

Integrity, ethics and becoming a person of character

Integrity is a state of being whole and complete with no missing parts.

It's not about right or wrong, good or bad; rather it is a description of an individual or a system being able and reliable to fulfill a particular intent or commitment.



Jon
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Operating with integrity is about one's speaking and actions being unquestionable, and leaving no task undone without being accountable for your promises. Integrity is a system of honor that formulates trusted agreements, which bring certainty to life.

Trust is a significant dimension of the integrity equation that's based on your word as your bond.

Before we became a litigious society, a handshake was a binding agreement that was accepted and honored as such. When people experience your word as bankable, they have confidence and a sense of certainty that promotes dependability and trustfulness.

In his book "The Speed of Trust: The One Thing that Changes Everything," Stephen Covey affirms that once trust is broken, it is rarely ever fully recovered.

We live in a world of passcodes and alarm systems. Therefore it is incumbent on each of us to develop an increasingly higher level of personal integrity with the intent of instilling a greater foundation of trust in each other.

Ethics are moral principles that govern behavior. It is often the difference between what you have a right to do and what the right thing to do is.

A primary responsibility of any business is to be profitable; otherwise it won't remain



When your handshake is sufficient and you are known as someone who is trustworthy, then you are a person of character.

However, when businesses are not operated ethically, they inevitably cause great harm to themselves and others.

EFFECT ON OTHERS

Often, ethics are viewed from an inward-focused perspective without regard or concern for the well-being of others.

In 2007, such irresponsible behavior of a relatively few brought down a world economy, ruined pensions and caused business failures and loss of jobs and homes, many of which have yet to be fully recovered.

It wasn't just illegal actions but mostly corrupt manipulations of the rules and regulations solely for self-serving profitability. This left innocents to pay a high price for these misdeeds.

With today's complex business exchanges and interdisciplinary activities, it is far too easy to be focused on one's personal perspective and less focused on the concerns of others. This circumstance necessitates an imaginative and effective monitoring of all interrelationships

between businesses and individuals, ensuring that best practices are applied.

PATH TO FULFILLMENT

Character is the integral and ethical quality that distinguishes a person or system. A personality alone can formulate ideas, but only character can achieve them.

In his book "The Road to Character," David Brooks studies the role that character plays in our lives.

Through a series of studies of noted people, Brooks concludes that wealth, fame and fortune often failed to provide lasting happiness. His thesis is that one's character is the path to fulfillment.

He makes reference to the book "The Lonely Man of Faith" by Rabbi Joseph B. Soloveitchik to provide examples of opposing sides of human nature.

One side desires immediate rewards and is always a leap ahead but rarely satisfied. Simultaneously, another side can regularly experience deep satisfaction.

One aims for happiness as the end game; the other knows that happiness alone is insufficient. We see manifestations of this emptiness in people with an insatiable and unfulfilled craving for recognition, which results in their disillusionment and alienation from others.

REPUTATION FOR RELIABILITY

The essence of Brooks' book is that, even with worldly abundance, when there is a lack of character, people rarely are at peace with themselves.

Therefore, the attainment of absolute fulfillment is unsustainable by acquiring goods

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LETTER TO THE EDITOR

Time to raise our game

As we draw more sophisticated and design-conscious people from New York and Philadelphia, when will developers and zoning people realize we need to raise our game to attract them?

We still have no "entrance" into Bethlehem, from [Route] 378 south, you come over the hill and see McDonald's, an old empty gas station and the deserted old Brew Tavern. From 378 north, you drive right by center city and can't really figure out how to get in; once you are on the Hill to Hill Bridge it is too late.

Bethlehem is so much more than Main Street, but we need to have design competitions or invite city planners in to raise the stakes.

What will be next, a Target at Martin Towers?

— **Margaret Pook**

Margaret Pook Interior Design LLC, Coopersburg

WHAT'S YOUR OPINION?

We encourage readers to write and submit letters to the editor for possible publication. Please include your name, telephone number and address, and keep the letter to 250 or fewer words (brevity often is nearly as important as the message). We reserve the right to edit letters.

Email your letters to billk@lvb.com. Please indicate in the subject line that you are submitting a letter to the editor.

Reducing fees, protecting financial security on vacation

Summer's here and with it come exciting vacations and travel to exotic destinations.

But just because you're on vacation doesn't mean you can take a break from your personal financial security and protecting your assets.

Here are travel tips that focus on reducing financial risk.



Marilee
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CREDIT AND DEBIT CARDS

Most nations outside of the U.S. are using "Chip-and-PIN" cards. Some machines that are designed to accept Chip-and-PIN cards simply don't accept U.S. credit cards.

To avoid inconvenience, consider bringing a Chip-and-PIN credit card with you, which most credit card companies and banks in the U.S. now are offering.

Another thing to consider if you're traveling abroad is whether or not your credit card charges foreign transaction fees. There are credit cards that promise no foreign transaction fees, and it may be worth applying for one.

Your ATM card, which may feature exchange rates and fees far lower than other options, can be an easy, cheap way to get cash. Look for an ATM card that is part of the Global ATM Alliance. You may be able to withdraw no-fee

money from alliance member banks in other nations.

Be sure to attach the card to an account with limited funds. That way, if your card is lost or stolen, you have less money at risk. You should travel with at least one credit card and one debit card.

PREVENTIVE MEASURES

It's common for credit and debit cards to be equipped with radio-frequency identification technology. Unfortunately, it's fairly easy for "electronic pickpockets" to steal your information (with a cheap RFID reading device) without you noticing, as thieves need only to stand near you for a few seconds to swipe your info.

Fortunately, there are wallets and purses on the market now with RFID protection, which shields your cards from these illegal scanners.

Some vacation spots are known to have higher-than-average thefts, so personal security can be a legitimate concern.

Seasoned travelers have been known to carry a second decoy wallet to hand over in a sticky situation, to preserve their real wallet, with their credit cards, cash and personal information intact.

TRAVEL INSURANCE

If you're heading overseas or planning an expensive trip, you may want to consider travel insurance.

Travel insurance policies range from simple (lost baggage) to complex (health insurance), but before buying any extra policies, first contact your existing resources to see what they have to offer. For example, some credit card companies provide travel insurance and some

Fortunately, there are wallets and purses that shield your cards from illegal scanners.

health insurance policies include coverage for care received in another country.

You should call to understand the benefits, including if coverage extends to your family, before you travel. It's important to note that Medicare may not cover you overseas.

Also, if you plan to rent a car, talk to your insurance agent to find out if your auto insurance will provide adequate coverage for the rental car. Car rental companies often try to upsell insurance, so know the facts before you rent.

CELL PHONES

Before traveling, contact your mobile phone carrier to get information on coverage where

you are traveling.

Make sure you have your phone settings set properly so you don't get charged for roaming fees and/or data fees on smartphones.

OTHER SAFETY MEASURES

■ If you travel with your laptop or other personal electronics, look for a sturdy case or bag to protect your device. Also, back up any data before you leave.

■ Identity theft is a costly and aggravating crime; be sure to use caution when on wireless networks. If you need to connect to a public computer, change your password(s) when you get home.

■ Photos often are the best souvenir, so be sure to back them up. Consider buying cloud storage so you can do so automatically. Photos may not cost anything, but on the other hand, they're priceless.

Travel smartly and safely, but most of all: have fun.

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