vacations. To be sure, these people don't cheat with cold cash (except occasionally). And that's my point: cheating is a lot easier when it's a step removed from money.

Do you think that the architects of Enron's collapse—Kenneth Lay, Jeffrey Skilling, and Andrew Fastow—would have stolen money from the purses of old women? Certainly, they took millions of dollars in pension monies from a lot of old women. But do you think they would have hit a woman with a blackjack and pulled the cash from her fingers? You may disagree, but my inclination is to say no.

So what permits us to cheat when cheating involves non-monetary objects, and what restrains us when we are dealing with money? How does that irrational impulse work?

BECAUSE WE ARE so adept at rationalizing our petty dishonesty, it's often hard to get a clear picture of how nonmonetary objects influence our cheating. In taking a pencil, for example, we might reason that office supplies are part of our overall compensation, or that lifting a pencil or two is what everyone does. We might say that taking a can of Coke from a communal refrigerator from time to time is all right, because, after all, we've all had cans of Coke taken from us. Maybe Lay, Skilling, and Fastow thought that cooking the books at Enron was OK, since it was a temporary measure that could be corrected when business improved. Who knows?

To get at the true nature of dishonesty, then, we needed to develop a clever experiment, one in which the object in question would allow few excuses. Nina, On, and I thought about it. Suppose we used symbolic currency, such as tokens. They were not cash, but neither were they objects with a history,