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Shopping, Money, and Higher Values

Abstract

In our consumerist world, our sense of values centers around the possession of money and the possibility of buying things we have never imagined we need. Shopping has become our lifestyle and even our sense of freedom seems to reduce to a choice between the brands. I examine this state of affairs from three perspectives: apologetic, critical, and one attempting to balance our obsession with money with a proper understanding of higher values. Following Nicolai Hartmann, I attempt to explain, defend, and further develop the last of these standpoints.

Keywords

consumerism, money, values, shopping, freedom, brands, Nicolai Hartmann

I.

On September 9, 1869, Aristide Boucicaut laid a foundation stone of what would soon be hailed as the greatest department store in the world, the Bon Marché.¹ Doing so, 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. If not before, then definitely since 1869, money has been treated as if endowed with an *ethical* value: a prosperous way of life signals worthiness, while the lack of money indicates some kind of moral deficiency.

Almost a century and a half later, this fantasy continues. The consumerist fever does not indicate nearly any sign of waning; quite the contrary. According to the latest statistics of the US Department of Commerce, an 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 spent shopping. The US higher education is among the most expen-

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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 his designing of the Eiffel tower (completed in 1889). I give the dates of the Bon

Marché's foundation following Krznaric, 2011: 124–125. Other sources have 1838 as the date of the founding of the Bon Marché, and 1852 as its opening as the first modern department store.

sive in the world, yet annually Americans spend more on shoes, watches, and jewelry (around \$100 billion) than on higher education. For more than two decades now, shopping malls outnumber high schools in the United States. At the end of 2017, the US retail sales were near \$5 trillion, and total retail sales across the globe reached over \$22 trillion.

The world's biggest retailer is Amazon.com, and it is as much of a "landmark" on the web as the Bon Marché was in Paris of 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 just surpassed Bill Gates, the founder of Microsoft, with a net worth of 91.6 billion dollars. 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 until you drop".

II.

If during any shopping adventure we stop before we drop, we must realize that in our paradise culture only money is worshiped as sacred. As philosophers prefer to say, only money is treated as possessing an absolute value. If we could sustain our thinking process a bit longer, we would also confront the question of whether it 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!

Is it not possible that our negative feelings and intuitions regarding our worship of money are outdated and unjustified? Perhaps the way things are being is just the way they should be. It is certainly possible that this is just a period in our civilization's development, with good reasons why we have reached this particular stage. If we put things in the historical perspective, we might realize that there are not too many reasons to worry 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 (and in greater quantities) than ever before in the history of the world. Why not, then, just enjoy the moment?

I find this kind of sentiment in a currently popular book by Yuval Noah Harari, *Sapiens: A Brief History of Humankind*. In a short period of time – first published in Hebrew in 2011, and then in English in 2014 – this book has been translated into 45 world's languages and has become an international bestseller (with over one million copies sold on Amazon.com). 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*: such as gods, nations, human rights, and money.

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" (Harari, 2014: 177).

Like gods, nations, and human rights (among others), money is not a material reality but a psychological construct.

“Money is not coins and banknotes. Money is anything that people are willing to use in order to represent systematically the value of other things for the purpose of exchanging goods and services.” (Harari, 2014: 177)

To illustrate that, Harari maintains:

“The sum total of money in the world is about \$60 trillion, yet the sum total of coins and banknotes is less than \$6 trillion. More than 90 per cent of all money – more than \$50 trillion appearing in our accounts – exists only on computer servers.” (Harari, 2014: 178)

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 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 devised.*” (Harari, 2014:180)

Harari adds:

“The crucial role of trust explains why our financial systems are so tightly bound up with our political, social and ideological systems, why financial crises are often triggered by political developments, and why the stock market can rise or fall depending on the way traders feel on a particular morning.” (Harari, 2014: 181)

Harari is well aware of our intuitions that connects money with something unworthy, even dirty. He acknowledges that, for centuries, philosophers and other intellectuals have besmirched money and even considered it the root of all evil. Nevertheless, Harari believes that this attitude is deeply mistaken and unfair. Quite the contrary to the entrenched view, money is “the apogee of human tolerance”. On Harari’s view,

“... 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 on the basis of 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.” (Harari, 2014:186)

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 rather heartless marketplace.” (Harari, 2014:187)

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 discuss 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.

Money is like the grammar of a language. And with any grammar, it is not the question of tolerance or trust, but rather that of structure and stability. The grammar gives us rules for the correct use of a certain language, and it pro-

vides the foundation for the translation of that language into any other (that also has a stable grammar). The grammar is an instrument and should not be glorified for something different than its proper function. Nor should money. It is an instrument of local and international commerce. 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 transforms into the one dealing with 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. (Who else, besides the language teachers and books editors, would worship the grammar anyway?)

What Harari considers as “tolerance” and “trust” seem to be a veil for indifference and mistrust. As long as a customer has money, we disregard questions of how the money, and the product to be purchased by it, is obtained. We also ignore who wants to obtain the product and what this individual intends to do with it. More importantly, we turn a blind eye to the persistent links of finance, trade, and violence. In his book, *Debt: The First 5,000 Years*, David Graeber discusses those unpleasant issues dealing with the criminalization of debt, and ultimately with the criminalization of entire society (2014). As he points out, behind a banker there is almost always a man with a gun. Behind an industrialist, an army of mercenaries. What began as the search for spices (by Spaniards and Portuguese) settled into three broad trades: the arms trade, the slave trade, and the drug trade (including coffee, tea, sugar, tobacco, distilled liquor, opium, and other drugs). What in earlier times was considered as one of the greatest vices – greed – in modern times is 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, spread sheets, and the making of profit.

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” (Graeber, 2014: 343). Although written decades before the opening of the Bon Marché, Goethe’s *Faust* anticipates the modern financial “alchemy”, 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 a number of problematic changes that affect every society and undermine our humanity:

1. Money has the capacity to turn morality (and love, emotions, and any other aspect of human life) 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.
2. The whole spectrum of human relations becomes a matter of cost-benefit calculations. Modern capitalism has created social arrangements that essentially force us to think that way; it is essentially a structure designed to eliminate all other imperatives but profit and consumption.
3. Non-personal relations and values are treated as higher than values pertaining to human personality; the instrumental values assume the role of absolute values.

IV.

Goethe makes his Faust bargain with the devil (Mephistopheles), but that bargain does not destroy him. Graeber seems to overlook that. 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 toward what Faust (and the rest of us) should strive. These are the points at which we get help from an unjustly neglected German philosopher, Nicolai Hartmann (1882–1950). He balances out the extreme positions defended by Harari and Graeber and offers a healthier view of the proper place and role of money in our lives.

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 values. We wish to have one unified scale of values and we behave as if there is only one scale, but this is not the case. One of these two scales ranks values in accordance with how strong (or how weak) they are. The other scale orders them in accordance with their respective height. Traditionally, we like to imagine that the highest values are also the strongest, but virtually always the opposite is the case: the highest values are the weakest and the strongest values are the lowest.

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 the economic values in general cannot provide the life’s crowning achievement, but they do serve as a foundation for our overall social life. What Harari calls trust (with regard to money) is really reliability. According to Hartmann:

“Reliability is the capacity of a man so to promise that the other man can be sure that the promise will be discharged, a capacity for treaty, compact, valid assent, to undertake or desist.” (Hartmann, 2003: 287)

Hartmann maintains that trust (properly understood) is one of the highest yet also one of the weakest moral values. Generally speaking, personal values (such as trust, faith, and love) are high but they are weak. On Hartmann’s view:

“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.” (Hartmann, 2003:292)²

Hartmann’s analysis also helps us with putting Graeber’s insights into the right perspective. Graeber argues in favor of a system of relations that would be the opposite to the financial relations, but he mainly defines it in negative terms, insofar as it has to be the opposite of debt. Hartmann connects trust with in-debt-ness, with being indebted to someone for something. Trust thereby becomes treated as a gift, and a precious one. This gift, claims Hartmann, is comparable to that of love, and as a value, it 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 foun-

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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.

dation of genuine trust. What justifies such faith is only a sensing of moral value in the person. This sensing may be erroneous. Faith is forever an adventure. It is always at bottom ‘blind faith.’” (Hartmann, 2003: 292–293)

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 – our own, as well as the potential of persons close to us. 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.

Even when we realize that, in our attempts to correct this mistake, we often fall victims to another one. In our moral thinking, no less than in our moral practice, we tend to pursue single values, which are often taken to an extreme. Such extremes serve only to distort our sense of values and to misguide us toward one-sidedness. Hartmann warns us that “fanaticism” for every single value is dangerous; even the highest values are most dangerous when pursued to an extreme. Every moral value has a point in it where it becomes a danger; there is a limit beyond which its dominance in consciousness ceases to be of value.³

The real challenge is to ground our moral and spiritual lives on a solid foundation of lower values, and then pursue higher values, for 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 towards 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.” (Hartmann, 2003: 463)

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 is problematic that there are more shopping malls than schools, and that we spend more on shoes, watches, and jewelry than on higher education. It is even more alarming that we are trying to reorganize our schools – especially our institutions of higher education – as if they are corporations created to make profit.

Put more generally, the problem of our age is that we assign to money, shopping and economic values the place in our lives that is inappropriately high. We see the highlights of our lives in shopping and in the acquisition of new things, while their true values are far from it.

In order to realize that freedom is not to be understood as a choice between brands, we need an alternative rendering of what freedom means and toward what we should be truly striving. These are the points in which we are struggling and in which we are receiving hardly any help from our political and cultural, intellectual and scientific leaders, or from the dominant institutions (including those of higher education). In the absence of anything to look up to, we are seduced by the glittering lights of the 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 claims that what we are lacking is an ethic of “upward gaze”. The first principle of the ethic of upward gaze must be that “there is something good in everyone”, in every human being (Hartmann, 2003: 295). This is the ideal that must complement the shrewd impersonal calculations of our business transactions, the ideal that would lead us to regain trust and faith in other human beings. All higher (and by definition non-economic) relations of one human being to another must be based on trust and faith:

“Solidarity of faith is more fundamental than any other kind, it is the basis of all commonality. (...) Faith is capacity for co-operation. (...) it is like solid earth under his feet at every step in life. The distinctively moral value of life begins in the sphere of those who trust one another.” (Hartmann, 2003: 294)

Faith and trust can transform every human being, toward good or evil, according to what he or she believes. This is their secret, their power to “move mountains”, to lead us toward the vision of the great upward striving of humanity” (Hartmann, 2003: 297). Although there should be time and opportunity to visit a shopping mall, surf the web and purchase unnecessary things on Amazon.com, our central commitment must be to dedicate ourselves toward the upward striving of humanity, toward the development of our personal values.

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Predrag Cicovacki

Kupovanje, novac i više vrijednosti

Sažetak

U našem konzumerističkom svijetu, naš se osjećaj za vrijednosti usredišnjuje oko posjedovanja novca i mogućnosti kupovanja stvari za koje nikada nismo zamišljali da ih trebamo. Kupovanje je postalo naš način života i čak kao da se naš osjećaj za slobodu reducira na izbor među oznacima. Sagledavam ovo stanje stvari iz tri perspektive: apologetske, kritičke i treće, kojom se pokušava uravnotežiti našu opsjednutost novcem putem ispravnog razumijevanja viših vrijednosti. Slijedeći Nicolaija Hartmanna, nastojim objasniti, obraniti i dalje razviti posljednju od tri dispozicije.

Ključne riječi

konzumerizam, novac, vrijednosti, kupovanje, sloboda, oznaci, Nicolai Hartmann

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Einkaufen, Geld und höhere Werte

Zusammenfassung

In unserer Konsumwelt zentriert sich unser Wertgefühl um den Geldbesitz und die Möglichkeit zum Einkauf der Dinge, von denen wir nie gedacht haben, dass wir sie brauchen. Das Einkaufen ist zu unserem Lebensstil geworden und überdies scheint sich unser Freiheitsgefühl auf die Wahl zwischen den Marken zu reduzieren. Diesen Sachverhalt betrachte ich aus drei Perspektiven: der apologetischen, der kritischen und aus der dritten Perspektive, aus der man unsere Besessenheit von Geld durch das richtige Verständnis höherer Werte auszubalancieren versucht. Indem ich Nicolai Hartmann folge, versuche ich, den letzten der drei Blickwinkel zu explizieren, zu verteidigen sowie weiterzuentwickeln.

Schlüsselwörter

Konsumerismus, Geld, Werte, Einkaufen, Freiheit, Marken, Nicolai Hartmann

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Achats, argent et des valeurs plus élevées

Résumé

Dans notre monde consumériste, notre sens des valeurs est centré autour de la possession d'argent et la possibilité d'acheter des choses dont nous n'avions jamais imaginé avoir besoin. Acheter est devenu notre style de vie et même notre sentiment de liberté semble se réduire à un choix entre les marques. J'examine cet état de choses sous trois perspectives : apologétique, critique et une troisième, à savoir une tentative d'équilibrer notre obsession pour l'argent avec une compréhension appropriée des valeurs plus élevées. A la suite de Nicolai Hartmann, j'essaye d'expliquer, de défendre et de développer davantage le dernier de ces points de vue.

Mots-clés

consumérisme, argent, valeurs, achats, liberté, marques, Nicolai Hartmann