



Our Cheatin' Hearts (Radio Version)

written by Rusty Wright

From classroom to boardroom, from sports to shoplifting, people try to get something that's not rightfully theirs. What are the roots of dishonesty? Why do people cheat? How does cheating impact society? Is there a solution? Rusty Wright considers cheating.

Cheating Ways

Cheating is rampant these days. Just ask the nation's retailers, educators, and investors. From classroom to boardroom, from filling stations to airplanes, folks everywhere are trying to get something that's not rightfully theirs.

The *Wall Street Journal* has reported a rash of petty personal cheating ranging from zipping through turnpike tollbooths without paying to pocketing restaurant silverware.[{1}](#)

One Los Angeles network television employee described the rush he felt from sneaking into an airline First Class seat from his coach section. "It was exhilarating," he explained of his stealth upgrade. "I felt like I robbed a bank."

A Las Vegas restaurant lost \$10,000 in pilfered ashtrays during its first two weeks of operation. A New Jersey engineer refuses to pay automated tolls on the Garden State Parkway because he feels the toll plazas are poorly designed and irritating. The state established a bad system, he reasons, so "you have to abuse it." Convenience stores report massive losses from "pump-and-flee" customers who fill their gas tanks and take off without paying.

A Knoxville-based theater chain watches for discount cheaters who purchase pay-by-phone automated tickets at undeserved senior discounts and hope ticket takers won't notice. Shoppers buy party dresses and power tools, use them, and return them for refunds. A California bookseller laments the customers who try for full-



price refunds on books they've purchased from discount outlets. "You want to send them to Miss Manners," she says. [{2}](#)

Prominent sports figures have been flagged for un-citizen-like conduct. George O'Leary lost the head football coaching job at Notre Dame within a week of his hiring for padding his résumé. U.S. Olympic Committee president Sandra Baldwin resigned after confessing lies about her academic background. [{3}](#)

Golfers not only adjust the lay of the ball. Some duck pricey greens fees by sneaking onto the course.

I know something about golf ethics. My childhood Miami home bordered a golf course. Occasionally, stray balls landed in our back yard. Neighborhood kids decided a ball was fair game only after the golfer had walked by without retrieving it. But it was entirely ethical, we determined, to cover the ball with a large almond leaf until the golfer passed.

What are the roots of dishonesty? Why do people cheat? How does cheating impact society? Is there a solution, and what is it? This article explores these themes.

Campus Cheating

What part does education play in cheating? Duke University president Nannerl Keohane says that 45 percent of Duke students have cheated at least once during college. *US News and World Report* quoted one Duke student who plagiarized an assignment: "It's not a big deal because it's just a mindless assignment. It's not a final or a midterm." [{4}](#)

The Center for Academic Integrity reports that: [{5}](#)

- On most university campuses more than 75 percent of students admit to some cheating.
- About one-third of students in one nationwide survey admitted to "serious test cheating."
- Half of the students in that survey admitted to "one or more instances of



serious cheating on written assignments.”

The Internet expands choices and convenience. Web access and a credit card can buy ready-made term papers or customized writing. Cybercheating can backfire though. Special computer searches sometimes allow suspicious professors to discover the original sources in only minutes.[{6}](#)

Cheating is bad enough when students do it to boost their academic standing. It's a mess when teachers and administrators orchestrate it. So-called “high-stakes testing” has tempted some educators to cheat to retain their jobs, earn merit pay or even preserve their schools. Some states base financial allocations on school test scores. Administrators anxious over funding cuts prompt teachers to provide, shall we say, inappropriate assistance.

New York City teacher Stacey Moscowitz gave her students answers to tests, raising their scores and the school's academic ranking. She says the school principal encouraged the practice. Later, Moscowitz felt she had betrayed her kids. Students needing remedial help did not qualify for it due to their artificially high test scores.

Moscowitz blew the whistle, prompting an investigation by Edward Stancik, the New York City School District independent investigator. Stancik found fifty-two educators implicated in thirty-two schools. Among the methods he uncovered was the “scrap paper” method: Students took the exam on scrap paper, a teacher corrected the answers, then the answers went onto the standardized answer sheets, so as not to reflect erasures. In the “group testing” method, students called out the answers, the group agreed on the correct answer, and everyone filled it in.[{7}](#)

Cheating in school might seem fairly harmless to some. Lots of people do it. But what happens when corporate leaders cheat?

Corporate Cheaters

Corporate cheating has had devastating effects. U.S. corporate scandals have seen thousands of employees lose their jobs while stocks plummet and corporate



executives are led off in handcuffs. Enron, WorldCom, Arthur Anderson, AOL Time Warner, Adelphia, Xerox . . . sometimes the patterns of financial scandals can be confusing.

Consider a simple illustration. Suppose you want your local bank to lend you money so you can purchase your dream house. The bank views you as a means for them to make money. They want to assess their risk of investing in you to be sure you can pay them back faithfully and with interest. So they check your credit, income, assets and liabilities, and get you to fill out lots of forms.

Suppose you deceive the bank into believing that your financial status is better than it really is. You lie about your income and indebtedness. They believe you and lend you the funds. You buy your castle, then can't make the payments. You default on the loan, declare bankruptcy, and the bank loses its money.

That's a snapshot of just one type of scandal plaguing corporate America. Corporations that cook the books look like better investments than they really are. Investors buy their stock, driving the price up and enriching leaders who profit personally from stock gains. When irregularities are exposed, companies restate their actual earnings and indebtedness and lay off employees. Investors, realizing they've been hoodwinked, sell their stock. Stock prices plummet. Investors question the sincerity of other corporations and are reluctant to buy. The market system falters.

Federal Reserve Chairman Alan Greenspan summarized for Congress corruption's impact on the nation: "Fraud is theft. . . . It is indistinguishable from going into a bank and stealing something. . . . Our free market capitalist system cannot function in an environment in which fraud and misrepresentation are critical elements, because trust is so essential to making that system work." [\[8\]](#)

Corrupt CEOs wielded power similar to economic "weapons of mass destruction," said University of Minnesota accounting professor Brian Shapiro. [\[9\]](#) Consumer advocate Ralph Nader called it "greed on steroids." [\[10\]](#)

Moses, the great liberator of ancient Israel, once received some counsel on



leadership from his father-in-law, who advised him to pick able leaders who “fear God” and “hate dishonest gain.”[{11}](#) Not bad advice. As national scandals have shown, to do otherwise can be disastrous.

Cheating’s Costs

Epidemic cheating has serious costs. Whom can you trust?

TIME magazine compared what executives of seven troubled companies received (in stock sales and severance) with what their shareholders got.[{12}](#) Adelphia’s John Rigas gained \$4.2 million in severance. When Adelphia filed for bankruptcy, its stock was worth 14 cents, a decline of over 99 percent in about a year. Enron’s Jeffrey Skilling made \$78 million in stock sales over a two-year period. Shareholders got a bankrupt company.

Have your medical insurance premiums been rising? Some of the increase may be offsetting corruption losses. Big names in healthcare like Columbia/HCA, National Health Laboratories, and GlaxoSmithKline have paid millions in fines to settle billing or fraud charges or investigations. While corporate accounting scandals may seem complex, much of the healthcare crisis involves outright theft such as overcharging for hospital care. This profitable game has even drawn drug criminals and the Russian mafia. Some have called the healthcare industry terminally ill.[{13}](#)

The African Union claims “corruption costs Africa almost \$150 billion a year.” That’s about one quarter of the continent’s gross domestic product.[{14}](#) One Nigerian doctor told me bribery had become so commonplace in his country that corporations were including bribery allowances in staff budgets. They called it “public relations.” Problems arose when employees began pocketing the “public relations” money instead of using it for bribes.

Identity thieves use computers to snoop. The biggest identity theft in U.S. history garnered information on 30,000 people. Thieves used pilfered data to siphon bank accounts and tap credit card accounts. The prosecutor described the situation as “every American’s worst financial nightmare multiplied tens of thousands of



times.”[{15}](#)

Cheating that may begin in school can have disastrous results in society. Duke’s president Keohane aptly summarizes: ” (A)n education that involves cheating instead of learning . . . is no education at all. . . . (I)n the real world, when you set out to build a bridge or craft a legal document or begin brain surgery, just knowing what the result is supposed to be is of mighty little use in making it happen; pity the poor patients and clients!”[{16}](#)

Why do people cheat, and what is the solution?

The Psychology of Cheating

Why do people cheat? Some seek the thrill of beating the system. Others want to make ends meet, protest high prices or achieve difficult—perhaps unattainable—standards.

Actress Winona Ryder’s shoplifting conviction prompted questions about why a wealthy person would steal items they could easily afford. Often anxiety or depression accompanies kleptomania. The rush of theft may assuage deep emotional pain. Young shoplifters have stolen on dares from their peers.[{17}](#)

Desires for approval, advancement, avoiding embarrassment—all influence self-esteem. People sometimes take foolish risks to feel good about themselves.

Self-centeredness and lax standards seem obvious roots of dishonesty. The Securities and Exchange Commission began requiring CEO’s of major companies to personally affirm “in writing, under oath and for publication ” that their corporate reports are “complete and accurate.”[{18}](#)

Restructuring business relationships to avoid conflicts of interest could reduce temptation. Stiff penalties—suspension, expulsion, prosecution—may help slow moral hemorrhaging. Strong role models, peer support, and ethical codes are significant.

Ultimately, honesty is an individual matter. Alan Greenspan told Congress of “an



infectious greed” that influenced corporate scandals. “Greed is not an issue of business,” he emphasized, “it’s an issue of human beings.” {19}

My sophomore year in college, I swiped a plastic bucket from behind the lectern in the psychology lecture hall. It had been there every day during the semester. “No one wants it,” I convinced myself. “It deserves to be taken.” I used it to wash my car.

Two years later, I encountered a statement by an early follower of Jesus: “If we confess our sins to him, he (God) is faithful and just to forgive us and to cleanse us from every wrong.” {20} I not only needed to admit my theft to God. I needed to make restitution.

My booty long since lost, I purchased a new bucket and carried it sheepishly across campus one afternoon. Finding no one in the psychology building to confess to, I left the bucket in a broom closet with a note of explanation. Maybe a janitor read it. My conscience was clear.

Solid spiritual commitment can help develop inner strength to resist temptation and act honorably. It can provide reasonable standards for civil society. And it can bring forgiveness and power to rebound from personal failure.

This article is adapted with permission from Rusty Wright, “Our Cheatin’ Hearts,” *The Plain Truth*, September/October 2003, pp. 6-10.

Notes

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4. Nannerl O. Keohane, “A Climate for Honor,” *DUKE Magazine*, May-June 2000, p. 20.
5. Center for Academic Integrity research summary is at http://www.academicintegrity.org/cai_research.asp.



6. Peter Dizikes, "Pay Grades," ABCNews.com, May 7, 2002, <http://abcnews.go.com/sections/business/DailyNews/plagiarismbusiness020507.html>; Robert J. Bliwise, "A Matter of Integrity," *DUKE Magazine*, May-June 2001, p. 3.
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10. Ralph Nader; Matthew Cooper, "10 Questions for Ralph Nader," TIME.com, July 31, 2002, <http://www.time.com/time/magazine/printout/0,8816,332031,00.html>.
11. Exodus 18:21.
12. "Seven Top Executives with No Retirement Woes," *TIME*, July 29, 2002, p. 31.
13. Healthcare information taken from Carl Quintanilla, "Health-care industry rife with fraud," MSNBC.com, November 12, 2002, <http://www.msnbc.com/news/833915.asp#BODY>. The Web site dateline did not list a year for this article, but I accessed it in November 2002 and am assuming that 2002 is the correct year of publication.
14. "The world this week," *The Economist*, September 21, 2002, p. 8; and "Small place, big wave," *The Economist*, September 21, 2002, p. 73. The words in quotation marks are the *Economist's*.
15. Larry Neumeister, "U.S. Charges 3 in Historic ID Theft Case," The Associated Press, *AOL News*, November 25, 2002.
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17. Nadya Labi, "Why Did She Do It?" TIME.com, November 12, 2002, <http://www.time.com/time/magazine/printout/0,8816,388993,00.html>
18. Calvin Woodward, "Corporate Ledgers Teach a Few Tricks," The Associated Press, *AOL News*, June 21, 2002.
19. Jeannine Aversa, "Greenspan Chastises Misleading Execs," The Associated Press, *AOL News*, June 17, 2002.
20. 1 John 1:9 NLT.



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