

Rob Docters and Hans Gieskes

Ethics and



Hidden Greed

Your Defense Against Unethical
Strategies and Violations of Trust

ETHICS AND HIDDEN GREED

Praise for *Ethics and Hidden Greed*

I find the argument in this book highly interesting. It may apply to the general public, or find use in academic environments.

Most commercial enterprises engage in greedy and unethical tactics – knowingly or unknowingly. This text is seminal work in understanding the evolution of commercial greed, its sources, root causes, and even inter-generational sources. The authors focus on the often-unethical methods, tactics, and traps deployed by commercial enterprises to seize excess rent from unsuspecting buyers. The book casts sunshine on less-than-ethical behaviors by applying the Cambridge Utilitarianism ethical approach and a clear framework which also addresses soulless technologies such as AI and powerful tech monopolies. This offers buyers insight and counter-tactics to avoid being cheated.

Finally, it shows why unethical strategies are ultimately value debasing.

**Professor Raul L. Katz,
Columbia University, New York.**

The world continues to change, raising questions about ethics, which perhaps we do not even know to ask. This provocative book reminds us, especially those whose faith leads them to seek a just society, to constantly keep vigil in the emerging corporate and technological world.

**The Rev Richard Witt, Executive Director,
Rural & Migrant Ministry. Former Chaplain at Vassar College.
In 2022 Richard was named by the City and State of
New York as one of its top 100 faith leaders.**

Most commercial enterprises sometimes deploy greedy and unethical tactics – knowingly or unwittingly. This text is inspiring work in understanding the evolution of commercial greed, its sources, root causes, and even intergenerational sources. The authors focus on the often-unethical methods, tactics, and traps deployed by commercial enterprises to seize excess rent from unsuspecting buyers. The book casts sunshine on less-than-ethical behaviors by providing examples and a clear framework. This offers buyers insight and counter-tactics to avoid being cheated.

This work helps to find the path between ethical and strategically sound tactics and those that are short term and unethical. It shows why unethical strategies are ultimately value debasing. That is true increasingly as soulless technologies such as AI and powerful tech monopolies fall into the heavy gravitational pull of greed. As a result, ethical leadership is needed more than ever.

**Daniel E. Aks, President and CEO, Undertone, Inc.
before that, Chairman and CEO, Antenna International.**

Unethical and greedy behavior can be found in the market, and within companies.

I have found that many companies are not aware of all material unethical behavior by employees, until it becomes a legal liability. This book shows how to spot unethical behaviors which have evolved to be less obvious, and so harder to detect. This is requisite knowledge for attorneys – and particularly corporate counsel. Finally, the authors have shown how classic ethics are a tool which can go beyond legal guidelines and result in fairer, more profitable and humane practices. A must-read.

**Bruce Cranner, Partner at Talley, Anthony,
Hughes and Knight, Member of the Louisiana Bar,
Board Member, Louisiana Association of Defense,**

Federation of Defense and Corporate Counsel,
Hearing Officer for Louisiana Board of Dentistry.
Former Board Member National Foundation for
Judicial Excellence.

The authors have surveyed the evolution of two important technologies: Artificial Intelligence and Virtual Reality, in sufficient depth to identify some of the potential ethical and criminal threats posed. The book applies traditional rules of ethics to form a weapon against (sometimes covert) unethical and criminal threats to corporate governance.

**Prithish Purohit, Group Head of Information Security at
NinjaVan (Singapore).**

This book ties together practical advice with ethical and organizational psychology. The authors outline how forms of greed drive behavior, and how different titles within a company have very different motivations: some are there to grow revenues, others are there to defend the company from financial and ethical misbehavior. Well worth a look for any CFO or manager who wants to uphold ethical standards.

**Julio Zamora, Chief Financial Officer,
North American Development Bank.**

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Your Defense Against Unethical
Strategies and Violations of Trust

BY

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And

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United Kingdom – North America – Japan
India – Malaysia – China

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ABOUT THE AUTHORS



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SECTION I

INTRODUCTION

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INTRODUCTION – WHAT TO EXPECT OF THIS BOOK

Question: Will this book involving ethics have utility in the real world?

This book takes a different approach to be more useful to readers. It does not spend much time discussing the differences among different schools of ethics. This is because the ethical answers to important real-world questions are quite similar, whether you are talking about Cambridge Utilitarians, Immanuel Kant, or Aristotle. To the extent there are differences, those differences lie more in their bases and supporting logic than their conclusions or rationales. For instance, all schools agree that using deception to prevail in negotiations is unethical. Further, most schools of ethics agree that you should treat others as you yourself want to be treated. There are differences (usually intuitive) on how these rules emerged and their foundation, but not in the recommended actions.

Based on this similarity, we have chosen to focus on one school's principles and run with it. We use the Cambridge Neoplatonist School, as articulated by Professor Henry More, a Cambridge ethicist and guiding light. Its rules are laid out in a pretty straightforward fashion and are not controversial. We have chosen his list of 23 principles – or “Noema” – as a guide. These can be found in the appendix, translated from the Latin. We take the principles as a given. What will not be found in this book is an advanced discussion of the merits of these principles. That is a different book. We did not see a need for it. We suspect readers won't either.

By way of background, a few words about Professor More. *Encyclopaedia Britannica* assessed him as someone who “can never be spoken of, however, save as a spiritual genius and a significant figure in British philosophy. Further the chief feature of his character [was] a certain radiancy of thought which carried him beyond the common life without raising him to any artificial height, for his humility and charity were conspicuous. . .”¹

Indeed, Professor More repeatedly declined honors and promotions, including, in 1654, Mastership of Christ’s College, Cambridge. Professor More’s *Enchiridion Ethicum*, his treatise on ethics and moral values, is the foundation of our book. His goal was to uphold the “essential and eternal distinction of good and evil.” Based on the “intellectual force of the soul by which. . . the ‘sweetness and flavor’ of virtuous conduct is manifest.”²

While basing this book on Professor More’s writings, we do borrow from Kant, as needed. For instance, our chapter on artificial reality would be difficult to write without considering the *intent* of developers.

So, you might ask, why is this book valuable? This book will provide ethical prescriptions and frequently a strategy for recognizing and dealing with ethical issues confronting you and society at large. The issues are myriad. For instance, how have labels on consumer goods, food and various packaged goods been twisted so they are no longer accurate? What music are you allowed to reproduce, and why? How does one respond to assault by unethical people? How does a person remain ethical while defending against the unethical? What are the ethics in the world of artificial reality? What are the ethics of intergenerational conflict – a serious question when dealing with issues such as environmental calamity or college debt? What are legitimate societal ethical grievances? What serious ethical misdeeds are being ignored by society at this time?

Comparing the “World’s Most Ethical Companies” survey to the S&P 500 over time suggests that ethical behavior is rewarded. The most ethical companies outperform other companies by 7.1%

¹More, Henry, *Encyclopedia Britannica*, 11th Edition, Vol. XVIII, p. 822.

²H. Sidgwick, *Outlines of the History of Ethics*, Macmillan, 1896, pp. 172–173.

over a 15-year period.³ There is considerable evidence that ethical behavior improves customer relationships.”⁴ Ethics are the antecedent building block to the establishment of trust and loyalty.

This book will help people recognize and defend against unethical actions. A cornerstone to any successful defense requires learning how to identify unethical strategies and how they may evade detection. This book contains hundreds of examples of unethical strategies. While detection can be difficult, it is critically important. You will learn how to recognize them. Further, the application of More’s clear rules can show that some actions casually assumed to be unethical (e.g., making a lot of money) are not unethical (although they may be ethically hazardous). Also, even more surprising, often the “victims” as seen through an unsophisticated lens are actually the unethical players!

Unlike some books on ethics, this book will provide an answer to many (but far from all) ethical dilemmas. This book digs into the details of many gritty but important questions. Once the fact set is clear, ethical permutations are sharply reduced and the result is clarity. This book differs from ethical texts which tread lightly on the facts and are often vague because of numerous doctrinal differences. While these quibbles are legitimate, the eventual answers are about the same. More often, these quibbles result in a circular rather than direct approach to an answer. Once you have a basic answer, refinements are always possible and always easier to come by – our intent is to provide an ethical life jacket for survival, not a guide to the ethical fine wines in the ship’s bar.

This book also is different in that it considers ethical issues from both the point of view of individuals as well as from the point of view of a business manager. This provides the most germane guidance. After all, many humans occupy both roles. Understanding both roles helps one to navigate to an ethical life (Fig. I.1).

³Ethisphere Institute “2021 World’s Most Ethical Companies” Recognition Program, *Ethisphere*, February 23, 2021.

⁴Linda F. Thornton, “Ethics and Trust are Reciprocal,” *Leading in Context*, June 18, 2014. Also O. Ferrell, J. Fraedrich and L. Ferrell, *Business Ethics* (11th Edition), Cengage Learning 2017, p. 16.

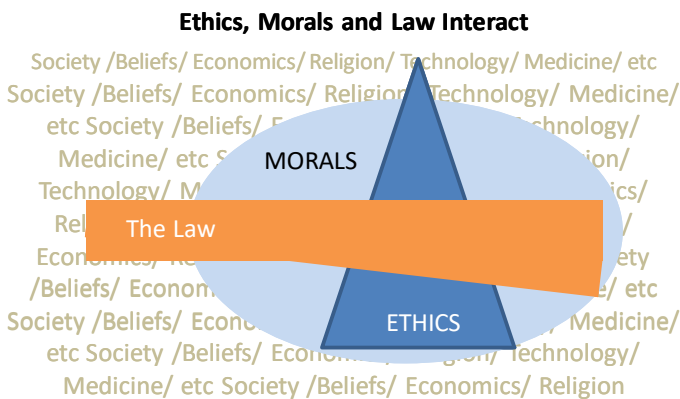


Fig. I.1. Ethics, Moral, and Law Interact.

Finally, this book blends ethics, morals, and law. These three bodies of rules influence each other and often where one leaves off, the other begins.

This matters because societal issues and challenges often intersect all three categories of rules. Professor More begins his book by declaring “Ethics are defined to be the Art of Living well and happily.” This immediately distinguishes it from much of law and, to some extent, morals. Each of the three can stand alone – some laws (like traffic or tax laws) have no moral or ethical basis.⁵ Some moral principles (like risking one’s life for a loved one) have no ethical basis. Finally, ethics can stand independent of both law and morals.⁶

This book should also form the basis for new questions. The authors were surprised when rigorously examining case examples showed that often the “victim” of unethical actions is often guilty of ethical infractions also. These infractions are not necessarily as serious, but worth a look. If both sides are at fault, is it harder to assign ethical responsibility?⁷

⁵W. Starr, “Law and Morality in H.L.A. Hart’s Legal Philosophy”, *Marquette Law Review*, Summer 1984, Article 8.

⁶Chapter I, Section I.

⁷As an analogy, in the law, states are divided between those which attempt to allocate blame (and damages) among the parties. This is called “comparative” negligence, while some others refuse to do so, and look for “contributory” negligence. Comparative negligence is the majority practice.

Finally, we encourage readers to dive into the topics or chapters which are most important to you. The priority of topics is, of course, up to you.

In this book we often quote Professor More, who uses the term “Noema.” That word may be unfamiliar. A Noema is “an act or decision based on considered thought.” And it represents guidance for ethical decision-makers.

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