you.”

This has been recognized at least since Aristotle, who said in the *Politics* that: “The abolition of private property will mean that no man will be seen to be liberal and no man will ever so any act liberality; for it is in the use of articles of property that liberality is practiced.”

We see evidence of this in the societies that experimented with the abolition of private property. Collective ownership fostered nothing but mutual suspicion and greed. Visitors

from the old East Bloc routinely comment on how generous and charitable people from capitalist countries are. This, needless to say, contradicts what socialist leaders told them about the West.

The virtue of charity recognizes that none of us are the ultimate owners of private property, for God is the ultimate owner and master of all our resources. We are merely stewards of it. It is by being obedient stewards that we can best practice the economic virtue of charity.

Just as there are many ways to be charitable, there are many ways people can contribute to society. That is why we need to be able to understand the fast pace at which society changes, to roll with the punches, be willing to change, and understand the fourth economic virtue: the virtue of *adaptability*.

The state of the world is never static and never homogenous. Every day is unique and requires a unique response from all of us. Entrepreneurs respond to this uniqueness by always evaluating investments and current concerns. They are ready and eager to meet changing circumstances.

The consumer, too, must be eager and adjust to modern realities. Laborers need to understand that they cannot always get the kind of salaries they want or the particular job they want.

Most of us, at some point in our lives, will suffer disappointments, get fired from a job, have our wages cut, or be asked to make undesirable career moves. We may be called to change our occupations or undergo some kind of retraining. We must learn to adapt. New challenges help us to grow.

The world is a world of endless diversity, and therein lies its essential beauty. There is no need to long for what has passed. Rather, we must welcome progress and attempt to make the world the best place it can be.

In confronting our economy, we must strike the right balance between the arrogant desire to mold everyone that surrounds us to our own image and the equal and oppose error of fatalism and resignation.

Businesses must learn to hire and promote new and different types of people to serve new kinds of clientele, to look at new and different ways of doing things. It's a virtue to learn to welcome progress and turn the occasion into a blessing.

People with an extraordinary amount of ambition will always have special difficulties with the virtue of adaptability. Why? Because there will always be someone out there with more talent, more drive, and even more ambition. If these people can learn to welcome this and adapt, they can lead better and more satisfied lives.

How can we do all this? How can we learn to practice the virtue of adaptability? We must learn to celebrate changes, differences, surprises, and diversity as attributes of beauty.

Ridding ourselves of the economic vices and adopting the economic virtue of adaptability, we should strive to see the complex world as a place of increasing beauty and opportunity. George Santayana described it this way in his book *The Life of Reason*:

Variety in the world is an unmixed blessing so long as each distinct function can be exercised without hindrance to any other. For it is the presence of variety, and a nearer approach somewhere to just and ideal achievement, that gives men perspective in their judgment and opens vistas from the dull foreground of their lives to sea, mountain and stars.

The final economic virtue is the most important: it is integrity. In the Old Testament, we find many references to the uses of property. Most deal with the ethics of its use. And the rules all come down to personal integrity. Pay your

debts. Don't cheat your neighbor. Don't use false weights and measures. Keep your financial commitments.

Not paying one's debts is a form of stealing. The creditor who extends a service is making a contract. Not paying that creditor on the agreed terms is a violation of contract. It takes another's property without rightly restoring it in the agreed upon time.

Similarly, laborers should practice diligence in their work habits. Goofing off, too, is a form of theft, just as hard work is the practice of exercising integrity.

St. Paul enjoins us to "render therefore to all their dues: tribute to whom tribute is due, custom to whom custom, fear to whom fear, honor to whom honor" (Romans 13:7).

An individual who makes too many promises and cannot keep them all is not acting with integrity. But a person who keeps commitments and deals honestly with others is practicing this fifth economic virtue of integrity.

The market economy depends for its survival on the personal integrity of those acting within it. People that don't act with integrity are also punished by the mechanism of the market. Credit will not be extended, for example.

Governments, too, can practice the virtue of integrity. We have gotten used to governments that run high deficits. Every day we hear about politicians that do not tell the truth about the state of the nation's finances. Inflating the currency away through unsound political practices is a form of changing weights and measures.

An economically virtuous government will not do these things. Instead, it will insist on practicing the kind of integrity that religious faith expects from individuals.

Nothing can kill economic liberty like a widespread lack of personal integrity. Over time, people stop trusting others. When you cannot trust your neighbor, you cannot trade with your neighbor. Enterprise comes to a halt.

But when people do what they say they will do, and deal honestly, then you have a moral foundation for economic growth. The society can then flourish economically and morally.

That concludes our list of economic vices and virtues. Though they reflect ancient standards, standards most religions throughout history have agreed upon, no society has ever perfectly put them into practice. That is because we live in an imperfect world, and we always will. Still, it is the social purpose of religion to point us to higher values, just as it is the private purposes of religion to improve our souls.

Just because economics and religion are controversial areas does not mean we should not talk about them. As we undertake the enormous human enterprise of commerce and distribution and the necessary exercise of foresight, honesty, and diligence, let us never forget the attitudes and conduct required by our being children of God.

If we do our very best, our Lord can say to each of us, "Well done, thou good and faithful servant." Then we will witness also the flowering of our economy and civilization.

Sir John Marks Templeton

¹The Religious Foundation of Liberty and Enterprise, Buena Vista College, March 1993.

Acknowledgments

When Daniel Bell penned *The Cultural Contradictions of Capitalism* in 1976 he was on to something. He wrote:

When the Protestant ethic was sundered from bourgeois society, only the hedonism remained, and the capitalist system lost its transcendental ethic . . . While the business corporation wants its employees to work hard, pursue a career, and delay gratification, at the same time its products and advertisements promote the vision of pleasure, instant joy, relaxing, and letting go. One is to be “straight” by day and a “swinger” by night. This is self-fulfillment and self-realization.

Evagrius Ponticus, a fourth-century Christian monk and ascetic, drafted the *logismoi*, a thoughtful primer on eight evil temptations that have the potential to transform a virtuous man into a sinner.

The *logismoi* was intended to instruct. Ponticus wanted to ensure that people were aware of temptation, vice, and identification of their fallibility. With similar intentions, in 590 A.D. Pope Gregory the Great refined the *logismoi* to a list of seven. From then on, the seven deadly sins were formally established.

Fast-forward to today and we have a postmodern culture, where the public vocabulary no longer is keenly aware of the teachings of the *logismoi*. On a worldwide cultural level, we lack the urgency to maintain consistent standards of virtue and ethics.

Our MBA students, some of the best and brightest on the planet, actually ask in courses on business ethics, “What is virtue?” They seem to know the vices a bit better, thanks to trashy TV shows, debauched films, and the damage of everyday life. They generally, however, do still see