



“ETHICS”

By Bill Gaffney

It is not toxic debts or assets – it is toxic values!

As I told listeners of FOX [Radio](#) affiliates around the country last week, “The Economic Meltdown is a Direct Result of an Ethics Meltdown.”

A little greed, add a little bad [government](#), examiner, auditor, and C-suite oversight, add some predatory lending, add a lot of entitlement spending, and it’s “welcome to today’s mess.”

Good people are tempted to do bad things when times are hard – especially when the pressures are financial. I am not exempt. You are not exempt. And neither are your people.

A good ethics check-up might be one of the best things you could do to prevent or at least minimize bad decisions and bad conduct in your organization.

VINCE CREW

Vince is a long time friend of mine and some of you have probably heard him on FOX Radio as the Ethics Guy. This is a promotional piece and one aimed at businesses but I thought was a good fit for most of us. Just change a little bit of the wording.

Some might consider this cheap and easy to go off my normal careers column, considering the last few weeks’ events. But, ethics is all about [business](#) and personal. If we don’t have ethics what do we have?

It might be easy to say that we all know about ethics and probably 99% of us practice it regularly or do we?

It is also easy to see the greed and avarice in the corporate execs that were involved with the S&L scandals of the late 80’s, the .com build up of the late 90’s/early 2000’s and the current mess.

I want to start with a well-known saying. Most readers know the saying, “If you’ve lusted in your heart, you have committed adultery”. After all Jimmy Carter really made it famous. The point of this line is to say there are high moral standards but we should strive to be above those. In actuality that is not going to happen a lot of the time but it

never will if we don’t try.

In our business lives we have plenty of opportunities to practice ethics and to set an example. I also believe it enhances a person’s career. Let me give some examples:

- A friend of mine pointed out a number of years ago that every time we use a business check or credit card to purchase a personal item we have the opportunity to raise a question in the cashier’s mind. Now this may be a check from a sole proprietor account or a credit card where we get reimbursed from turning in an expense [account](#). But how do they know.
- A friend just recently told me that his adult son was fired from a job for doing something that he wasn’t supposed to. His son’s response was, “Well everyone else does that”. In this case it was true and he became the sacrificial lamb. But if he hadn’t done it he would still be employed. Just remember your mother saying, “If John jumped off the bridge...”
- Years ago when I worked for MCI we were in a downtown office. This required paying for monthly parking. My boss said to bury it in the mileage. I am in Dayton, so it was really only \$40. After a couple years he promoted someone to a [manger](#) that was auditing expense reports. She audited mine and came across what she thought to be excessive mileage. Obviously it was cleared up when I explained it to her but what if I had disagreed with that approach in the first place. I would have set an example even if it cost me some money.
- There are a lot of financial people that read this column. Of course an accountant’s job is to count every dollar. A good tax accountant can find many legitimate ways to avoid taxes. While this is completely legal where does it sometimes fall in ethically?



Career Tips

- We almost all check and respond to personal e-mails at work. In fact when I first started using e-mail I never did it at home, only at work. That is enough said on this one.

Most of these are pretty petty little things in the scope of the big picture. And most of the readers will never get to the level where you have the opportunity to control billions of dollars. But the bottom line is "If I am not the problem there is no solution". I ca not clean up their mess, nor most of the times prevent it. But what I can do is prevent a mess for me and set an example. I would rather have someone say in a reference check "She was a pretty good salesperson and always totally honest with customers. All her [customers](#) thought highly of

her" than "He was far and away the best sales person I have ever had and never let anything stand in the way of a sale." After all which customers will stay longer with the company.

As my friend Vinnie would say, "That's how I see it".

About Author

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