

Every organization in every sector of the economy should be considered: for-profit, nonprofit and government.

You may have heard the principles of business ethics simplified down to "Don't lie, cheat or steal."² While these may be the most common categories of ethical problems from ancient times, there are variations on these: giving false impressions, hiding information when you should reveal it, giving information when you should not, taking unfair advantage of someone, personal behavior that places at risk the company's reputation or increases the risk of loss and harm, abusing people, violating laws and regulations and permitting or even

condoning unethical actions by other people.³

Accordingly, in part III we will first apply the biblical themes to selected issues in consumer ethics. Following this we will apply the biblical themes to some of the ethical issues that businesses and business professionals have faced in recent times. We organize contemporary ethical issues into the following categories:

- consumer ethics (chap. 14)
- management (chap. 15)
- accounting and finance (chap. 16)
- marketing (chap. 17)
- global business (chap. 18)

Ethical Issues in Consumer Behavior

SCRIPTURE PASSAGE

"Bad, bad," says the buyer,
But when he goes his way, then he boasts.
(Prov 20:14)

CHAPTER OVERVIEW

In this chapter we explore how ethics applies to buyers and their behavior just as much as it applies to sellers. In particular, we will

- consider the characteristics of consumerism and the consumer society
- understand selected purchasing ethics issues: consumer buying and business buying
- evaluate selected purchasing behavior ethics issues through the lens of biblical themes

MAIN TOPICS

The Consumer Society
Consumer Purchasing Ethics
Ethical Ideology Types
Neutralization Tactics
Business-to-Business (B2B) Purchasing Ethics
Consumption Behavior at the Industry
and Economic System Levels
The Influence of Religion
Down to the Nitty-Gritty
Through the Lens of Biblical Themes

KEY TERMS

absolutists, consumers, consumer ethics scale, consumerism, consumer society, ethical ideology, exceptionists, idealism, neutralization, purchasing agents, relativism, situationists, subjectivists

OPENING SCENARIO

You just purchased a used motorcycle from someone. Your dream has been to use the motorcycle for road trips. This particular model came complete with motorcycle accessories such as saddle bags and a beautiful leather tail bag. You put the title to the motorcycle into your pocket and enjoy your first ride home.

After you get home, you decide to give your new machine a thorough cleaning and polishing. Sifting through the bits and pieces of trash in the saddle bags you come across a small, hard-shell, velvet-covered box. Inside the box is a beautiful diamond ring. The diamond ring alone is probably worth a good portion of the price of the cycle.

Clearly the previous owner was not very careful when preparing the cycle for sale. You now own the machine and everything on it. You would not take the motorcycle saddle bags back to the owner and say, "Oops! You sold me saddle bags when I only paid for a motorcycle. I'm bringing them back to you. Oh, and here is

A BIBLICAL METAPHOR

Thy word is a lamp to my feet,
And a light to my path. (Ps 119:105)

A biblical metaphor for ethical conduct is walking on a journey. This passage from Psalms suggests that the Word of God has practical application for every step of our journey.

the half-gallon of gas that was in the tank when I bought the bike." The ring, however, seems to be in a different category from accessories that belong on a motorcycle. Do you seriously think that the previous owner intended to sell you a diamond ring with the motorcycle? When you negotiated the price of the bike, did you take into consideration the value of the diamond ring? Is the probability that the owner was forgetful or negligent a valid reason for you to keep the ring? Should you take it back to the previous owner, or should you consider it rightfully yours to keep?

Most of the emphasis of business ethics is typically placed on the (un)ethical producing and selling behaviors of businesses or the people representing them. But what about unethical buying behaviors? It has only been since the 1980s that research on the ethics of buying behavior of customers has become popular. Because of this, the ethics of buying remains underdeveloped and less well-known than other dimensions of business ethics.

In this book we recognize that the ethics of buying and consuming is just as important as the ethics of producing and selling. We do this for the following reasons. First, from one obvious point of view, if ethics is important in the exchange relationships of the marketplace, there are always at least two parties involved in the exchanges: a seller and a buyer. If we leave half of the exchange relationship out of our consideration of ethics, we are limiting our un-

derstanding of business ethics in its totality.¹

Second, is it fair to expect companies and managers to behave in ethical ways toward customers and not expect the same of customers in their actions in the marketplace? Ethics, after all, is a two-way marketplace street and applies equally to all parties regardless of their marketplace role.

Third, if the marketplace is to function effectively, ethical behavior of both seller and buyer is necessary. The shared interests of both must be reflected in our thinking and behavior.²

Fourth, business has long been considered to be the dominant party in the exchange relationships; however, the power of customers should not be discounted.³ Depending on the structure of the marketplace, customers have the power to use their buying behavior to influence the kinds of products that are made, the prices that are charged, how products are distributed and the marketing communication approaches that companies employ.

Last, the Christian who is serious about living a life consistent with faith all the time will be concerned about the ethics of purchasing activities just as much as selling activities.

Just as the ethics of producing and selling can be applied at four levels, so too can the ethics of buying and consuming, as table 14.1 shows.

THE CONSUMER SOCIETY

People who observe the historical trends in consumerism in Europe and the Western

Table 14.1. Ethics of buying and consuming.

Buying and Consuming Behaviors Seen at Four Levels			
Individual and Family	Organizational: Nonprofit, For-Profit, Government	Industry/Professional Association	Economic System
Buying materials, equipment, services and other resources such as property for personal and family use. Consumption and disposal of resources in the course of living life. Family systems and values that encourage or discourage certain individual purchasing and consumption practices.	Buying materials, equipment, property, rights of access, services and other resources used in the production of goods and services that are sold to other organizations or to individual consumers and their families. Consumption and disposal of resources in the course of operating the organization. Organizational systems and policies that support organizational purchasing and use behaviors.	Purchasing practices that are common across the industry or profession. Patterns of consumption and disposal of resources across industries or professions. Systems or standards that encourage or discourage certain purchasing and consumption practices.	Broad patterns of resource acquisition and consumption across countries or regions of the world. Infrastructure systems and public policies of countries or regions that encourage or discourage certain purchasing and consumption practices in an international context.

hemisphere over the last few centuries see broad trends occurring.⁴ Consumerism is an attempt by consumers to increase their influence with sellers of products and services. It is also the search for self-identity involving a cluster of influences that shape the self-awareness of persons through their market activity of buying and using products and services. The process of personal identity being more and more influenced by buying and consuming (the use of products) behaviors emerged in the eighteenth century in Western Europe. Prior to this personal identity was shaped to a large degree by a person's work, who you were married to and your relationship to a religious organization.

With the Industrial Revolution came the development of technology for more efficient production. Communication systems and transportation systems rapidly developed. Correspondingly, prices for consumer products dropped. Consumers could more easily and increasingly get access to a wide variety of products that had previously been available only to the elite landowners and royalty.

Some of the first characteristics of the consumer society that remain to this day include the following:

- *Novelty and pleasure.* Consumers engage in a continual search for novelty of product variation and pleasure by purchasing and using consumer products.
- *Insatiability.* Possession of novel products fails to satisfy the growing desire.
- *Mental images.* Consumers try to create in their own minds images of the ideal life which are increasingly difficult to live up to even when products are possessed.
- *Growing individuality.* Consumers experience a growing sense of individuality defined by product purchases and use.
- *Debt management.* Consumers are increasingly willing to incur debt that is difficult to manage in order to obtain highly desirable products.
- *Overconsumption.* As spending power increases, consumers tend to purchase more products than are necessary.

- *Work and leisure.* The traditional Protestant work ethic (hard work and strict constraints on spending) gave way to a revised work ethic and growing leisure ethic: Work just enough so that there is time for leisure pursuits. Identity came proportionately less from work and increasingly from leisure time.

At first these trends were observed among the higher socioeconomic groups, but as the middle class emerged, the same trends were seen across an ever wider spectrum of society.

You shall not covet . . . anything that belongs to your neighbor. (Deut 5:21)

During the last decade of the nineteenth century, consumers were concerned about the growing power of big business and wanted protections against monopolistic pricing. In the 1930s consumers became interested in being protected against dangerous and unhealthful products.⁵

The term “consumerism” emerged during the 1960s. During this decade the emphasis by consumers was on protecting themselves from the abuses of corporations, getting adequate information on which to make purchasing decisions and being protected from the results of their naive marketplace decisions. Consumers became interested in unit pricing so that one brand and its package contents could be more easily compared with competing brands. Consumers became more interested in the useful life of durable goods. They wanted the truth about contract arrangements with mortgage lenders. They wanted the truth to be told on product packaging.

Consumers gradually began to place time at the center of their thinking. Any activity that took the place of spending free time came to be

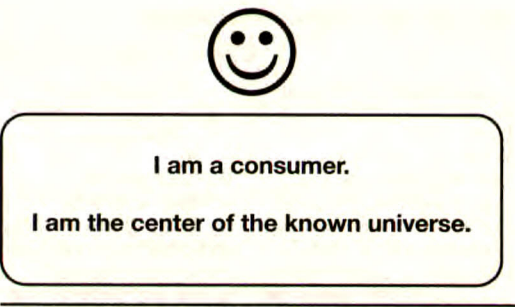


Figure 14.1. An example of a consumer attitude.

seen as a sacrifice of leisure time, the desirable alternative to work. Thus, every activity that was not free time was seen as an opportunity cost.

In the twentieth century, paradoxes of consumerism have developed.⁶ Consumers began to feel stronger social pressures to be more like their neighbors through buying and using new products. At the same time, working from an opposite direction as social forces increased to conform to what others were doing, consumers feel the struggle to preserve their individuality and autonomy. In a strange way individuality has become one way in which social belonging has been fostered.

Consumers also are developing more of a conscience as they realize that their purchase actions have an effect on other people such as workers in developing countries who work in factories. Purchasing also has an impact on the environment in terms of the packaging that is thrown into landfills or the use of energy which dumps pollutants into the atmosphere. At the same time consumers seem to be more interested in the pleasure gained from purchasing. These paradoxes are illustrated in figure 14.2.

With this paradox in mind, we are prepared to consider how in the twenty-first century we have seen more facets of consumerism emerge. First, we have seen a refinement of consumer behaviors where purchasing and use of products and services became more symbolic



Figure 14.2. Individual-community paradox of consumerism.

of the image that consumers wanted to present to each other. At the same time some products, such as cell phones, diffused worldwide even into developing countries. Innovation in many consumer products has resulted in new products rapidly coming to market every few months in the fashion, food marketing, telecommunications and other consumer product industries. These and other products became the means by which consumers could think about themselves and other people. What you wear and what you use to have conversations over long distances both are symbolic ways to communicate with other people.⁷

Second, insatiable desires for highly visible, novel products has increased. Some consumers developed greater difficulty restraining their purchasing desires. Conspicuous consumption has diffused to even the lower socioeconomic groups.⁸ Third, consumerism has expanded beyond traditional consumer products to include consumer interaction with other industries and

endeavors such as health care, higher education, politics and travel. Fourth, some consumers are getting more cynical about marketplace behaviors.⁹ Consumers are now more savvy and are less likely to fall prey to scams.¹⁰ Fifth, consumers are taking their expanded global awareness and translating this into desires to have less of a negative impact on the environment. This has come to be called green consumerism.

Sixth, consumers are increasingly aware that they are citizens of a world community. They have a growing sense of the solidarity between themselves and their counterparts in

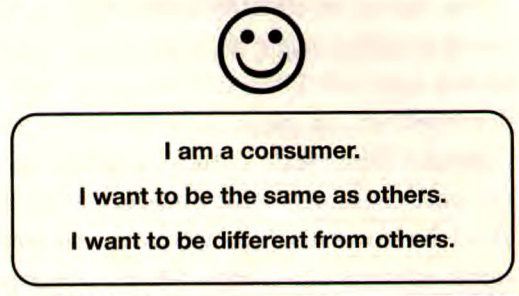


Figure 14.3. Another example of a consumer attitude.

other parts of the globe. Furthermore, there is a growing awareness that personal consumption has an impact on citizens in developing countries where corporations exert their influence on the politics of these regions. A summary of the various dimensions of consumerism, some a legacy from the past, is provided in table 14.2.

Table 14.2. Facets of consumerism.

Protection against abuses by corporations	Continual search for novel products
Desire for better marketplace information	Insatiable desire for more
Time placed at the center of decision making	Attempt to create images of an ideal life
Strong pressures to conform	A difficult time living up to the image
Struggle to preserve personal identity	Willing to incur excessive debt
Greater difficulty restraining purchase desires	Overconsumption
Expanding expectations into services	Redefinition of work and leisure
Growing solidarity with global community	Desire to have less impact on environment

In addition to these broad patterns of consumer behaviors, we recognize that consumers are prone to exhibit ethically questionable behaviors.

CONSUMER PURCHASING ETHICS

Over the years a variety of ethically questionable consumer behaviors have been observed. To provide examples of these, we start by exploring the Muncy-Vitell Consumer Ethics Scale. Then we will explore some of the factors that seem to influence consumer attitudes toward these behaviors.

The variety of ethically questionable consumer activities caught the attention of James Muncy and Scott Vitell, two researchers who developed what is known as the Muncy-Vitell Consumer Ethics Scale to study the factors that influence consumers' ethical beliefs.¹¹ They divided the scores of ethically questionable consumer activities into groups of items related to avoiding doing the wrong thing: (a) activities where the consumer can actively benefit by doing something illegal; (b) activities where the consumer can passively benefit from the mistakes of business; and (c) questionable activities that the consumer perceives as not causing any harm. Years later the Consumer Ethics Scale was modified by updating the wording of certain items, adding new ethically questionable items, adding activities related to environmental awareness and adding activities that involve doing good.¹² The items in the scale are scored using a Likert scale of 1 (strongly believe it is wrong) to 5 (strongly believe it is *not* wrong). The items in the Consumer Ethics Scale are seen in table 14.3.

To these items we can add others:¹³

- cell phone fraud that involves illegally cloning or using a cloned cell phone that has the factory-set electronic serial number or

phone number reprogrammed, or purchasing a cell phone from a discount retailer using false identification and then reselling the phone to someone at a higher price

- finding an item that was mismarked at a lower price but not saying anything about it
- switching price tags at the store so that items are marked as cheaper than they should be
- switching clothing set sizes so that the top is one size and the bottom another
- not contacting the company that sends you two of an item when you ordered one
- deshopping, or purchasing an item of clothing to wear to a special event or another product you intend to use once and then returning it to the store for a refund
- purchasing an item of clothing, wearing it and then returning it when you find the same item for sale at a different store at a lower price
- tampering with a product so as to report it as faulty to gain a refund
- purchasing merchandise from a store that sells it at a lower price but returning it to a store that sells it at a higher price
- purchasing an essay online and turning it in as your own for a university assignment
- getting an exam back from a professor and realizing that one of the answers is marked correct when it is not, but not telling the professor about the error

At the end of the chapter we will evaluate consumer behaviors through the lens of biblical themes.

ETHICAL IDEOLOGY TYPES

One factor that seems to influence attitudes toward ethically questionable consumer activ-

Table 14.3. Consumer ethics situations.

Category of Activity	Consumer Activity
Actively benefiting from an illegal action	Returning damaged goods when the damage was your own fault
	Giving misleading price information to a clerk for an unpriced item
	Using a long-distance (telephone) access code that does not belong to you
	Drinking a can of soda in a grocery store but not paying for it
	Reporting a lost item as stolen to an insurance company in order to collect the insurance money
Passively benefiting from an unethical action	Moving into a new residence and finding that the cable television service is still hooked up but not telling the cable television company about it
	Lying about a child's age to get lower price
	Not saying anything when the waiter or waitress miscalculates a bill in your favor
	Getting too much change and not saying anything
	Joining a CD club just to get some free CDs with no intention of buying any
	Observing someone shoplifting but ignoring it
Actively benefiting from an ethically questionable, but legal, action	Using an expired coupon for merchandise
	Returning merchandise to a store by claiming that it was a gift when it was not
	Using a coupon for merchandise you did not buy
	Not telling the truth when negotiating the price of a new automobile
	Stretching the truth on an income tax return
Believing that the action does no harm	Installing software on your computer without buying it
	Copying a CD rather than buying it
	Returning merchandise after buying it and not liking it
	Recording a movie off the television
	Spending more than an hour trying on clothing and not buying anything
Downloading or buying counterfeit goods	Downloading music from the Internet instead of buying it
	Buying counterfeit goods instead of buying the original manufacturers' brands
Environmental awareness activities	Buying products labeled as "environmentally friendly" even if they do not work as well as competing products
	Purchasing something made of recycled materials even though it is more expensive
	Buying only from companies that have a strong record of protecting the environment
	Recycling materials such as cans, bottles and newspapers
Doing good or doing the right thing	Returning to the store and paying for an item that the cashier mistakenly did not charge you for
	Correcting a bill that has been miscalculated in your favor
	Giving a larger than expected tip to a waiter or waitress
	Not purchasing products from companies that you believe do not treat their employees fairly

ities is known as ethical ideology.¹⁴ An ethical ideology is a person's ethical preference when facing an ethical choice. The Ethics Position Questionnaire is one of the tools that has been used to study consumers' ethical ideology.¹⁵ Data on the questionnaire are generated from

two categories of ethical measurement scales known as idealism and relativism. Idealism refers to the belief that for every ethical dilemma there is a correct choice that can be made which will result in no harm to stakeholders. Idealism is consistent with the belief

Table 14.7. Applying the ethical process.

Keeping Your Heart: An Intrapersonal Process	Walking in the Community: An Interpersonal Process
- You are the buyer of the used motorcycle. What does your heart say is the right thing to do regarding what you found? - Which biblical themes explored in this book inform your heart on this situation? - Which biblical theme, if any, do you feel yourself resisting? Why do you feel resistance? - What other influences in your heart seem to be prominent as you think about this situation? - Fundamental beliefs - Cognitive reasoning - Judgments and evaluations - Decisions - Virtues - Will - Memory of personal experiences with other people - Perceptions of others in the community - Personal biases - Awareness of interpersonal relationships - Commitments to God and to others - Intuitions - Conscience - Human spirit - Emotions	- You are buyer of the used motorcycle. With whom might you have a conversation about the issue of what you found? Who else might have a helpful perspective? - Which of the biblical themes in this chapter will most likely come up in the conversation either directly or indirectly? Why? Which one(s) will be the most influential in the conversation? - If you have a conversation with someone regarding this situation, which of the fundamental tensions presented earlier in the book might come up? - What right-versus-right dilemmas, if any, can be identified? Have a conversation with someone about this now. What is the outcome of the conversation?

toward potentially unethical consumer activities. People who live their religion tend to view questionable consumer activity as wrong. The exception is for activities that consumers perceive to cause no harm or very little harm. In this case, there is no significant difference between consumers who display extrinsic religiosity and those who display intrinsic religiosity.

DOWN TO THE NITTY-GRITTY

Think about scenario at the beginning of this chapter. You are the buyer of the used motorcycle. What is the right thing to do? It's time to get down to the nitty-gritty (see table 14.7)!

THROUGH THE LENS OF BIBLICAL THEMES

This part of the chapter will use the biblical story themes as a lens through which to

evaluate the topic featured in the chapter. Because the themes are interrelated and interdependent, we should expect to see some overlap in the thinking regarding the issues. Some themes will contribute the same thinking as will other themes. The power of these themes comes from their guidance when a community of people talks about complicated ethical dilemmas faced in business practice.



Figure 14.5. Evaluating an ethical approach.

The issue of consumer ethics is important in the Bible. Selling and buying both occur under the watchful eye of the community and of God. If the faithful believer is to live under the rulership of God in ethical matters, then the believer must apply biblical principles to personal conduct in the market. Furthermore, one motive for acting unethically (greed) in the marketplace is not limited to actions of sellers. Buyers, too, wrongly act out of greed.

Cosmic conflict. The person who deceives and defrauds another person is called a "son of the devil" and an "enemy of all righteousness."²⁷ These are strong words! Under the watchful eye of all the beings in the universe, consumers demonstrate through their actions which principles they align with: principles of God's character or principles of Satan's character. The person (whether seller or buyer) who acts unethically to fulfill greed is not behaving unjustly only toward the other party. Greedy, unethical behavior is a sign that the person is treating with contempt the Creator and Redeemer. "For the wicked boasts of his heart's desire, and the greedy man curses and spurns the LORD" (Ps 10:3).

Creation. It was at creation when God instituted an amazing display of material goods, all at the fingertips of the humans. In the creation account we see that the first sin involved consumer behavior! Moreover, this is the first instance where we see the consumer attempting to deflect blame as justification for unethical behavior.²⁸

Holiness. Consumer ethical issues arise because of the problem of fully consecrating ourselves to God. When we are consecrated to God, we will avoid neutralizing tactics that make it seem as if it is permissible to lower our standards or grant ourselves an exception to principles of right and wrong that, down in our hearts, we know should be followed.

Covenant relationships. The covenant implicitly shows awareness of purchasing behaviors, and because of this, includes these human endeavors within its scope of application.²⁹ The neutralization tactics that researchers have found among consumers when they attempt to justify their unethical actions run counter to the biblical theme of covenant relationships. Covenant relationship emphasizes taking personal responsibility under God and within the context of the larger community. Taking advantage of the other party in an exchange, whether you are the buyer or the seller, goes against covenant: "If you make a sale, moreover, to your friend or buy from your friend's hand, you shall not wrong one another" (Lev 25:14). The same sentiment is stated in the New Testament:³⁰ covenant relationships in Scripture are multigenerational. Consumption should be limited to what is really needed.³¹ Waste should be avoided.³²

Shalom. It seems clear that buyers have just as much responsibility for contributing to a flourishing life in community as do sellers. When buyers deceive, defraud or take advantage of those who provide products and services, they are destroying the relationships with important stakeholders whose role is to make available the material things on which a flourishing life depends. These buyers make it more difficult for shalom to be extended throughout the community. "Those who love Your law have great peace, and nothing causes them to stumble" (Ps 119:165).

Sabbath. The prophet Amos speaks against those in business who spend the hours of the sabbath plotting how they can take advantage of buyers when the sun goes down.³³ There is no basis for thinking that this problem is limited only to people who sell. Worshiping God on sabbath is nothing but a sham if during

the rest of the week both buyers and sellers act in unjust ways to each other.

Justice. We pursue covenant relationships together, which requires that persons in a position of authority treat those under their authority with fairness. The biblical themes go beyond the "buyer beware, seller beware" admonitions. Instead, buyers and sellers are called to be fair and responsible.³⁴ At the time of the purchase transaction, the consumer is usually in a unique position of authority with respect to the seller: the buyer has discretionary choice what to buy, when to buy, how much to buy. In the story, justice is not merely how we think about others. It involves actions we take that open up the channels of shalom blessing to others, and consumers play a key role as a channel of blessing to sellers. Consumers may perceive that the business they buy from has most of the power. This glosses over the bargaining power of the consumers who use their buying power to influence the companies from which they buy.

Righteousness. The application of righteousness to the issues of consumer behavior follows directly from what has been said above. Doing the right thing in the marketplace is based on the norms of our covenant relationship with God and with each other. When a consumer is in the buying relationship, certain explicit or implicit promises are made to the seller during transactions. When the consumer has an opportunity to take advantage of the seller, the seller is vulnerable. Treating the seller honestly is one way of regarding God's character of righteousness.

Truth. The story concept of truth means faithfulness of action. The majority of consumers in the marketplace act with integrity toward sellers. Sellers rely on a person to act in a consistent manner from one situation to another.

When a consumer acts in an inconsistent manner such that the seller is deceived, the buyer breaks truth with the seller. Truth involves living a consistent life over time without hypocrisy. This means that consumers will act toward sellers just as if they were the seller expecting integrity from the buyer.

Wisdom. "Bad, bad," says the buyer, but when he goes his way, then he boasts" (Prov 20:14). This is a one-of-a-kind passage of Scripture that reflects the idea of biblical wisdom. It describes a customer who attempts to take advantage of the seller in order to enhance personal economic prosperity. The biblical idea of prosperity has a broad meaning that encompasses spiritual well-being, social harmony, international harmony and economic success. Accordingly, when a person obtains wealth fraudulently, he or she makes the other dimensions of prosperity dwindle even if the economic dimension increases.

Loving kindness. Compared with sellers, buyers are in a unique position to respect covenant relationships in the marketplace. It is up to the customer, through loyalty of action, to provide the value he or she promises in exchange for the value that the seller offers. Loving kindness, in terms of consumer behavior, means loyalty in fostering mutual reciprocity by how consumers act. Accordingly, the customer will exhibit loving kindness on every transaction so that the action in that one transaction represents the best that the relationship can have for the long run. In contrast, a customer who treats the relationship as if it is a one-time event and as if there is no relationship will likely try to take advantage of the seller, not caring whether or not she does business with the seller ever again.

Redemption. Every material that is used in making and selling products, every good

that humans enjoy for the sustenance of life was created by God. All have been included in the plan of redemption. In the same way, buyers who embed story themes into their behaviors will be alert to situations to help redeem the seller who makes a mistake in giving change or giving too much product or services not paid for. The buyer will act redemptively by avoiding fraud and deceit. Also, if the buyer makes a mistake with respect to the seller, the buyer will take responsibility to correct the error.

CHAPTER REVIEW QUESTIONS

1. What are the characteristics of the consumer society?
2. Why is it important to consider consumer ethics when studying business ethics?
3. Describe the consumer ethics scale and what it measures.
4. What is the concept of ethical ideology types?
5. What are examples of business-to-business purchasing ethics?
6. What influence does religion have on consumer ethical behavior?
7. What is neutralization, and how does it work?
8. What are two key resources that have moral implications in terms of acquisition, use and disposal at the industry level or economic system level?
9. What guidance do the biblical story themes offer for consumer ethics?

DISCUSSION QUESTIONS

1. What might be new characteristics of consumerism emerging in social groups that you observe? What challenges do these

present to your generation?

2. Is it right to hold businesses to a higher standard of morality than the standard to which we hold customers?
3. If a sales clerk makes a mistake in a transaction with a customer such that the customer receives an unexpected good (e.g., too much money back, too much product or service delivered), does the buyer deserve to get the benefit?
4. Make it personal: What questionable ethical consumer behavior have you engaged in? How did your conscience react at the time?
5. What responsibilities does each family have for conserving water and energy?

ETHICAL VIGNETTES TO DISCUSS

For each of the following vignettes, apply the biblical story themes to discern what is right and wrong.

1. You work as a purchasing agent for a department store. You know that the company has a policy that employees may not accept gifts from customers or from vendors. You also know that some employees have received from salespeople tokens of appreciation such as gift certificates to restaurants, tickets to professional sporting events, and other gifts. One day you get home and your spouse says, "We just received a new Blu-ray player delivered today. Did you order this?" You say, "No." You open the box and inside you see a note from the salesman who works for a clothing distributor that reads, "We value your business. Enjoy this small symbol of our deep appreciation for your business over the years." What will you do?