

principle want to be honest and want to see themselves as honest, but also want to hold on to their jobs and get ahead in the world? It is under just such circumstances that non-monetary currencies can lead us astray. They let us bypass our conscience and freely explore the benefits of dishonesty.

This view of human nature is worrisome. We can hope to surround ourselves with good, moral people, but we have to be realistic. Even good people are not immune to being partially blinded by their own minds. This blindness allows them to take actions that bypass their own moral standards on the road to financial rewards. In essence, motivation can play tricks on us whether or not we are good, moral people.

As the author and journalist Upton Sinclair once noted, "It is difficult to get a man to understand something when his salary depends upon his not understanding it." We can now add the following thought: it is even more difficult to get a man to understand something when he is dealing with non-monetary currencies.

THE PROBLEMS OF dishonesty, by the way, don't apply just to individuals. In recent years we have seen business in general succumb to a lower standard of honesty. I'm not talking about big acts of dishonesty, like those perpetrated by Enron and Worldcom. I mean the small acts of dishonesty that are similar to swiping Cokes out of the refrigerator. There are companies out there, in other words, that aren't stealing cash off our plates, so to speak, but are stealing things one step removed from cash.

There are plenty of examples. Recently, one of my friends, who had carefully saved up his frequent-flyer miles for a vacation, went to the airline who issued all these miles. He was