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Finding the Proper Measure: The Value of Money Versus Higher Values

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In our consumerist world, our values center around the possession of money and the possibility of buying things we have never imagined we need. Shopping has become our lifestyle to the extent that our sense of freedom seems to be reduced to a choice between brands. I examine this state of affairs from three perspectives: apologetic, critical, and one attempting to balance our obsession with money and shopping with a proper understanding of higher values. Following Nicolai Hartmann, I develop the last of these standpoints. We should not be too concerned about our love for shopping, nor is there anything wrong with convincing people to buy things they had never imagined they needed. But it is problematic when we spend more time shopping than with our children and reorganize our schools as if they are corporations created to make profit. The problem of our age is that we place money, shopping, and economic values in a position that is inappropriately high: we see the highlights of our lives in shopping and the acquisition of new things, while their values are far lower. The central task of our age is to find the right balance between low and strong material values and high and weak personal values.

Keywords: morality, values, capitalism, consumerism, money, shopping, Nicolai Hartmann

I

On September 9, 1869, Aristide Boucicaut laid the foundation stone of what would soon be hailed as the greatest department store in the world, the Bon Marché[1].

[1] "*Bon marché*" means inexpensive, cheap. The store was architecturally constructed by a young and then relatively unknown architect, Gustave Eiffel, who became world-known after he designed the Eiffel Tower (completed in 1889). I give the dates of the Bon Marché's foundation following Krznaric (*Krznaric R.* How Should We Live? Katonah (NY), 2011. P. 124–125). Other sources

He thereby launched a new era of consumerism, which altered our perception of the hierarchy of values and our conception of the good life. Boucicaut transformed a few filthy streets of Paris into a fantasyland, where the culture of *limitless desire* could run rampant. The Bon Marché was designed *to get people to buy things they had never imagined they needed*. It redefined shopping as our lifestyle and freedom as a choice between brands. Since 1869, if not earlier, money has been treated as if endowed with an *ethical* value: a prosperous way of life signals worthiness, while a lack of money is treated as if indicating some kind of practical and even moral deficiency.

Almost a century and a half later, this fantasy continues. The consumerist fever does not reveal any sign of waning; quite the contrary, it may be at its zenith. Recent surveys show that Americans spend an average of six hours per week shopping, but less than 40 minutes a week playing with their children; in comparison to 50 years ago, an average American adult spends nine times more shopping than playing with children. According to the latest statistics of the US Department of Commerce, the average American makes over 300 trips to the store annually, spending close to 400 hours per year shopping. During a typical life span, this would amount to 8,5 years of life occupied with shopping.

The US higher education is among the most expensive in the world, yet annually Americans spend more on shoes, watches, and jewelry (around $100 billion) than on higher education. Since 1987, shopping malls outnumber high schools in the United States. At the beginning of 2020, there were around 26,000 high schools and 5,300 universities and colleges in the country. By contrast, there were 38,000 supermarkets in the US. They offer over 25,000 items for sale, including around 200 different kinds of cereal and a staggering number of 11,000 magazines.

At the end of 2019, US retail sales were over $5 trillion, and total retail sales across the globe reached over $27 trillion. The world's biggest retailer is Amazon.com, and it is nowadays as much of a "landmark" across the world as the Bon Marché was in Paris in the late 19th century. Appropriately, the founder and CEO of Amazon.com, Jeff Bezos, is the wealthiest man on the planet: at the end of 2017, he surpassed Bill Gates (the founder of Microsoft) with a net worth of 91,6 billion dollars. During the COVID-19 pandemic, which is devasting the world both in terms of the human and economic loss and which has already left dozens of millions of people without jobs, Bezos has virtually doubled his wealth, which in May of 2020 is estimated to be around $150 billion. (Bill Gates is ranked second, with the "paltry" $106 billion.)

Although at least one half of the world's population lives in poverty and deprivation (on less than $2,50 a day), there are plenty of us who are privileged to live in this paradise culture that stimulates "limitless desire" and enables us "to buy things we had never imagined we needed". Money gives us a sense of power and increases our feeling of self-satisfaction. Not surprisingly, then, the slogan in our consumerist world is "shop 'til you drop".

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have 1838 as the date of the founding of the Bon Marché, and 1852 as its opening as the first modern department store.

II

If during any shopping adventure we slow down before we drop, we might realize that in our paradise culture, only money is worshiped as sacred. Although money is nothing but a mere substitute for real goods, only money is treated as if endowed with the quasi-religious qualities. Even our personal relationships have become centered on money, and our worth is estimated by how much money we possess. If we could sustain our thinking process a bit longer, we might also question whether this should be so: Why do we, deep down, have such a strong, lingering, and unpleasant feeling that this state of affairs is wrong? And not just wrong, but bordering on perverse and sick!

Could it be, however, that our negative feelings and intuitions regarding the worship of money are outdated and unjustified? Perhaps the way things are is just the way they should be. It is certainly possible that where we stand now is just a period in our civilization's development and there may be a rational explanation of why we have reached this particular stage. If we put things in the historical perspective, we might come to realize that we should not worry too much about our consumerist fever and our adoration of money. After all, we shop and we consume because we can. And more people can do it in our time than ever before in the history of the world. Why not, then, just enjoy the moment?

I find this line of thought embraced in a currently popular book by Yuval Noah Harari "Sapiens: A Brief History of Humankind". In a short period – first published in Hebrew in 2011, and then in English in 2014 – this book has been translated into 50 languages and has become an international bestseller, with over 15 million copies sold. Harari reconstructs our human history within a framework provided by the natural sciences, particularly evolutionary biology. One of his central ideas is that "sapiens" managed to survive and came to dominate the globe because it is the only animal that can cooperate flexibly within large numbers. This ability to cooperate in large numbers arises, according to Harari, from our unique capacity to believe in things existing purely in our imagination.

In chapter 10 of this book, entitled "The Scent of Money", Harari reiterates that the emergence of money "involved the creation of a new inter-subjective reality that exists solely in people's shared imagination"[2]. Like gods, nations, and human rights (among others), money is not a material reality but a psychological construct. Money is not coins and banknotes. It is anything that people are willing to use to represent the value of other things for the purpose of exchanging goods and services. To illustrate that, Harari maintains that the sum total of money in the world is estimated to be about $60 trillion, but the total of its "material representatives" – banknotes and coins – is less than $6 trillion. More than $50 trillion of this money exists in our accounts, that is, more than 90 percent of all money, exists only on computer servers.

The key to the working of money is that it is a universal medium of exchange that enables people to convert almost everything into almost everything else. This near-universal convertibility creates, according to Harari, a special kind of trust: "Money is accordingly a system of mutual trust, and not just any system of mutual trust: money is the most universal and most efficient system of mutual trust ever

[2] *Harari Y.N.* Sapiens: A Brief History of Humankind. N.Y., 2014. P. 177.

devised"[3]. Harari believes that the crucial role of trust explains why our financial systems are so tightly bound up with our political, social, and ideological systems, which in themselves are not directly related to economic values; it also explains why financial crises are often triggered by political developments, and why the stock market can rise or fall depending on numerous events seemingly unrelated to the strictly economic issues.

Harari is well aware of our intuitions that connect money with something unworthy, even dirty. He acknowledges that, for centuries, intellectuals have besmirched money and even considered it the root of all evil. Harari maintains that this attitude is deeply unfair. Quite contrary to the entrenched view, he considers money as "the apogee of human tolerance":

> Money is more open-minded than language, state laws, cultural codes, religious beliefs, and social habits. Money is the only trust system created by humans that can bridge almost any cultural gap, and that does not discriminate based on religion, gender, race, age, or sexual orientation. Thanks to money, even people who don't know each other and don't trust each other can nevertheless cooperate effectively[4].

And just as we think that money has found its latest unapologetic advocate (of which, predictably, there is a growing number), Harari cautions his reader about the "dark side" of money:

> For although money builds universal trust between strangers, this trust is invested not in humans, communities or sacred values, but in money itself and in the impersonal systems that back it. We do not trust the stranger or the next-door neighbor – we trust the coin they hold. If they run out of coins, we run out of trust. As money brings down the dams of community, religion, and state, the world is in danger of becoming one big and a rather heartless marketplace[5].

But why would we need hearts (and souls), a true believer in money could ask if the marketplace makes our egos inflated and satisfied? Before we come to this question, we should examine Harari's views about money as "the apogee of human tolerance" and "the only trust system that can bridge almost any gap between human beings".

III

Instead of promoting money into absolute good and encouraging the worship of the "Golden Calf", it is more appropriate to compare money with the grammar of a language. As with any grammar, the important question is not that of tolerance

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3 *Harari Y.N.* Sapiens: A Brief History of Humankind. N.Y., 2014. P. 180.

4 Ibid. P. 186.

5 Ibid. P. 187. Many authors are far more critical than Harari, and justifiably so. For example, in "Slavery and Freedom", Berdyaev criticizes what he calls "the Kingdom of money" (in opposition to the Kingdom of God). In "Man for Himself", especially p. 54–82, Erich Fromm associates our adoration of money with the development of a non-productive, hoarding personality. Fromm's entire book, "To Have Or To Be" is a powerful critique of the civilization obsessed with money and hoarding. The locus classicus for any serious study concerning money is still Georg Simmel's 1900 book "The Philosophy of Money".

or trust, but rather that of structure and stability. Grammar gives us rules for the correct use of a certain language, and it provides a foundation for the translation of that language into any other. Grammar is an instrument and should not be glorified for something different from its proper function. Nor should money. Neither grammar nor money has any absolute (or intrinsic, or inherent) value. The sentences of our language can be grammatically correct or incorrect, but, once we realize that they are correct and thus capable of general communication, the question shifts toward the meaning and value of what is being said with them. The situation is analogous with regard to money, except that the mistake of treating money as an absolute value has more fatal consequences for the quality of life and the future development of humanity.

In his critical comment, Harari points toward one of the fundamental problems with money: money exchanges depersonalize human relations. Money, we can say, even more strongly with Berdyaev, "is a symbol of impersonality"[6]. Before we got so involved in money transactions (in our age, by means of bank or phone transactions, or credit cards, without handling any actual money), people used to engage directly in the exchange of goods. They used to relate directly to each other and the distance between them was far narrower than it is nowadays. From the literal exchange of goods, which in most cases people produced themselves, we switched to exchanging money for goods. That gift of exchange still required interaction and a direct relatedness to another person. The currency was an extension of such relatedness, but gradually it became its replacement, its substitute. We have come to the point at which the producer and the customer never come to face each other and often do not have any knowledge of each other – nor do they care to have any. The direct relatedness and exchange have turned into money transfers and money transactions, which eliminate the need for any personal aspect of relations. We have certainly gained something in the process, but we have lost a lot: the gift of human contact and human concern.

What Harari considers as "tolerance" and "trust" are the veils for indifference and mistrust. As long as a customer has money, we disregard the questions of how the money and the product to be purchased by it are obtained. We also ignore who wants to obtain the product and what this individual intends to do with it. More generally, we turn a blind eye to the persistent links of trade, finance, and violence.

In his book, "Debt: The First 5,000 Years", David Graeber discusses those unpleasant issues dealing with the criminalization of debt, which ultimately led toward the criminalization of society as a whole. As he points out, behind a banker there is almost always a man with a gun behind an industrialist, an army of mercenaries[7]. What began as the search for spices (by Spaniards and Portuguese) settled into three broad trades: arms trade, slave trade, and drug trade (including coffee, tea, sugar, tobacco, distilled liquor, opium, and other drugs). Graeber does not want to discuss explicitly how we have arrived at the point of a complete and systematic criminalization of society that characterizes our age. Instead, he stresses that what in earlier times was considered as one of the greatest vices – greed – in modern times is

6 *Berdyaev N.* Slavary and Freedom. N.Y., 1944. P. 187.

7 *Graeber D.* Debt: The First 5,000 Years. L., 2014. P. 291, 315, 364, 385–387.

hailed as "self-interest" and "ambition". What in any business place looks like welcoming smiles and genuine care for every customer is nothing but purely impersonal relations centered on money, numbers, contracts, credits, statistics, spreadsheets, and, ultimately, the making of profit. According to Graeber, "The moment that greed was validated and unlimited profit was considered a perfectly viable end in itself, this political, magical element became a genuine problem, because it meant that even those actors – the brokers, stock-jobbers, traders – who effectively made the system run had no convincing loyalty to anything, even to the system itself"[8].

Perhaps God Almighty cannot create something out of nothing, but successful merchants, bankers, and financiers certainly can – and repeatedly do! Inspired by Goethe's "Faust", Graeber calls them "financial alchemists" and "evil magicians"[9]. Although written decades before the opening of the Bon Marché, Goethe's "Faust" anticipates the modern financial "alchemism", which Goethe calls by another (and according to Graeber far more appropriate) name: our *bargain with the devil*. Graeber maintains that, although most of us need not yet be aware of it, this bargain leads toward several deeply problematic changes that profoundly affect every level of society, undermines our humanity, and leads to the decline of civilization[10].

We can present them as the following five insights. First, money can turn morality (and any other aspect of human life, including faith and trust) into a matter of impersonal arithmetic. Due to an overwhelming dominance of economic values, even the language of morality becomes increasingly reduced to the language of business deals.

Second, the whole spectrum of human relations becomes a matter of cost-benefit calculations. Modern capitalism has created social arrangements that force us to think that way; it is essentially a structure designed to eliminate all other imperatives but profit and consumption.

Third, in business transactions, everyone is treated as a stranger. Non-personal relations and values are treated as more desirable than values pertaining to human personality; the instrumental values assume the role of absolute values. Even though they are put on the highest pedestal, such values have no stability, just as they have no intrinsic value: what matters is what is desired, what is in demand, or what is fashionable – but that can change from year to year, from month to month, or even from day to day.

Fourth, money and power are the inventions of distrust, not of trust. To compensate for the lack of trust, the fetish of money and power are always backed up by some violent force, rather than with an increased attitude of personal responsibility and accountability. Since everything depends on numbers and the use of force,

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8 *Graeber D.* Debt: The First 5,000 Years. L., 2014. P. 344.

9 Ibid. P. 343–344.

10 For the Faustian character of our civilization, the best source is still Oswald Spengler's provocative and insightful book, The "Decline of the West" (1918). In one of the last chapters of the second volume of this book, "The Form-World of Economic Life: Money", Spengler makes some relevant observations regarding the differences between economics and politics, between what he calls the customary ethics on the one hand and morality on the other, and between "thinking in money" and creative thinking (Cf. *Spengler O.* The Decline of the West. An Abridged Edition. N.Y., 2006. P. 398–408).

the fetish of money and power represents an escape from personal responsibility and avoidance of accountability.

Finally, capitalism is a system that demands constant and endless growth. It pumps more and more labor out of everyone with whom it comes into contact, and as a result, produces an endlessly expanding value of material goods. On the other hand, capitalism is also a system that refuses to address some basic questions dealing with its own value: What are these goods for? Can they really replace what has been lost – or at least endangered – in the process of increasing growth and focusing on making more profit, namely the quality of personal relations and personal values?

While Harari paints a fairly optimistic picture regarding our passion for money and shopping, Graeber believes that our predicament is much graver than we normally suppose. We indeed know how much things cost, and what would it take to purchase them, but we do not know what things are worth. We see the wealth being displayed and praised, but we ignore what stands behind its acquisition and accumulation. Capitalism seems to lead toward the destruction of all higher values and the prosecution of human personality, and yet we do not seem to see, or search for, any viable alternative.

IV

Graeber compares the predicament of the modern man to that of Goethe's Faust, but he seems to overlook that Faust is not doomed. Faust is saved because of his genuine and relentless striving (*streben*) toward the highest values. Graeber explains neither why Faust (and the rest of us whom he represents) makes a bargain with the devil, nor what values Faust (and the rest of us) should strive toward. These are the points at which we get help from an unjustly neglected German philosopher, Nicolai Hartmann (1882–1950), who does not believe that the picture of our predicament is either all white or all black. Although he lived before Harari and Graeber, Hartmann balances out the extreme positions later defended by them. He offers a healthier view of the proper place and role of money and shopping in our lives as well as a positive view as to what we should strive for.

While money is really unlike chairs and houses and similar material things, Hartmann is more cautious than Harari in pronouncing that it exists only in people's imagination. He is even more circumspect concerning the claim that values belong to the same category of merely imagined things. Hartmann is adamant in maintaining that values are not fictions and our psychological constructs; they are ideals and our principles of orientation. Values are ideal beings, in distinction from real beings (such as chairs and houses and similar material objects).

Furthermore, Hartmann holds that values have objective validity, which is independent of our opinions. To be truthful, for instance, is valuable, whether or not others recognize that we are such, and even when they think that we are not. Truthfulness is valuable regardless of whether the society in which we live regards it highly or not. Values themselves are not relative, but our judgments of values may be relative: our judgments may change, or they may be reversed, but that does not affect the status of the values themselves.

One of the most important insights of Hartmann's monumental "Ethik" (1926) – and I believe also one of the most important contributions to the 20th-century philosophy – is his realization that we operate with two irreducible scales of moral values. We wish to have one unified scale of values, and we behave as if there is only one scale – as Harari and Graeber certainly do – but this is not the case. One scale deals with their respective height, the other with their respective strength. Some values are high, such as the value of personal love and trust, purity and nobility. There are, conversely, low moral values, such as justice and solidarity, self-control and modesty. The crucial point is that, while both scales are used and needed, there is a reverse relation between them. The low values are strong values: they are stable and foundational. By contrast, high values are normally weak: they are unstable and not necessary for the maintenance of life itself. Nevertheless, the lower and stronger values are as indispensable for moral life as the highest and weakest ones.

If there was only one scale of values, our choices would be much simpler. But with two scales, things get quite complicated and the conflicts of value become far more difficult to resolve. When facing a conflict of values, we should realize that whatever value we favor, we thereby reject its opposed (or contrasted) value. Regardless of whether our choices are those between two goods or two evils, the very nature of moral life prevents us from being guiltless. No one should be blamed for this guilt, nor could it be removed by any scapegoating sacrifice: it stems from the nature of our moral predicament.

Since moral conflicts are an integral part of reality and since we operate with two scales of values, Hartmann is not surprised that some of them present genuine antinomies which do not admit of a rational (either-or) resolution. For example, the values of freedom and security stand in such antinomical relation to each other; their conflict is created by the very nature of these two values. There are other conflicts that are created by attempts to realize both values under specific circumstances and at the same time. In certain situations, for instance, it is possible to favor self-control over courage or the other way around, but it may be impossible to realize both at the same time.

The third kind of conflict of moral values is of the greatest interest in our present context. It deals with the issue of the violation versus the fulfillment of values: if we must choose between the violation of a stronger but lower value and the fulfillment of a higher but weaker value, how should we resolve this dilemma? Hartmann's view is subtle and his asymmetrical treatment of values deserves our full attention:

> To sin against a lower value is in general more grievous than to sin against a higher; but the fulfillment of a higher is morally more valuable than that of a lower. Murder is held to be the most grievous crime, but respect for another's life is not on that account the highest moral state—not to be compared with friendship, love, trustworthiness… A sin against the lower values is blameworthy, is dishonorable, excites indignation, but their fulfillment reaches only the level of propriety, without rising higher. The violation, on the other hand, of the higher values has indeed the character of a moral defect, but has nothing degrading in it,

> while the realization of these values can have something exalting in it, something liberating, indeed inspiring[11].

Hartmann's other example, which is of even more interest in our context, deals with private property. According to his estimate, private property is an incomparably lower value than personal benevolence, but none the less a violation of property (theft) is much more reprehensible than mere malevolence. Despite favoriting higher values, Hartmann's view does not imply what some great figures from Plato and Jesus to Tolstoy and Gandhi have insisted on, namely that we should consider private property as something we should repudiate. Even less does it entail that private property itself is something evil.

Hartmann develops his idea about the two scales of values by considering primarily the conflicts of moral values. As this last example suggests, Hartmann's two scales of values apply to the non-moral values as well. The economic values (including the value of money) are strong, but they are not high. Quite the opposite, they are low and are located toward the bottom of the second scale of values. Thus, money and economic values in general, cannot provide life's crowning achievements, but they can serve as a foundation for our overall social life. What Harari calls trust (with regard to money) is really reliability, that is, our capacity to make promises that others can be sure will be respected, or that their violations would be dealt with adequately, according to standard practices or previous agreements.

Generally speaking, personal values (such as trust, faith, and personal love) are high, but they are weak. Hartmann maintains that trust (properly understood) is one of the highest yet also one of the weakest moral values: "All trust, all faith, is an adventure; it always requires something of moral courage and spiritual strength. It is always accompanied by a certain commitment of the person. And where the trust is far-reaching, where the faith is impregnable, there the commitment is unlimited, and with it the moral value of the trust raises proportionately"[12].

Hartmann's analysis also helps us put Graeber's criticisms into the right perspective. Graeber argues in favor of a system of relations that would be the opposite of financial relations, but he mainly defines it in negative terms, insofar as it has to be the opposite of (financial) debt. Hartmann connects trust with (spiritual) indebtedness, with being indebted to someone for something. Trust thereby becomes treated as standing outside the categories of the exchange economy. Trust is not a matter of exchange but a gift, and a precious one. This gift, claims Hartmann, is comparable to that of love, and as a value, can even transcend it:

> The ability to trust is spiritual strength, a moral energy of a unique kind. Its foundation is not experience, not previous testing. For it is only by showing trust that a man can be tested; and doing so presupposes that spiritual energy. Faith exists prior to experience. It alone is the foundation of genuine trust. What justifies such faith is only a sensing of moral value in the person[13].

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[11] *Hartmann N.* Ethics. Vol. 2: Moral Values. New Brunswick (NJ), 2003. P. 53.

[12] Ibid. P. 292. Trust (*Vertrauen*) and faith (*Glaube*) are not identical for Hartmann, but they are intimately connected. For his discussion of these values and intricate connections, see chapter 27 of "Moral Values". (In the original German edition of "Ethik", this is chapter 52.)

[13] Ibid. P. 292–293.

Hartmann maintains that, like Faust, we need to strive toward the values of personality, which deal with the development of one's general human and uniquely individual potential. The values of personality are high but weak. They need the support of the more fundamental, i.e. strong and low values, and economic values are of such kind. Personality consists not only in freedom to choose a course of action, to foresee, but also in the capacity to be the bearer of values. According to our knowledge, the human person is the only being in the world capable of the response which gives meaning to value, and yet she is requiring the loving response of another person for her realization of the unique value of which she is the bearer.

In our moral thinking, no less than in our moral practice, we tend to pursue one single value. Whether it be it love or happiness, equality, or money, for instance, we want to put one value on the highest pedestal. Such one-sidedness serves only to distort our sense of values and to blind us from the richness of life. Hartmann warns us that "fanaticism" for every single value – be it higher or lower, stronger or weaker – is dangerous; even the highest values can be poisonous when pursued to an extreme. In Hartmann's words:

> A moral life is perverted, if it is related only to the highest values and neglects the lower, as if it were possible to actualize the former while they float in the air and have no foundation. But poverty-stricken is a moral life, which with all its purposes is imprisoned in the lower values and spends itself upon them. A morality which culminates in self-control and justice easily becomes pharisaical; it exhausts itself in safeguards against crime and the lowest business; it makes even the spiritual freedom which it acquires, empty. But that morality is dangerous which proves scope only for personality and fosters it only; it devastates the ground on which personalities grow. The fulfillment of the meaning of humanity is never to be found in the foundations of human life; but the possibility of actualizing that meaning is never attached to its positive contents alone. Its aims should be placed so high that man can only just discern them, but its foundations should be laid as firmly as ever they can be laid[14].

The ultimate challenge, then, is to ground our moral and spiritual lives on a solid foundation of lower values, and then pursue the highest values. Only in the synthesis of strong and high values can we find the reciprocal content of both types of values. To discern their synthesis, however, is a task of far greater magnitude than to attach oneself to one side and disregard the other. In Hartmann's words, "The secret of human progress is that advance must be along the whole line, and not by fragments, that the trend toward the highest must be accompanied by a trend toward the most elementary. Every other progress is only a semblance. It surrenders on one side what it wins on the other"[15].

V

If Hartmann is right, we should not be too concerned about the opening of the Bon Marché and our love of shopping. Nor is there anything particularly wrong with getting people to buy things they had never imagined they needed. But it must

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[14] *Hartmann N.* Ethics. Vol. 2: Moral Values.. P. 463.

[15] Ibid.

be problematic that we spend so much more time shopping than playing with our children, that we obsess over accumulating wealth while neglecting humane values and personal development. It is equally alarming that we are trying to reorganize all of our cultural institutions, schools and universities included, as if they are corporations created primarily to make profit.

One of the central problems of our age is that we assign money, shopping, and economic values to a place in our lives that is inappropriately and dangerously high. We need three remedies for our present unhealthy obsession with shopping and money: one of them is quite urgent and the others deal with our problems with a long-term orientation in reality[16]. The urgent remedy concerns the fact that the modern Faustian man is a creature of excess and exaggeration. Money makes us desire even more money. We have become convinced that more is always better, with no upper limit in sight. What such an attitude lacks is moderation and balance: knowing the proper measure. Finding that proper measure is one of the most challenging tasks in life: it requires knowledge and understanding, together with maturity and resoluteness.

While the idea of finding the proper measure is ancient, it may have been most elegantly expressed by Michel de Montaigne and Blaise Pascal. The elegance of their solution consists in the fact that Montaigne and Pascal used one single French word to express the idea of the right measure: *portée*. This word literally means the reach of an arm, the range of a weapon, the significance of an event or idea. In his *Essays*, Montaigne discusses the idea of the right measure in the context of his criticism of pretentious knowledge, and presumption in general. He understands *portée* in terms of grasping our reach and discovering the proper significance in all things. In his "Pensées", while discussing "man's disproportion", Pascal uses *portée* in a similar way: let us learn and respect our reach. We are capable of many things, but not all. Nor are all of them are desirable. We can obtain many things, but some of them are harmful. In our age, so dominated by extremes and exaggerations, not only our sanity but even our existence may depend on whether we are capable of grasping our reach and finding the right measure in everything we do – from money-chasing and shopping to the highest personal pursuits and devotions.

We also need to think about two other issues, one of which deals with the proper understanding of freedom, and the other with the restoration of the ideals concerning the most humane way of living. Freedom should be understood as consisting not in choosing among various options, but primarily in living in a certain way and following certain values. It should be understood as presupposing a moral vision, or a set of ideals, of what it means to live as a human being should live. Understood in that sense and liberated from the narrow conception which reduces freedom

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[16] Approaching the same topic from a different angle, Erich Fromm – from whom there is always much to learn – offers more practical and concrete proposals: 1. That production must serve the real needs of the people, not the demands of the economic system; 2. That a new relationship must be established between people and nature, one of cooperation not of exploitation; 3. That mutual antagonism must be replaced by solidarity; 4. That the aim of social arrangements must be human well-being and the prevention of ill-being; 5. That not maximum consumption but the sane consumption that furthers well-being must be striven for; and 6. That the individual must be active, not a passive participant in social life. Cf.: *Fromm E.* To Have Or To Be. N.Y., 1999. P. 160.

to free choices, we can appreciate again that freedom is a supreme gift that only human beings have. It is the gift that not only points toward the highest humane and personal values but grounds and enhances our pursuit of such values[17].

Civilizations have been struggling with the proper understanding of such values for at least the past century and a half. With regard to precisely these points, we are receiving hardly any help from our political and cultural, intellectual and scientific leaders, or dominant institutions (including those of higher education). In the absence of anything to look up to, we are seduced by the glittering lights of department stores. In the absence of a leader worthy of our trust and faith, admiration and emulation, we make our next choice on Amazon.com.

Hartmann argues that what we are lacking is an ethic of "upward gaze". In his words,

> In life there is always something to which a man can look up. The upward gaze is not a result, but a cause. It does not arise out of comparison, but itself selects the points of comparison. In the ethos of the upward gaze all reverence and awe have their basis, as everyone who is morally unspoiled proves by his reverence and awe for real worth and merit, for antiquity or for persons in positions of higher responsibility[18].

The first principle of the ethic of upward gaze must be that there is something good in everyone, in every human being. This is the ideal that must supplant the shrewd impersonal calculations of our business transactions, the ideal that would lead us toward regaining trust and faith in other human beings. Trust and faith can transform every human being, toward good or evil, according to the moral vision they follow and the highest values they pursue. This is the secret of trust and faith, their power to "move mountains" (as St. Paul expressed it), to lead us toward the vision of the great upward striving of humanity. Although there should be time and opportunity to visit a shopping mall and purchase unnecessary things on Amazon.com, our central commitment must be to dedicate ourselves toward the improvement of the human condition and the development of our personal values.

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[17] For such a conception of freedom and systematic treatment of this topic, see Hartmann's book "Moral Freedom" (which is the third part of his "Ethik").

[18] *Hartmann N.* Ethics. Vol. 2: Moral Values. P. 299.

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Высшие ценности versus ценности денег: в поисках надлежащего баланса

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В нашем потребительском мире чувство ценности сосредоточено на обладании деньгами и возможности покупать вещи, которые нам никогда не представлялись нужными. Шоппинг стал нашим образом жизни, и даже наше чувство свободы, кажется, сводится к выбору между брендами. Я рассматриваю это положение вещей с трех точек зрения: апологетической, критической и с точки зрения попытки сбалансировать нашу одержимость деньгами с надлежащим пониманием высших ценностей. Следуя за Николаем Гартманом, я развиваю последнюю из этих точек зрения. Мы не должны слишком беспокоиться по поводу нашей любви к шоппингу, и нет ничего плохого в том, чтобы заставить людей покупать то, что никогда не казалось им нужным. Однако проблема состоит в том, что существует больше торговых центров, чем школ, и что мы тратим больше на ювелирные изделия, чем на образование. Еще тревожнее то, что мы пытаемся реорганизовать наши школы так, как будто это корпорации, созданные для получения прибыли. Проблема нашей эпохи заключается в том, что мы приписываем деньгам, магазинам и экономическим ценностям неоправданно завышенное значение. Главная задача нашего времени – найти правильный баланс между более низкими, но сильными материальными ценностями и высокими, но слабыми личностными ценностями.

Ключевые слова: мораль, ценности, капитализм, консьюмеризм, деньги, шоппинг, Николай Гартман