

A Question of Ethics

Is There a Trend Toward Personal Codes of Ethics?

College students are more narcissistic today than they were in 1982, according to a recent study. Considerably more. Narcissism has been defined as the undue dwelling on one's attainments or self. Perhaps there is a study somewhere that shows that college students' attainments are so much greater today than they were in the past. If so, it isn't an "undue dwelling," but rather a realization of how wonderful they really are. Nah, I don't think so.

The blogs that I have seen do not bear this out. Those sometime gut-turning monuments to self-aggrandizement often detail every trivial accomplishment in agonizing detail.

I can remember coaching and helping to coach various sports teams for my kids while they were growing up. Everyone got a trophy; everyone was special. When I was growing up, if you stunk at a sport, your friends were never reluctant to point it out. In fact, the word "glee" comes to mind. There was less parent involvement, so there was no one to castigate you for razzing your friend when he struck out. In fact, many of the adults in those days would have joined in. It builds character, you sissy! You are not so great! Can you imagine that sort of behavior today?

Like many things in life, sometimes it seems as though the pendulum swings too far in one direction, and then more than compensates by going to the opposite extreme. Can everyone truly be special? Can we all be above average? What kind of nonsense have we taught our children? If we all are



William F. Traester, CPCU, is a vice president in the Program Unit of Arch Insurance Group in Stamford, CT. He has served as a member of the CPCU Society's Ethics Committee since 2002, and was a member of the Board of Governors from 1998 to 2001.

"special," is there anyone who is not special? (In which case, what does it mean to be special?) As special people, wouldn't special rules apply to us? If so, shouldn't we have a role in drafting those rules?

Where do we learn the "rules"? For most of us, we learn the "rules" from our families. If we teach our children that they are special, that they deserve a prize for everything they do, is it such a stretch to believe that the rules shouldn't apply to them? Or perhaps they should write their own rules or codes of ethics.

I have an acquaintance who once said that he would do anything to win a wager of \$5,000. The scary thing is that I believe he would. He recently went way out of his way to circumvent the rules (cheat) to make sure that he wouldn't lose a very small bet. I can just picture little "Johnnie" as an 8-year-old receiving a participation trophy, despite throwing a temper tantrum at every game.

With his current oversized ego, there is no doubt that he is a narcissist. I believe there is a link between his narcissism and his ethical lapses. Certainly, the amount of the wager, which wouldn't have paid for lunch,

wasn't the issue. He could not lose because he is more special than the guy he placed his wager with. Had he lost, his sense of self would have been at risk. We couldn't have that.

Another narcissist that I know was the manager of a business. He attempted to alienate the employees from the owner. His goal was to make the owner's position so untenable that the owner would have no choice but to sell the business to him at a huge discount. He was in such a state of narcissism that he told the employees of his plan.

The employees were told not to speak to the owner about even mundane business matters under threat of being fired. He told them that soon he would own the company. No matter that the owner had started the business several decades before, and that his less-than-loyal employee had been employed by him for less than one year. After some time, the employees did the only thing that they could: one by one, they told the owner what the manager was attempting to do.

The manager was so secure in his own narcissistic world that when he was informed that he was being fired, he could not believe it was true.

"There appears to be a trend toward 'personal codes of ethics.' Some of the personal codes may not appear to be particularly ethical, especially to those who are on the receiving end of them. Here, too, these personal codes can be thought of as an extension of an undue dwelling upon one's self, 'I am the center, what I decide to be right must be so.'"

Never usually a loss for words, he sat there at the meeting with his mouth wide open and was unable to speak. It took him weeks to actually be able to talk about it and accept it.

At some level, he must have thought that at least some of what he was doing was not right; however, he felt secure and insulated from the less-than-special people with whom he worked. There was no question that their rules didn't apply to him. He had his own set of rules because he was so special.

This is not an isolated case. There appears to be a trend toward "personal codes of ethics." Some of the personal codes may not appear to be particularly ethical, especially to those who are on the receiving end of them. Here, too, these personal codes can be thought of as an extension of an undue dwelling upon one's self, "I am the center, what I decide to be right must be so."

Earlier this year, a rapper was interviewed on television. The rapper's lyrics often stressed the themes of not cooperating with the police, even to the extent of not helping to apprehend a murderer. The interviewer pointed out that the national "clearance rate" of murders is 60 percent, while in some intercity neighborhoods the rate is in the single digits. Police report that in some cases, a dozen or more eyewitnesses may refuse to help.

The rapper made clear that he personally would not cooperate with police, even in a murder investigation. His primary reason was not that he mistrusted the police or that he feared for his life, but rather he thought that cooperation with the police would hurt sales of his work. He would lose credibility if he stressed one thing in his work but did something else in his private life. Even if it meant allowing a murderer to get away with his crime, he would

"If we teach our children that they are special, that they deserve a prize for everything they do, is it such a stretch to believe that the rules shouldn't apply to them? Or perhaps they should write their own rules or codes of ethics."

not cooperate. He went on to say that this was his "personal code of ethics." Sounds like a heavy dose of narcissism. His sales are more important than doing the right thing.

Another acquaintance is also very focused upon himself. On the surface, he is a very likable person. He is outgoing with nary an unpleasant word for anyone. When it comes to friends and acquaintances, he appears to deal fairly with them. He tells even casual acquaintances that he has his own "personal code"—a personal code that allows him more than a few perks. Receiving and distributing pirated movies or songs is not a problem. Buying things he knows are stolen? No problem. Extramarital affairs? No problem.

Those who know him well say that he feels these things are his due. With the exception of his wife, he usually doesn't know those who he is wronging. They are not covered by his personal code. Because these things are his due, he feels free to tell even casual acquaintances about what he is doing.

He feels that he has it made in life. Unfortunately for him, he has made his personal life very public. His business associates are well aware of how he conducts his life. Some of them find it amusing. Most are convinced that his personal code must carry over to his business dealings. As his reputation becomes ever more tarnished, he is totally oblivious. He is confident in his narcissistic world that only his rules apply. He is special.

I can't help but feel sorry for him. Some day his "personal code" will slam into another code. It could be his employer's code of ethics or even the legal code. When that happens, no doubt he will be totally bewildered.

Narcissists do not see themselves as others see them. This makes ethical violations much more likely. If such violations happen enough times, and if they are serious enough, these individuals may discover that they are not so special after all.

Editor's note: *The opinions expressed in this column are those of the author and do not necessarily reflect the views of the CPCU Society membership, the Society's Ethics Committee, or the author's employer. In upcoming issues of CPCU News, the authorship of the "Question of Ethics" column will rotate among members of the Ethics Committee. If you have suggestions for upcoming articles or comments about the "Question of Ethics" column, please contact Sonya Marie Hope, CPCU, Ethics Committee chairman, at sonyah@tibweb.com.*