

Of Principles and Deductibles
By Henry C. Scuoteguazza

On April 6, 1997 my family and I went shopping at a local mall. When we returned several hours later, we could not find our car. It had been stolen. Fortunately (for me, anyway), the car was not mine. My employer leased the car, which meant I did not have to face the expense and aggravation of waiting to see if the car was going to be recovered undamaged and renting another one while hoping that the missing car would be returned. I was shocked, however, when I totaled the value of my family's personal belongings that we lost with the car. These belongings included a set of jumper cables, a road atlas, coats, our cellular phone, cassette tapes and – worst of all – a day-old copy of Nathaniel Branden's The Art of Living Consciously. I filed a claim under my homeowner's policy which has a \$250 deductible and pays actual cash value instead of replacement value (unless I happened to have original receipts for the items that were missing, which I did not have). I reported the list of belongings and their value as accurately as I could.

A couple of months later I told this story to some relatives at my niece's First Communion party. Several of them asked if I had recouped my deductible and replacement cost by claiming I had more in the car, like a designer suit or a notebook computer. They asked in a manner suggesting I would have been naïve had I not exaggerated the values. Instead, I proudly said: "My character and principles are worth more than \$250." The

response was interesting. Dead silence. Finally, one said, feebly: "Well, I suppose you have to be able to look at yourself in the mirror." They then changed the subject.

I noticed an irony in this incident. This encounter occurred in a room full of Christians who had gathered to celebrate the First Communion yet they also supported lying in order to recoup a loss. This lie amounts to stealing from the insurance company's other policyholders. It also amounts to my unilaterally (and without notification) rewriting the terms of a contract I had voluntarily signed with the insurer.

In any case, I chose to summarize my position in one statement rather than explaining *ad infinitum* all of my reasons. I felt that going into all of these reasons would have undercut the impact of my proudly proclaiming that my integrity is worth infinitely more than a couple of hundred dollars. The stunned silence I received shows my hunch was right.

I concluded from this incident that sometimes we can make a bigger impact by how we deal with "small" issues like this rather than pontificating at length on more abstract issues such as capital punishment or abortion, which we don't face in our day-to-day life. We can set a vivid example of what it means to live by our principles. We can also show that living according to an ethics of self-interest does not mean we'll resort to anything to get what we want.