



# THE ROYAL BANK OF CANADA

## MONTHLY LETTER

VOL. 54, No. 12

HEAD OFFICE: MONTREAL, DECEMBER 1973

### *To be of Service*

THE GOLDEN RULE ranks in history with the great pronouncements on the rights of man; it is also the distinguishing badge of ethical business. It says in a sentence the whole substance of the teaching of the law and the prophets on conduct between individuals and between groups.

The Golden Rule is also an invitation to take the initiative in giving service. One reason that the world sometimes looks dull and uninteresting is that we are so wrapped up in our own affairs that we do not enter others' lives.

There is no need to wait for big opportunities or for cries for help. A well-timed voluntary service graciously given may appear to have no more substance than the thread of a spider's web, but it is a contribution that is of benefit to both the receiver and the giver.

There can be no prouder boast, more filled with assurance of personal competence, less barnacled with pretense of piety, than "I Serve".

The teachers of all faiths and the moralists of all schools of philosophy have continually laid their emphasis on everyone's duty to others. The codes of ethics of the professions and business lay stress upon service to clients and customers.

Carroll Carroll, who originated and wrote Bing Crosby's "Music Hall" for ten years, said: "I don't think I'm my brother's keeper. But I do think I'm obligated to be his helper."

Everyone is under obligation, though everyone's quota of responsibility may be different. Duty is proportionate to one's status and ability. One person's duty may be higher than another's, but no one can opt out of doing what his place in life requires of him.

New techniques and new social views produce a changed environment with responsibilities never before encountered, but the basic duties remain. As Richard L. Evans put it in a radio broadcast from Salt Lake City: "After all, we owe a kind of rent, if we may call it that — or at least an obligation — for the space we occupy on earth, for the tenancy and tenure we have here, for the beauty and the sustenance, and the privilege of living life."

We owe, too, some expression of gratitude for the

insights and inspirations that give sparkle and meaning and sense of accomplishment to our lives. Michael Faraday, who was one of the world's greatest scientists, was showing an experiment to his wife on Christmas Day, 1821, when he got the idea that turned out to be the basic principle of all electric generators and motors. Every year at Christmas time he gave a series of lectures to young people to pay, as he thought, the debt he owed. The great scientists of England, said C. F. Kettering, Vice-President of General Motors, in a radio talk, have continued these Christmas lectures through the years.

### *Altruism and egoism*

"Altruism" is a word coined by the French philosopher Auguste Comte to mean unselfish concern for or devotion to the welfare of others. Egoism means valuing everything only in reference to one's personal interest. Altruism is made clear in a statement by Dr. Dale Carnegie: "I got the feeling that I had done something for him without his being able to do anything whatever in return for me."

It is generally accepted among enlightened people that a person is not fulfilling his role in life unless he contributes according to his capacity to the needs of others, but the ethical principles do not demand that a person should take no care for his own interests and his own welfare. It is a self-evident truth that a person must live if he is to act. He needs to develop competence in running his own life before becoming actively concerned in the lives of others.

Applying to business this principle of the basic need to survive, the Deputy Chairman and Executive Vice-President of this bank said to the Canada/United Kingdom Chamber of Commerce in London in May: "Profit is an essential condition for the survival and growth of an enterprise. Profit is also, of course, the required incentive and reward to the providers of capital. Profit is also the most effective measure of an enterprise's operation." Then he went on to speak of the second obligation: "If corporations are not seen to act, and do not in fact act, in a socially responsible manner, their long-term survival could be threatened."

There are some persons who press the ideal of altruistic virtue too far. The ability to serve others is gained only by those who are egoistic enough to attend in a capable way to their own business. As the bank executive said: "Our most important social responsibility is to do *our own special job* in society as well as we know how. . . . If we undertake other tasks in society, they should not reduce our capability to do our fundamental job."

There is need, therefore, for a compromise between egoism and altruism. Disregard of others, carried to a great extent, would be fatal to society, but no person should be called upon to distort the main lines of his life for the sake of another individual.

### *The Golden Rule*

There is much of the spirit of the Golden Rule in any sort of service, personal or business or social. The essence of practical ethics is found in it; almost every world religion contains an equivalent of the Golden Rule; it is, by and large, the motivating influence in the conduct of all men and women who profess to play the game of life on the up-and-up.

The Golden Rule is practised by societies widely separated in their evolutionary development. Vilhjalmur Stefansson, born in Arnes, Manitoba, made important contributions to the causes of Arctic exploration, archaeology, and ethnology on behalf of the Canadian Government and Harvard University. He wrote an impressive tribute to our Arctic citizens in *A Treasury of Science* (Harper and Bros., 1943): "On the basis of my years with the Stone Age Eskimos I feel that the chief factor in their happiness was that they were living according to the Golden Rule."

When human society matures to the point where it lives by the Golden Rule it will have started to build a civilization of a very high order.

This idea is not new. The origin of the Golden Rule has been attributed to Confucius, the sage of China. When he was asked, 500 years B.C., to give in a word the principle for the conduct of life, he replied: "Perhaps the word 'reciprocity' will do. Do not do unto others what you do not want others to do unto you." The Christian way of saying it is positive: "All things whatsoever ye would that men should do to you, do ye even so to them." Immanuel Kant, German professor of logic and metaphysics, said in his formulation of the categorical imperative in 1781: "Act so that the maxim of your act could be made the principle of a universal law."

Dr. George A. Dorsey of the University of Chicago left no room for doubt about the value of the Rule: "In the whole history of human thought there has been voiced only one rule of conduct of the slightest value as a standard for human behaviour. It is applicable to individuals, families, communities, cities, states and nations: 'As you would that men should do to you, do you also to them likewise.'"

However, the Golden Rule needs to be applied with

intelligence and good judgment. Other people may not desire the same treatment as you desire. A wise person does not shove what he thinks is good down the other fellow's throat.

The Golden Rule is not something to be looked upon as a profession of faith merely. It is not enough to understand the needs of others as you would have them understand your needs. The emphasis is on the word "do".

### *The Rule in business*

The best public relations for any firm or institution is to be of service to people. Being of service far excels the distribution of gimmicks in winning people's friendship and custom and respect.

There was a saying current in business circles at one time that the conditions necessary to success are a hard heart and a sound digestion, but woe betide the person who tries to carry on his business on that maxim today.

Our Deputy Chairman and Executive Vice-President summed up the new needs when he said: "We are fast reaching the point where the social and political climate almost everywhere in the world will make it increasingly necessary for businesses to justify their existence on grounds other than purely economic success as expressed in terms of profit to shareholders."

People expect more than that of business today, and among their expectations are many social factors.

It remains true in the business field as well as in the personal field that egoism — the mastery of keeping alive — must be accompanied by altruism — the rendering of service. Business needs service standards to which it lives up.

Here is an example. In May 1680 the Governor and Committee of the Hudson's Bay Company wrote to the head of their Canadian operation: "You are to send us home by every return of our Ships all such goods as are either defective or not acceptable to the Natives, and to inform us wherein they are deficient. And also to direct us exactly as you can what form, quality conditions, every sort of goods which is demanded there ought to be for the best satisfaction of the Indians. And we will do our utmost that you shall be supplied with every species of Commodity in perfection."

The merchant who cannot picture himself as the person on the other side of the counter, and give the customer the service he would like to receive, is unlikely to be a successful business man.

### *Courteous efficiency*

In its elementary forms business service means courteous efficiency. Retail store sales persons are expected to give prompt attention to customers; they need to be attentive, to make sure that the customers' desires are met; they need to be informative, thus adding value to the goods by telling their utility and

their proper use. The person who speaks clearly on the telephone and takes pains to answer an inquiry or request is performing a useful service.

The buyer of merchandise can see what he is getting, test it, and see it demonstrated: in the case of a service the customer must rely more on the knowledge and character of the sales person.

One of the most important services in the consumer merchandise field is educational. When a firm gives information that helps customers to get the best use out of a purchase, that is commendable service. Every piece of apparatus should be backed by advice about how to use it and how to look after it. A firm, fair, and mutually understood service policy is a firm's important asset.

The best interests of shareholders, management and workers will be served only if the firm performs its primary task of meeting the needs of customers in the most serviceable way possible and in a pleasant manner.

In the long run, self-interest is inseparably linked with the interests of the community. The well-being of the merchant depends upon the welfare of all. The business firm is called upon for constructive social action. The excuses sometimes made — special reasons, special status pleas, special justifications for not taking part in social action — are looked upon as signs of weakness.

The person who prides himself upon his wisdom in minding his own business and expends his energies wholly on private affairs is blind to the fact that his business is made possible only by maintenance of a healthy social state. Every business today has a public obligation growing from its vital relation to the public interest.

### *Personal service*

Service is a creative expression of self. If a person does not give something of himself to others he dries up, shrinks, peters out. On the other hand, giving of himself adds to his enjoyment of life. It expands his area of interests. It gives him a feeling of participating.

An important question to ask frequently is: what value are we to our friends in their bad times as well as in their good times? Orestes said in one of Euripides' plays: "They have the name of friends, but not the worth, who are not friends in our calamities."

There are some services that money cannot buy: kindness, thoughtfulness, courtesy, consideration, tolerance, showing appreciation, and good nature. These are individual services, given according to one's opportunities and the opportunities one can make.

Most people have found that their personal satisfactions are increased when they pay attention to meeting the needs and desires of other people. In his radio broadcast following his coronation the late King George VI said: *The highest of distinctions is the service*

*of others.* This has been called "The principle of otherness," and it has been referred to as man's noblest task. It is evidenced first in the family, where parents subordinate their self-regarding feelings to other-regarding feelings in the rearing of their children.

The enjoyment derived from almost any possession and from the majority of our activities is magnified by the act of sharing it with someone else. One's pleasure is doubled when communicated to a friend, and one's griefs are halved. Pleasure is gained by giving pleasure.

The application of the Golden Rule makes demands not only upon the will, but upon the reason, the imagination and the feelings as well. Imagination is needed: the mental suppleness and flexibility which enable a person to move his perspective about and to see the situation as it looks through the eyes of others.

The resulting sympathy is the purest expression of social feeling. It reproduces in our minds the feelings of others. It leads to empathy, which is intellectual identification with or vicarious experiencing of the feelings, thoughts and attitudes of another person. It is feeling intensely about a problem outside yourself.

One cannot give service if he shuts himself away from the world. The most rewarding services are the outcome of shared feeling. Then we extend to an afflicted person not only material aid when appropriate but compassionate, personal, supportive warmth.

### *What kind of service?*

Many people are not self-sustaining. They are not capable of coping with the obligations which society imposes upon them. Just as among creatures living in the state of nature, there are human beings in the most civilized of societies who are weak or slow of foot or short of "know how".

Service to such persons can take many forms, reflecting one's talents. Everybody has something to contribute: some art or skill, ideas, the ability to bring order out of perplexity. It is a service when you aid a person to get something he needs or wants very much. Longfellow said: "Give what you have. To someone, it may be better than you dare to think."

Actions are to be judged by their consequences, not by their intentions. They are to be looked upon as right if they contribute to welfare. It is well, then, to plan one's objective in terms of the need it will serve rather than in terms of the form one would like it to take.

There have been many examples of heroic service. The life of Albert Schweitzer is a living testimony to the high value placed by society on selfless service. The schoolboy who became Lord Byron had a malformation of one foot, and this lameness was the cause of much physical suffering in childhood and of mental anguish throughout his life. When at school, he was unable to fight a bully who was beating another boy, Robert Peel. *Byron offered to take half*

*the blows.* Recall, too, the courage of Horatio in Shakespeare's *Hamlet*. Confronted by the ghost, he said, though startled by its appearance, "If there be any good thing to be done that may to thee do ease, and grace to me, speak to me!"

### *Changing life conditions*

Every organism, from the lowest to the highest, is normally engaged in some sort of social life. Our status in a group, our reputation, our role, and our conception of our place among our associates and our contemporaries: all of these grow upon us and expand in importance as we progress toward intellectual maturity.

That advancement is being made in a time of technical, economic and social change. This offers everyone the opportunity to help people to avoid being submerged by the rising tide of a new way of life.

It is just as futile to argue for continuance of things precisely as they have been as to rush into making changes just because we have been doing things for long enough in the old way. Our society is flexible, seeking to adjust its conditions to its changing needs.

People of good will are seeking to keep our society reasonably in adjustment to changing life conditions, and herein lies the great power and obligation to contribute voluntarily to the easement of those who find themselves unable to cope.

Not only men and women in business and industry, but housewives also, have been freed from the arduous and time-consuming jobs of last century. While benefiting from this higher level of living and increase of leisure time, everyone owes an obligation to society.

Some problems stem from conditions in society itself, some from the natural waywardness of human beings, some from physical environment, some from the changes involved in the industrialization of an agricultural society and the mechanization of a manual society.

One aspect of our changing times is the alteration in the family. The family of an agricultural society, like the clan family of primitive society, clung together, giving mutual support. Its members lived in the same house, or built houses near the family home. Today, the close parent-child relationship is preserved only to the point of the child's maturity. This throws more responsibility on society, because old people and children in broken homes are cast adrift. The social security of generations past, provided by large family units closely integrated, cannot be counted upon.

Voluntary service and individual work directed toward family guidance is a challenging and rewarding job. It involves dealing with people individually and reconciling them as groups. There is great satisfaction in helping troubled people to find their bearings.

The interested man or woman who becomes acquainted in a personal way with the problems of a family, may aid it to become serene and free from tension and to replace bewilderment with confidence.

Similarly, the person who cheers the lives of elderly people is going farther than providing subsistence and shelter: he is giving companionship, without which the most sheltered existence is barren. The friends of the aged have dropped away one by one. Their telephones seldom ring. A visit and a five minute chat is a service beyond price. It is living the Golden Rule.

If you have a knack for doing something, then that something, done for others, is something that no one else in the world could do so satisfactorily. There are opportunities open to everyone. The blind and the handicapped need friendship; the aged are hungry for companionship; the young need understanding guidance; the gifted are starved for encouragement, and these benefits cannot be conferred by reaching for your cheque book. Personal service is direct and human. It smacks more of neighbourliness than of institutionalism and charity.

These are some of the reasons why so many people in Canada give time and effort to carry out duties they have assumed voluntarily.

### *Giving and receiving*

Personal service is a good deed done for its own sake. It should be given in a kindly way, and not coldly as a matter of duty. Kindliness means kindness and something more: it means a pleasant way of doing a kind thing.

Many of the most acceptable services are given spontaneously, not after an inner debate about the virtue of being helpful. It is a sign that a person has reached a high peak of cultural and intellectual refinement when doing a service comes naturally to him.

There is an art, too, in receiving services given us. They should be accepted graciously and with evident gratitude and an expressed "thank you". Leigh Hunt, author, poet and playwright, wrote: "To receive a service handsomely and in the right spirit, even when you have none to return, is to give one in return."

Being kind or friendly in order to make others obligated to the friendly person is on a very low rung of the service ladder. To reach the level of the Golden Rule means to cut through the fog of self-interest and self-absorption. If a person truly wishes to serve others he will not do it as a roundabout way of getting advantage for himself or of winning a star for his crown.

If a person is to walk with head held high he must make his contribution to life. If he is to fulfil his destiny, he must leave the world a little richer and better than it would have been had he not lived and performed his services.

Socrates gave the answer to those who hesitate to proffer their services: The person who shows a kindness, though fearing repulse, runs no other risk than that of showing that he is kind and full of brotherly affection, and that the other man is mean-spirited and unworthy of any kindness.