Green-Card Hostage

The New York Times January 9, 2005 Sunday, Late Edition - Final

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Section: Section 6; Column 3; Magazine Desk; Pg. 24; THE WAY WE LIVE NOW: 1-09-05: THE ETHICIST

Length: 565 words

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Body

When my good friend traveled to Nigeria last year, she ran into financial difficulties, and I wired her \$500. She promised to repay me as soon as she returned to the U.S., but she still hasn't done so. The thing is, she used my address to apply for her *green card*. It just arrived. Is it ethical for me to hold onto it until she pays me back? Anonymous, Bronx

Clearly your friend must repay the loan, but having her deported for failing to do so, the implicit threat here, is a bit harsh. And so, tempting as it is to hold her documents **hostage**, you should not. Her bad conduct does not justify your own.

It would be different if you had some fungible objects of your friend's -- her books, her CD's, her diamond-studded anything. To treat these things as ad hoc collateral would be a proportional response to her deadbeat behavior; flirting with immigration officials would not.

There is also a practical drawback to your bare-knuckles plan: your friend could simply apply for a replacement *card*.

A friend of my son claims that kids from other neighborhoods ride to our town on old junk bikes and swap them for the nicer bikes he and his friends leave on the edge of the field where they're playing ball. This happened to the friend's brother recently. May he keep the beat-up bike the thief abandoned? Margaret Shouvlin, Old Greenwich, Conn.

Your son's friend must make an effort to determine if the left-behind bike was itself stolen -- maybe a quick phone call to the police. If it was, he can't keep it. Similarly, if the bicycle pirate left behind any other stolen property -- Edvard Munch's "Scream," perhaps? Isn't that still missing from Oslo? -- the friend can't keep that either. But if the beater bike is not known to be stolen, then it's abandoned property, and he has as much right to it as anyone. One other thought: there's a bicycle accessory your son and his feckless cronies might want to look into. It's called a lock.

Since accepting early retirement from a university, I've had my medical benefits cut and my premiums raised. More recently, the school stopped contributing to my life-insurance payments, and I fear that remaining benefits like medical insurance are at risk also. Aren't my former employer's actions a violation of contract, i.e., the early-retirement deal? Anonymous, Tucson

Without perusing the contract under which you retired, a task for a lawyer, I'd bet that it allows the university to do what you describe. But while the university may have acted honestly, that does not mean it acted honorably, a juxtaposition that, sadly, is not unknown in labor relations. "There is so much that employment law allows that is perfectly legal but utterly unfair and unethical," notes Judith Conti, an attorney specializing in workplace issues.

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Retirees necessarily make financial plans based on their retirement packages. For a former employer to slash benefits peremptorily is to ambush that retiree who, short of radical advances in biotechnology or the return of a triumphant Ponce de Leon, cannot suddenly become a robust youth and return to work.

Unexpected circumstances might compel an employer to reduce benefits, but then we're describing a less-than-competent employer. And if the university did indeed anticipate the eventual necessity -- or the desirability -- of cutting benefits, we've moved from inept to unethical, from fool to knave.

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Graphic

Drawing (Drawing by Christoph Niemann)

Classification

Language: ENGLISH

Publication-Type: Newspaper

Subject: EARLY RETIREMENT (83%); PASSPORTS & VISAS (78%); MISCONDUCT (77%); ETHICS (76%); PENSION & RETIREMENT PLANS (76%); IMMIGRATION (70%); BICYCLES (70%); PROPERTY VACANCIES (69%)

Industry: PENSION & RETIREMENT PLANS (76%); BICYCLES (70%); PROPERTY VACANCIES (69%); LIFE INSURANCE (63%); HEALTH INSURANCE (63%); PERSONAL FINANCE (60%)

Person: Randy Cohen

Geographic: CONNECTICUT, USA (70%); NIGERIA (79%)

Load-Date: January 9, 2005

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