

## **THE CURSE AND POTENTIAL OF GREED: SOCIAL AND POLITICAL ISSUES ARISING FROM ACQUISITIVENESS**

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Why attend public lectures? Two principal magnets attract us. One is the chance to become informed about some ongoing research or the speaker's views and experiences. The other, less widely acknowledged, is the opportunity to re-visit ideas we already have but which still float and swirl only vaguely in our minds, waiting to be sorted out. The lecturer assists not so much by introducing new knowledge as by providing the stimulation and provocation – and the time – needed to package meaningfully what is already in our head.

My role this evening falls squarely into the latter category. Everyone has some ideas about greed, and – sit tight – probably even at some point succumbed to it. Lest this possibility shocks you, note that greed refers not only to the powerful longing for wealth but also to a craving for other things – food for instance, or power or affection. This notwithstanding, in tonight's talk I dwell only on undue acquisitiveness in economic, political and financial spheres.

Lectures are appealing for yet another reason. They provide an hour or so of peace and quiet for reflection, a refuge from the hurly-burly of our pressure-cooker lives, disturbed only by the monotonous but harmless drone of the orator.

Historians attach a catchy label to every epoch. If I were to select a title for the current era, I would opt for the Age of New Morality or, more precisely, Immorality. We live in the Age of Immorality, or Scandal or Greed.

Among the cases that have provoked the ideas I share with you tonight are such notorious chestnuts, in the corporate and governmental spheres, as the Sponsorship scandal, Hollinger, Enron, WorldCom, and the UN Food for Oil program. But the same rot has afflicted less likely domains: fraudulent enrichment by televangelists, the Washington United Way and Washington's Nature Conservancy come to mind. Almost equally off-putting covetousness occurs in areas which are perfectly legal: shameless gouging by some industries, particularly in essential commodities; astronomically high enrichment by corporate executives, professional athletes or entertainers; shenanigans by Olympic officials, or the gross featherbedding and perks-acquisition in large-scale private and particularly public organizations.

These examples raise the question of what exactly constitutes greed. Where does it begin and where does legitimate compensation end? Many dictionary definitions draw the line by describing the second of the Deadly Sins as involving excessive desire for wealth or whatever. The Shorter Oxford Dictionary speaks of inordinate or insatiate longing and covetous desire. These qualifiers raise the issue of how and by whom excessive, inordinate, etc. are defined. The dilemma appears to be resolved by the American Heritage Dictionary, which sees greed as “the extreme desire to acquire or possess ... beyond what one needs or deserves.” But again, Conrad Black and I might not agree on what he needs or deserves. As so often, one is driven to appeal to the judgement of that mythical and elusive figure, the normal, reasonable person.

Indignation prompts one to condemn the grasping motive of greedy behaviour. But it is not always easy to disentangle what, and in what proportion, drives people to follow a particular path. Take, for example, the famous voyages of discovery launched by Europeans in the Fifteenth, Sixteenth and Seventeenth centuries. The likes of Christopher Columbus, Vasco da Gama and Jacques Cartier, and sometimes even their patrons, were driven not merely by lust for treasure. A mixture of motives – acquisitiveness, to be sure, but also the excitement of discovery and the lure of science, and loyalty to the sovereign – furnished the impetus for their daring and perilous exploits. Likewise, many if not most entrepreneurs after the Industrial Revolution, and to this day, responded and respond to non-economic incentives – the excitement of creation or pioneering, solving problems, providing for one's family and adding lustre to its name, enabling a community to find gainful employment or just having fun and doing good.

Denoting our epoch the Age of Immorality, Scandal, or Greed implies that yearning for wealth is something new. It is not. Acquisitiveness is synonymous with humanity. "Greed and ambition," according to one observer, "appear to be anthropological constants." <sup>1</sup> The Scriptures make it clear that two thousand years ago the moral and ethical aspects of property ownership was a hot social and moral issue. Further back, in 321 B.C., the East Indian author Kautiliya wrote this highly suggestive sentence: "When people are impoverished, they become greedy; when they are greedy, they become cynical; when cynical, they do not mind becoming corrupt, turning against law and order..." <sup>2</sup>

But even though greed has been part of human baggage from the beginning, it has undergone fundamental changes. Its causes and consequences, which in earlier times were linked primarily to the personal sphere, later became related to the wider social and particularly economic world. Up to the Seventeenth and Eighteenth centuries, Jean-Jacques Rousseau noted, public discourse turned incessantly on morals and virtue. In his day, talk was only about trade and money.<sup>3</sup> The most influential voice in the transformation was probably Adam Smith, "who argued that the invisible hand of market forces would ensure that the efforts of individuals acting in pursuit of their own self-interest made society as a whole better off." <sup>4</sup> This became the bedrock of the capitalist creed. There were many persuasive voices urging that the diligent acquisition of wealth was sanctioned by moral and spiritual authorities, provided that it was used responsibly. "Having, First, gained all you can," said John Wesley, the Famous Eighteenth Century preacher "and Secondly saved all you can, Then 'give all you can.'" <sup>5</sup>

One of the most striking and influential practitioners of Wesley's model was Andrew Carnegie, the Scottish-American tycoon and philanthropist who lived about 130 years later. He amassed an immense fortune in iron, steel, railways and other enterprises, not always wearing kid gloves, and then retired from business to devote himself to prodigious feats of philanthropy. He enshrined his views in what he called the "gospel of wealth" in which he described the duty of the man of Wealth. Here is part of it: "First, to set an example of modest, unostentatious living, shunning display and extravagance; to provide moderately for the legitimate wants of those dependent on him and after doing so to consider all surplus revenues which come to him as trust funds, which he is called to administer in the manner which...is best calculated to produce the most beneficial result for the community..."<sup>6</sup>

So wealth, which had earlier been seen as a moral and spiritual threat, was legitimized and even blessed. But all along, human frailty and greed interfered with the good intentions of

the Wesleys, Smiths and Carnegies. Capitalism, while it led to undreamed-of economic growth, failed to achieve its potential. A chilling remark by Cotton Mather, the Puritan preacher who straddled the Seventeenth and Eighteenth centuries, hits the mark: “Virtue,” he said, “begat prosperity and the daughter killed the mother.” 7

What distinguishes the Age of Scandal/Greed from earlier periods is that, at the present time, a culture of greed has developed and has been accepted by an astonishing number of people and institutions. Formerly powerful restraints appear to be waning and becoming irrelevant. The reasons are complex and wide-ranging.

At a time of rampant globalization, cut-throat competitiveness, anonymity in the constantly shifting ownership and management of corporations, widespread alienation from traditional spiritual and social values, and the disappearance of any national or country presence in many enterprises, at such a time economic activity is often bereft of moral, ethical or socially responsible considerations.

Our brief historical sortie leads to an insight important for anyone wishing to determine whether greed is a curse or capable of exploitation for good. The contexts conducive to greed – institutional, political, spiritual, psychological – are not constant but have changed quite dramatically over time. And they almost certainly will change again in directions shaped by those who care, one way or another.

A realistic canvass of available possibilities requires that we assess the current consequence of greed. What effects, negative and positive, can we detect?

Greed takes a variety of forms and leads to diverse outcomes.

Public outrage against rapaciousness is almost always beamed at its direct dimension: criminal, improper or obscenely disproportionate enrichment arising in the short run. The longer-term consequences are usually ignored. I begin by looking at them first.

The insatiable desire for aggrandizement by Wal-Mart, for example, which may in fact, offer the public favourably priced goods, often has devastating consequences for hapless individuals or communities caught in its path. The proliferation of such chains, and the mushrooming in suburbs of gigantic ‘big-box’ stores, can destroy not only smaller, individually-owned businesses but also whole sections of towns, particularly their historic downtown cores. This is not only devastating for the owners and their families and existing communities, but also compels increasing numbers of people to use their cars when shopping, thereby exacerbating air pollution. Municipalities, in turn, may have to engage in massive capital projects to handle the new traffic flows. The change is often seen as a natural and healthy development associated with progress, but to accept this view ignores that growth and profit are not necessarily the highest human goals.

Similarly baneful consequences result from the ubiquitous practices of corporations in gobbling up other enterprises. A village near where I live, whose only industry is a cheese factory, has just been plunged into despondency because the only important employer is being closed by the absentee corporation owning it. The original local cheese maker was bought out a long time ago by another company, starting a successive chain of takeovers culminating in control falling into the hands of a multinational manufacturer operating throughout the world. The seventy new unemployed in Harrowsmith, Ontario, and similarly afflicted workers in other closing factories, almost certainly do not appear on the radar screens of the corporate elites

devising new strategies without concern for the lives of existing employees and their communities.

My cheese factory is symptomatic of thousands of cases in which the maximization of profit leads to deep human grief. It is a fair question whether it is greed or capitalism that is the problem – a question I shall happily duck. But it is indisputable that acquisitiveness has driven capitalism, and that the line between eager acquisitiveness and greed is hard to draw.

In assessing the effects of being greedy on the afflicted personality, I assert that what one owns is less important than what one is.

Greed tends to loom large and displaces other, less selfish characteristics and preoccupations. In most cases it is the defining trait of one's nature which becomes warped by the insatiable lust for possessions. Thus the potential for nobility and grandeur which lurks in most of us is thwarted or at least diminished. Altruistic motives atrophy, making room for ever more egoistical behaviour.

Equally harmful, and perhaps most important, is the propensity of rapaciousness to deflect attention from enduring and intrinsically more worthy things than the accumulation of riches. In the long run material possessions are inconsequential compared to human relationships, ideas and values; the overly intensive quest for them deflects from the pursuit of more worthy objectives and hence belittles the victim of greed.

Covetousness resembles gambling not only because it involves the accumulation of wealth but also because it is addictive. It can become an enduring obsession displacing other more personally and socially acceptable traits.

While many greedy folks are decent and law-abiding souls, there are numerous cases where cupidity has driven seemingly reasonable and upright people to reprehensible behaviour. Greed sometimes tempts those infected by it to resort to deceit, impropriety, dishonesty and ultimately illegality. By no means do all those who are highly acquisitive succumb to the temptation, of course, but enough have done so, with the result that a culture of cheating and misappropriation has become evident in some important sectors of the North American economy. When this occurs, the personal consequences of greed have an impact on the larger society.

It is a hard choice but, according to my lights, the harm done to the community by the pathological quest for gaudy rewards is even greater than that inflicted on the greedy individual's personality. Several reasons spring to mind.

First, disproportionate rewards for some reduce the pool available for others. This is not only intrinsically unjust but engenders a sense of grievance and resentment. Angered, sometimes outraged, citizens are led to believe that the cards are stacked against them and that private and public institutions treat some people better than others. This leads to cynicism, scepticism and loss of trust. Alienation and diminishing support for the prevailing system soon follow, diluting societal ties and cohesion, and hence depriving society of conditions necessary for its effective functioning.

Secondly, pampering of the privileged often leads to exploitation of the less favoured. Gain for the few is acquired on the backs of the many. This was particularly evident in the Nineteenth and early Twentieth centuries when a prodigiously lusty capitalism encompassed much of the Western world. The situation received public attention largely as the result of

notoriously bitter disputes including bloody strikes. On a larger canvass, a similar phenomenon occurred under imperialism when immense treasures accrued to European owners as the result of shameless exploitation of colonial workers, including children. Unions and a more enlightened attitude have reduced but not eradicated these abuses. Currently, as the result of greed at the corporate level and in the financial world, it is often shareholders, including pension funds, who are harmed by unscrupulous and grasping sharks.

When stories of excessive gain by politicians and officials are reported, anger turns against governments and the state itself. Remember that the Gomery revelations are far from portraying the worst abuses. Equally or much more serious malfeasance in the public sector has occurred under governments of all parties and at all levels – municipal, provincial and federal. Another consequence of piggish behaviour, this time in government, is to undermine confidence in public institutions.

The last societal wound inflicted by greed that I'll mention arises from a particularly personal reaction. It is that so often people who receive exorbitantly inflated compensation adopt vulgar, ostentatious life styles which clash with a more decorous demeanor: Hollywood, rock musicians, some sports divas, and corporate extravagance come to mind, but they are not alone.

I have argued that the effects of greed, whether direct or indirect, short-run or long-run, are both indirect and direct, and that they gnaw at us by belittling our personalities and by inflicting societal and political damage. Greed is indeed a curse. But is it only a curse? If we can have mixed blessings, why not mixed curses?

One of the great difficulties in appraising greed is that it is so closely linked to the moderate and inoffensive wish to acquire goods. We can picture a sort of a continuum moving from altruism at one end through to indifference, and then to a mild and acceptable desire to own certain things. When this yearning becomes flagrant, we enter the greed zone and at the other end of the continuum. Here the possessiveness becomes pathological. Scrooge or Molière's *l'Avare* pop into the mind, although a greed-related tight-fistedness is their dominant trait. A good modern exemplar is Gordon Gekko who, in the movie *Wall Street*, delivered himself of classic lines quoted almost as often as "Play it Again, Sam" from *Casablanca*. "Greed", he said, as you may recall, "Greed, for lack of a better word, is good. Greed is right. Greed works." An evil, ruthless character, in his omnivorous antics at the stock exchange he was immune to any ethical or moral concerns.

When contemplating the mixed curse of greed, it is well to remember that the benefits accruing from wealth are in most cases untainted. There is no difference, in this context, between the consequences of acquisitiveness lodged in the harmless or the virulent end of our continuum. Even the greedy benefactor is still a benefactor. But it would be utterly wrong to assume that all benefactors, or even most of them, are greedy.

Many of the early capitalist pioneers were driven by a colossal entrepreneurship. Impressive manifestations of the same spirit are evident now in the architects and builders of the still ongoing cybernetics revolution. The University of Waterloo, and this city, are proof and beneficiaries of this.

One of the by-products of amassing property was the prodigious effort to dream up and effectively employ new inventions. Thus the desire for material accumulation acted as a powerful spur for the enhancement of science and technology. And these were not merely

confined to the immediate tasks of wealth creation. They embraced other fields so that the Industrial Age, for this and other reasons, became a hotbed of new ideas. Ultimately, therefore, and indirectly, the pursuit of wealth gave a mighty impetus to new developments in philosophy, the arts and other areas not directly linked to industrial technology.

It is in philanthropy that wealth, however amassed, makes its greatest contribution by far. It has become an important conduit through which income is redistributed. This contributes to the diminution of inequalities and diversifies the sources of assistance to worthy causes. Substantial giveaways not only intrinsically support the causes they are intended to help, but also indirectly strengthen the voluntary sector and, through it, civil society and hence the political health of the community.

The majority of benefactions, as I noted, come from altruistic and non-grasping corporations and individuals. But there are also donors who amass their wealth greedily. Indeed, it is likely that philanthropy is particularly attractive to those who might feel sheepish and guilty about how they have gained their loot. Giving it away assuages the guilt that may linger on their conscience. It bestows kudos and added legitimacy on their businesses.

Philanthropy would be much less effective if it were deprived of gifts from the greedy. Various degrees of acquisitiveness, including shades of greed, make an adequate level of charitable donations possible and in that sense, greed can be a blessing.

I have now, I hope, established the thesis implicit in the title of this lecture, namely that the negative consequences of greed are complemented by positive ones. We saw that historically it has assumed a variety of garbs. It will certainly evolve further. So the question confronting us is whether its harm can be reduced and its benefit enhanced. Can it be shaped so that the balance between its evil and good consequences will tilt a little more to the positive side?

Programs and institutions have been in place for years seeking to achieve just that. I shall briefly refer to some as I now canvass the possibilities of redress.

By way of introduction, I cannot resist pointing to an enchanting example from Brazil. I have never verified the story, nor have I tried very hard. It is too delightful to risk being refuted by the facts. Don Pedro II, the brilliant last Emperor of Brazil, was an enlightened and learned man who, among other accomplishments, became highly proficient in the vanishing languages spoken by local aboriginal peoples. He was constantly pestered by courtiers seeking honours from him and finally succumbed. At a stiff price, he sold large numbers of titles to wealthy toadies greedying for his favour. The ornate, flowery titles were all in ancient tongues quite incomprehensible to their bearers. What these worthies did not know was that the titles were highly unflattering and sometimes bawdy descriptions of the recipients. Don Pedro then used the proceeds to build a hospital for the poor, on the portal of which he had these words inscribed: "Human folly for human misery."

Three arenas for control and reform are important – governmental action, business initiatives, and efforts by the voluntary sector. .

Let us start with the government. Regulatory agencies form an important element in its arsenal. Some of their policies are quite complex and better left to advanced graduate seminars counting angels on the heads of pins. Essentially, regulations impose codes of behaviour. If properly designed and implemented, they exact decisions and comportment compatible with the public interest and fairness.

Regulatory agencies, however, are subject to capture by the players they regulate. They thus end up serving not the public but the firms they allegedly oversee. This does not always occur, but it is not uncommon. As an example, doubts have been expressed about the effectiveness of the Ontario Securities Commission. It has just acquired a new chair whose advent triggered much gratuitous advice. Its tenor is summarized by one journalist as “Clean up Canada’s international image as a Wild West for securities crime and put more players behind bars.”<sup>8</sup>

A simple but powerful tool is transparency. The more light shines on what is done, the smaller the chance of shady behaviour. Regulators can insist on public and private transactions being open to inspection and immune from undue secrecy. Translucence may also apply to individuals. Norway is a leader in one promising but very controversial sphere. Less obsessed than Canada – a.k.a. “Charterland” – with protecting individual, private rights compared with public ones, Norway made individual tax information publicly available as early as in 1863. In 2002, all hell broke loose when information about everyone’s income, tax bill and other data was put on the Internet.<sup>9</sup> The media, as you can imagine, had a ball!

Tax policies have a tremendous effect on how wealth is channeled towards charitable and other good works. Generous allowances grease the philanthropic palm, stingy ones dry it up.

While authorities can exact probity in the private sector, they are hardly immune from malfeasance themselves. Instances of improprieties in the federal public service are legion despite myriads of rules designed to forestall them and despite the presence of the Auditor General. What made the Sponsorship Scandals possible was not the absence of rules but their being ignored. In addition to the culprits directly involved in the Gomery morality play, other people and institutions are culpable, not least the changing physiognomy of the Canadian government. The advent of the Imperial Prime Ministership under our recent federal First Ministers fatally weakened Departmental and Ministerial oversight. With so much power accruing to the Prime Minister’s Office and the Privy Council Office, the traditional checks residing in departments have been dangerously attenuated.

It is not only regulatory agencies that are, as we saw, subject to capture. Governments themselves, to various degrees, become beholden to segments of their national constituencies and find it difficult to ignore their demands. Regions, ethnic groups, important economic and professional players are among those with uncommonly strong voices affecting and sometimes determining government decisions. Corporations or whole industries play a pivotal role. They are listened to because of their economic importance but also because they are such lavish contributors to party coffers and electoral war chests. Directly or through some of the large cadre of influence peddlers – a modern growth industry – they come close to determining government decisions. The presence of so many former cabinet ministers and party chieftains on the boards of corporations is no accident. It indicates the degree to which political and corporate elites are intertwined.

One of the by-products of this cozy relationship is that instead of setting clear standards of expected behaviour and insisting on strict adherence to them, governments are often content with only voluntary compliance. Environmental protection is a prime example, but there are numerous others. Regulatory and direct governmental surveillance therefore leaves something to be desired in combatting greed.

Despite the flaws I have just noted, the situation is not hopeless. It has actually been improving a little. The reasons for this are the recent incidents which have scandalized people, the realization by the private sector that if it does not itself attempt reform, unpleasant controls may be imposed on it, and increasingly muscular efforts by various public-spirited bodies to bring about change. The latter are beginning to affect reform.

Among the most active agents seeking to inject ethical concerns into the corporate world are churches; organizations and groups seeking to redress human rights violations and the horrendous disparity in living standards throughout the world; unions, particularly many in the public sector; and pension funds.

At another level, some business organizations and individual business have themselves initiated reforms and remedial action, ONEX, Pearson plc, Citibank, Standard Life, CIBC, and Charles Schwab among them. Some chief executives have declined bonuses when they thought them to be undeserved. Michael Sabia, the chief honcho at BCE, did so twice.

Two main strategies are deployed by those seeking to identify and respond to the behaviour of firms. The first examines and publicizes the practices of corporations with respect to a wide variety of concerns – environmental, social, and humanitarian. It informs interested parties like potential investors, clients, partners, brokers and the media, of the conduct and managerial style of companies that they put under their lense. Their chief contribution is to screen other firms.<sup>10</sup> Secondly, there is “active shareholdership.” This involves groups or individuals acquiring shares in companies and acting as watchdogs and advocates at shareholders’ meetings. Both approaches have met with respectable but not triumphant success.

Neither strategy focusses primarily on our greed factor but the latter inevitably infuses many of the relevant issues. Executive compensation and company behaviour in and toward the developing world, which are often affected by excessive acquisitiveness, receive an enormous amount of attention. It was only when I began mugging up on the theme of this lecture – and I confess that I am still a callow greenhorn in this field – that I became aware of the huge number of organizations and individuals who are participating in Canada and around the world in what I see as the “commercial-malfeasance-and-exploitation-watch.” Greed is in, but not in Gordon Gekko’s sense. Recent campaigns range from the Globe and Mail’s Report on Business and similar publications running regular whole issues examining the problem, to initiatives by the United Nations and other international organizations.<sup>11</sup> Innumerable other activities fall in between.

These efforts, while encouraging, are still a mere drop in the bucket. Committed activists will tell you that the task confronting them is daunting and that new recruits are very much needed.

As occasionally happens when one embarks on a new adventure, the wrath aroused in me over the excesses of the Age of Immorality grew steadily as I was pecking away at the notes for this lecture. Ever more frequently and intensively, flaming passion led me to interject normative asides and calls for action. Then I remembered that it was not a sermon but a lecture that I was crafting and I expunged the lot. But now that we are approaching the end of the party, I am emboldened to shift towards exhortation.

The issue is simple. If we are to tilt the balance between the curse and the potential benefit of greed in favour of the latter, then the existing efforts at redress must be expanded and



widened. They do help, but only in part. The two fundamental roots of the problem are deeply seated characteristics of our society and the related prevailing value system. These, as we saw, have changed over long periods of history and are still changing, usually imperceptibly. They are not easily manipulable. But neither are they immutable. There is no reason, therefore, for sitting out the process on the sidelines and just watching the money-bags walk by. Every one knowledgeable about the double face of greed, every person of goodwill, all friends of justice, fairness and decency should, through individual acts and in conjunction with like-minded folks and organizations, become actively involved in minimizing and exploiting greed whenever the opportunity arises. Citizen involvement is a major force in Canadian society and affects the course of history.

Those of us in this hall tonight, appropriately called the Humanities Theatre, comprise a particular constituency with a special mandate. For one thing, we are probably all pretty exhausted by now. But that bond is not what I had in mind. What I am thinking of is that virtually all of us are university people. As such, we share advantages and also special responsibilities.

The role of universities is changing. The Economist magazine characteristically entitled a recent survey article on higher education, "The brains business."<sup>12</sup> Had I seen this title in 1949 when I started lecturing, I would have been appalled. Universities were not a business but a sacred trust honing the minds and character of the most precious asset in the land – our young people. Of course we idealized a lot and likely did not live up to the rhetoric. But there was nothing like the present emphasis on job training, competitiveness and partnerships. Let me hasten to add that though I am, of course, a bit of an old fogey, I believe that a great deal has changed for the better. But not everything.

We strongly clung to the idea we were teaching not only subjects but also people. And we thought that their character was important and, to some extent, our responsibility. I am not sure that this was ever a completely realistic self-image but it was our goal. In the currently huge, highly competitive, computer-dominated universities, with colossal classes and research agendas, this is much harder to do and generally not aspired to.

And yet, in the context of this evening's discourse, I do believe that universities have a role to play in imparting knowledge and ethical savvy enabling their members to escape the worst temptations of the Age of Immorality and Greed. Some colleges now consciously address the challenge by, for example, offering courses and programs encouraging ethical and socially responsible behaviour. Queen's is among the pioneers in this field with its Centre for Corporate Social Responsibility, and it is not alone in cultivating it. I applaud these initiatives, but I regret that they seem to be found primarily in schools of business. The concerns which underlie them ought to be shared by students in all professional faculties and well beyond.

A university education, despite the gales buffeting it in the 21st century, should impart experiences and knowledge transcending the academic and professional curriculum. Graduates deserve to be equipped with moral and ethical armour capable of withstanding the blandishments of greed.

This may strike you as utopian dreaming. Perhaps it is. But if we do not aim high, we may have to crawl low. Knowledge gained in university, and the university experience, may steel our members against the blandishments of the Gordon Gekkos. But rather than dwell on him, as

we part tonight, I would rather remember Don Pedro II and adapt his motto. Universities could do worse than inscribe on their metaphorical portals these words: “Human Knowledge for Human Frailty.”

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6. Andrew Carnegie, *The Gospel of Wealth*, 1889. The Internet Modern History Source book.
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