

The Naked Eye

Mad Money

BY MARK MATOUSEK

An opportunity to participate in a get-rich-quick scheme results in a wealth of insight.

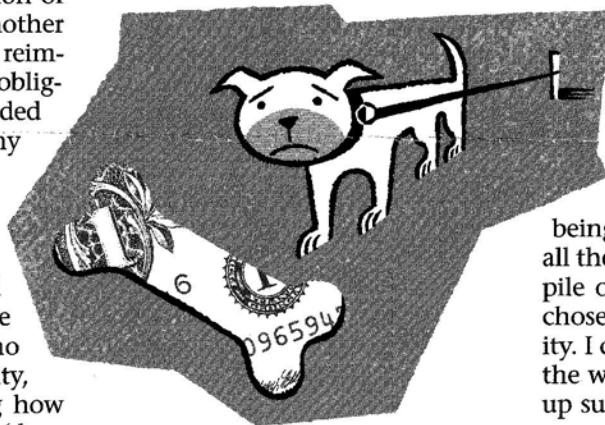
Several people I know—one of them intimately—became involved recently in a shady investment scheme promising exorbitant financial rewards with no apparent risk. The procedure seemed easy: Send a check or money order for \$5,000 (or more) to a bank on a far-away island, then kick back and collect the profits. At the end of three months, after at least doubling their money, investors had the option of committing their funds for another high-interest period, or being reimbursed in full with no further obligation. This whole thing sounded too good to be true, but my friend felt tortured.

"Do you think I'm a terrible person?" he asked.

I didn't think he was terrible at all, though I could understand why an otherwise law-abiding professional, who prides himself on his integrity, was troubled by not knowing how his money was being used (drug smuggling? arms sales?). I could understand his fear of a karmic backlash, even the paranoia that contact with "dirty" money could harm him or anyone he gave it to. Knowing that this deal was illegal, he was well aware that a cop could show up on his doorstep any day instead of a big fat check. A woman I once knew had been hauled off to jail for buying into a "pyramid" operation and wound up penniless after the legal fees. Now visions of handcuffs were locked in my friend's head.

Even worse than these fears, however, was the doubt this investment seemed to cast on his own character. Had he sacrificed ethics for cash, he wondered, confirmed some moral lassitude or lurking criminal tendencies? The truth is

that he didn't need the money; it was gravy on a comfortable life. As he confessed these worries to me, I couldn't help but question whether this self-reproach wasn't easing his conscience. Why, if he thought this scheme was so compromising, had he gone ahead with the deal in the first place? Would he be whipping himself all the way to the bank? I'd made whopping mistakes myself, of



course, proceeded with things I knew were wrong and felt as bad as he did afterward, but weren't all our *mea culpas* so much lip service after the fact? If his angst didn't pass, he promised he'd give the money to charity. If he could find the will power, that is.

I didn't judge him. Though I'd always avoided quick-money scams and chain letters like bad juju, it wasn't because I was righteous but rather that (a) when I break the law, I tend to get caught, and (b) these things give me the serious creeps. It's obvious that just because something's illegal doesn't mean it's immoral—look at medical marijuana, homosexual marriage, and painting your house purple in certain parts of Texas. It's also true that

legality's no guarantee of good ethics. (Witness the lawyerly double-talk of our recently exposed commander-in-chief.) Yet I'm still puritanical enough to believe that making money the old-fashioned way is preferable. While this may stand in the way of my getting rich, at least I can sleep at night. The IRS may have me by the throat, but at least every penny's accounted for and I don't need to look over my shoulder.

This said, however, I admit that the seed of envy had been planted. As others sent off their envelopes as quickly as they could lick the stamps, I wondered if I was being naive and daydreamed about all the things I could do with a hefty pile of cash to blow on anything I chose without debt or accountability. I caught myself calculating what the weekly haul would be if I anted up such-and-such amount, and was mesmerized by all the zeros. Who would really be any the worse if I made out like a bandit for once? Why not suck up some profit and get out fast, like someone playing the stock market or the ponies? Even if it were illegal, was it worse than buying Exxon stock or fudging receipts on income taxes? For all I knew, this investment might be helping the citizens of some Third World country by means of some off-the-record currency exchange I didn't understand. Why was I being such a prude, thinking inside the box, playing by the rules when so many others were breaking them, and the rules themselves were so questionable?

Here was the ethical loophole, I realized, a way to justify petty
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Illustration by Timothy Cook

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crime: In a corrupt system fueled by greed, breaking the law seemed somehow *less wrong*. It could even be commendable in certain cases such as Robin Hood ripping off the rich to help the poor, only in this case, you're the poor bastard who needs the help. If the wheels of our culture are indeed greased by a self-serving capitalist machine, and we're fleeced by a tax system that spends our money in ways we find reprehensible (without so much as giving us health care in return), and a third of our nation's kids live below the poverty level, and the middle class is scrambling to keep its head above water while the rich get richer, then perhaps hard-working people should bend the rules wherever they can, provided they're not consciously doing harm. At a moment when justice is made a mockery of every day in the papers, when leaders lie and nations steal, one might argue what does being "moral" mean?

These are the questions I found myself asking, as I peered into the chink of my conscience. For the first time I glimpsed the rationale that might allow law-abiding citizens to loot and pillage in times of crisis, and how honorable people could see fit to make their own rules in oppressive environments. This wasn't my situation, of course—I was being tempted to make an easy buck in a relative democracy—still it wasn't hard to imagine this impulse toward anarchy, rage, defiance, and greed in an unjust world gone slightly mad. Even from my privileged roost, I felt angry toward a system that frequently sanctioned theft when the government stood to profit (Witness our treatment of native peoples.) and annoyance toward people who didn't have to work for a living (having been raised myself by a low-income single mother). Quite unexpectedly, the prospect of buying into this scheme opened a Pandora's box of gripes and seemed to offer some revenge against systemic hypocrisy.

"Every man has his price." The

first time my ex-father-in-law Lew said that, I wanted to argue. It seemed such a cynical, ugly pronouncement. It seemed offensive to believe that human beings could be reduced to dollars and cents—that I could be reduced this way—that, even though we were endowed with free choice, each of use could be bought and sold, provided that the price was right. Yet here I was watching people I respected being seduced before my eyes, and half wanting to join them myself. This brought back memories that filled me with shame; I'd stolen my share when I was a child and felt no remorse until I got caught. I can still feel the sting of embarrassment at being forced by my mother to march back to the corner store to return a toy I'd pocketed, and the guilt when she showed up at the mall to bail me out for trying to filch a bottle of vodka. At various times in my checkered youth, I'd ripped off (and totaled) the car belonging to my mother's new boyfriend, stolen books from libraries, cigarettes, drugs from other people's stash, answers out of my algebra teacher's briefcase, other people's lovers. At 18 I'd made a decision to straighten up and fly right in order to "become an adult" and have a respectable life. But in the process of etching these boundaries, apparently I'd come to deny the lawbreaker behind them. Now the crook was raising his fists, pointing at my dwindling checkbook and calling me a naive putz.

So far I've managed to hold him at bay, while friends continue to hit the jackpot. In the end, I doubt that I'll ever join them. Morale matters more to me than cash and my own self-belief seems to depend on knowing my limits. Because I am so corruptible, I need to play on a very short leash. And yet, I do see that Lew is right: Most of us do have a price. I only hope nobody ever pays mine.

Contributing editor Mark Matousek has completed a sequel to his book *Sex Death Enlightenment*, which Riverhead Books will publish next year. He welcomes responses at MMatousek@aol.com.



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