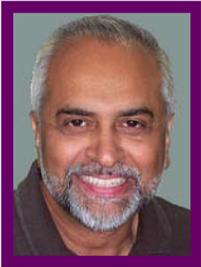


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Ashok Dhillon has 40 years of front-line business experience in Canada and International markets. He has founded and led companies in construction and international power development.

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Some industries and professions seem to be particularly suited to reaping undue benefits at the cost of their clients or constituents, in direct conflict to their stated mandate. While these professions and businesses incessantly advertise and market their concern for the client or constituent, they shamelessly exploit their position and power and damage the interest of those whom they are purportedly serving. The financial, tobacco, food and beverage industry, modern medicine, religious and political institutions, in particular, are filled with individuals and long entrenched practices that are in direct conflict with the interest of their customers. Most of the public is either unaware or too apathetic, or cynical, to do anything about it. But, unless the public takes interest and educates themselves on the ramification of such activities on their well being, by their advisors or suppliers, they will continue to be heartlessly and at times dangerously exploited.



All life has an inherent need to prioritize self interest and look out primarily for 'number one', to maximize the chances of survival in a dangerous environment. And all life, as we know it, started in a very dangerous environment, whether you are a creationist (*eating forbidden fruit that resulted in a death sentence – Cain and Abel, murder in the first generation*) or an evolutionist (*in which case the stronger continuously destroy and feed on the weaker*). But, one would have thought, those days were long past for humanity, as its domination and control of the earthly environment has eliminated most of the day to day dangers that our earliest ancestors lived in constant fear of, and routinely succumbed to.

Now, humanity's domination and exploitation of its environment is such that humans have become a prime threat to every other earthly species. And except for calamitous natural events - earthquakes, hurricanes, droughts, floods etc., and possible nuclear Armageddon - on a day to day basis humanity is relatively safe. In such a generally non-threatening environment,



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actions that profit the individual but also benefit the collective, rather than the dog eat dog attitude still prevalent, would stand us all in better stead (*its better business*). Yet, at most times, we, individually and as homogeneous groups, continue to focus on accruing personal benefits at the cost of others, and that is collectively harmful and keeps us all struggling.

So why does our individual and group behavior still favour destructive self interest over beneficial collective interest, when pursuing self interest *with a focus on collective interest*, would further our overall well being? Is it still the reflexive action of our more primitive state, in which a lot of humanity seems to be still stuck, considering the pervasiveness of such actions, or is it the age old battle between good and evil, in which case some professions seem to harbor more of the less enlightened component of our nature, considering their practices.



Take the financial industry as our first example. The financial industry spends considerable amounts of marketing dollars on convincing people, its prospective clients that it is there to look after their financial interest. People are told by the financial industry professionals that the financial well being of the client is priority number one. Yet, in most cases nothing could be further from the truth. The financial industry exists primarily for the commissions and profits it makes off of its clients. Now, there is nothing wrong with making commissions and profits, except when they are made under false pretenses or illegally. In the financial industry, in most cases the client's interest is not the driver, the money making opportunity for the professional, from the client, is the primary driver. There is nothing wrong with that part, where the attitude and practice is wrong is when money is made *in direct conflict of interest* to the client's needs and financial well being.

In such behavior, financial advisors, brokers and financial service providers are motivated exclusively or primarily by selling financial products and services that generate the largest fees for themselves and not by what are

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the best products or services for their client. For such practitioners, the pitch to the client is always at variance with the actual practice.

Bankers are primarily motivated by how much profit can be generated for the bank rather than what is the most cost efficient product or service for the depositor or borrower, its clients. Banks favour profit for its shareholders over the financial benefit of its depositors, even though without the depositors there is no banking business. In fact without the average person as a depositor, borrower, or an investor (*even big pension funds and most investment funds hold an individual's money*) there would be no banker, broker, investment manager or financial advisor. In fact, in general, bankers and other financial industry professionals are the custodians of your money, yet in most transactions unless the client is financially very powerful, the attitude towards the client is purely predatory.

Making money in a profession or making profits in a company is essential for the usefulness and survival of both. We are not arguing against that. It is the manner in which the income and profit is made that is the problem.

Instead of looking after and taking responsibility for the well being of the client, in which case both sides win, it has become common practice that money is made at the direct cost and harm of them. Whether it is a broker, churning its client's accounts (*buying and selling frequently a client's investments to generate extra commissions*) or selling them bad advice or bad investment products knowingly, or it is the banker, demanding and expecting responsible behavior from its client while placing huge risky bets in the financial markets, or trading in the currencies or commodities markets for quick and massive profits, or manipulating key rates; all are driven by unethical and unmitigated greed that is willing to consistently break business and moral law to further individual and institutional interest over client and collective interest. The results of such behavior is the unlawful enrichment of the industry professional and the industry, and when such behavior is pushed to the extreme, massive wealth destruction for all, through a 2008 like financial and economic crash.

The complicity of the regulators and lawmakers in such behavior is through the historical lack of any real prosecution and punishment of the industry, except for what amounts to wrist slaps, and conversely the massive financial support, as in the most recent Multi-Trillion dollar bailouts. The occasional fines levied for bad behavior are usually a fraction of the profits the individual and the industry makes through such persistent behavior, and therefore there is never any real incentive for the industry to change its practices. Why should it, since 'shearing the sheep', an industry expression, is such a consistently paying proposition.

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The sins of the tobacco companies are well known and documented in the past many years. The continuing promotion of a lethal product through lies and the denial of the truth, long after they had known about its harmful, and at times, fatal effects on its users, has been the modus operandi in the industry. To a large degree that ability to promote its products has been curtailed in the developed economies, particularly in North America. When greater knowledge and awareness of the dangers of smoking, and stricter government regulations brought the number of smokers down significantly, particularly in the West, the cigarette manufactures willfully targeted the emerging markets, particularly the youth, in order to boost and preserve long term sales and profits. The whole idea of a business, knowingly selling a harmful and a potentially lethal product to a gullible, impressionable and less protected public is reprehensible, yet that has been, and still is, the tobacco industry, knowingly harming its clients, one cigarette at a time. Now, one can argue that the industry is not forcing any individual to smoke, or eat or drink (*below*) stuff that is bad for them; they are all exercising their individual rights. But, society has myriad rules and laws that forbid certain actions by individuals that are harmful for the person and society and those rules are strictly enforced. After all, most dangerous recreational drugs are banned because they are addictive and extremely harmful for the individual's health and well-being, why not cigarettes? Decades after knowing about the dangers of smoking, the industry continues to push their product at a grave cost to their customers, with no tangible benefits.



The food and beverage industry is, in a manner, where the tobacco companies were many years ago. The dangers and damage to public health

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from the harmful contents of its products, the excessive sugar, salt, preservatives and nutritionally stripped foods and drinks, are only now becoming common knowledge. And just like the tobacco companies, powerful lobbying and outright denial by the food and beverage companies kept them from having to change or modify their content for years. Powerful marketing and carefully engineered flavors keep the customers addicted and buying in spite of the harm to their health and at society's high cost.

Now, some of the most iconic companies, Coke, Pepsi, McDonalds, among hosts of others are being forced to modify their products in the face of persistent and increasing criticism from consumer advocate health groups, medical professionals, public pressure and governments (*usually the last*). The public, misinformed and seduced by the incessant and misleading marketing, and generally apathetic about the nutritional aspects of the food and drink they are guzzling, are the last to know and take up the cause to demand accountability and change. After years of effort and battles by the proponents of accountability and health, against the most powerful lobbies of the food and beverage industries, the public is only now starting to be aware and become conscience of the serious harm these bad foods and drinks are causing them and their children, and the national health budget, which has been steadily and dramatically rising globally.

Again, we are not faulting the industry in its need to make profits by aggressively selling its products; we are faulting all those who sell their products knowing their products contain seriously harmful ingredients that cause ill health and disease among the users. In the pursuit for profits (*a perfectly acceptable exercise in self interest*) it would be better if the products were actually good for the buyer, or at the very least not harmful, which would be an exercise in self-interest benefitting the collective-interest (*the proverbial 'win-win'*).



In the field of modern medicine, many advancements and discoveries have been made over the years that has been good for the human race and resulted in material longevity and well being of the average person. But modern medicine has changed in a fundamental way. In the recent years the motive for the practice of medicine has gradually but noticeably shifted from

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the primary concern for the well being of the patient to the more commercial desire to maximize income and profits.

The problem first starts, when young people consider entering the field of medicine as a business and not as a higher calling. The years spent studying then are viewed as an 'investment' that requires a high return and the medical profession as a business opportunity, not a calling. Putting idealism aside, that type of thinking is understandable, but not appropriate to this particular profession, as it controls people and patients that are dependent, trusting and at their most vulnerable.

We know of the serious amount of effort required and the debt that can build up over the years of studying, and therefore do not begrudge the general higher compensation associated with the profession. It is the extra effort put in by the medical professional to augment the income and profit at the expense and suffering of the patient that we object to. Too many doctors carry out operations that are unnecessary, prescribe medicine due to inducements by the pharmaceutical company that manufactures them and not which are the most suited and cost effective for the patient, and endorse procedures and tests that have questionable benefits or are downright dangerous, or totally unnecessary. Such practices are becoming the norm rather than the exception, and the trend is distressing, as it exacts a serious and unnecessary health and economic cost from the patient and society. Plus the primary focus on profitability prevents research finding real cures but encourages half cures that keep the patient alive and therefore a lifetime client.

The sins of the pharmaceutical companies are well documented and publicized. In many cases they seem to have no conscience at all, as they have manipulated the approval and release of medicines that they knew were harmful, dangerous, and at times fatal, to those ingesting them. Even when it has become widely known that some of the popularly prescribed medicines are extremely harmful to the patients, the manufacturing companies have continued to push them, many years after these medicines should have been retracted, through hard lobbying of governments and their appropriate agencies, and inducements to commercially minded doctors who keep prescribing them regardless of the serious harm they cause the patients.

In such cases, the commitment by the complying doctors, medical associations and the pharmaceutical companies is to the recovery of research investment and to maximize income and profits rather than the health of the trusting patient and the public (*talk about blood money!*). Too much of such behavior has been documented but we do not see any material reversal in practice. Highly dangerous drugs with serious and unacceptable side effects are some of the most widely pushed and prescribed medicine today. Any alternatives, especially safe and cheap natural cures have been mal-aligned, falsely discredited and actively attacked and blocked through government lobbying and pressure. Governments and their agencies are lobbied and bribed to keep the harmful but highly profitable drugs flowing and the natural and cheaper

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alternatives actively banned and discredited.

Endless *Billions* are raised decade after decade through research fund-raising campaigns in the mainstream, consistently preying on the emotions and conscience of ordinary people, yet no cures are ever found for the major diseases of the world - cancer, heart disease, diabetes, AIDS or even tooth decay (*all of which instead seem to be increasing materially*). Those endless *Billions* spent on research only seem to create those medicines, practices and procedures that barely mitigate the problems enough to keep the patient as a lifetime customer, and the research funds flowing.

According to the World Health Organization the total (*estimated*) global health spending is near *\$7 Trillion* per annum, and projections show that number to be climbing rapidly in the coming years as the global population sickens and ages.

The conflict of interest in this profession and industry is all too obvious, as finding a *real lifetime cure* for chronic diseases would definitely hurt the bottom line of every doctor, dentist, drug and medical equipment manufacture. So, we are afraid the hope of eradicating disease through research and practice is rather futile, as it would put the industry out of business, and there is just too much money to be made through human ill health and suffering to expect change anytime soon. Increasing incidences of chronic diseases among aging populations of developed countries, and emerging markets due to rising levels of consumption of junk foods and beverages there, are going to send health costs soaring in the coming years.

Of course the public in developed and emerging countries do themselves no favours and in fact go out of their way to assist the medical industry expand the business, by enthusiastically embracing unhealthy lifestyles and ingesting food and drinks that are terrible for human health. And thus the treatments of every kind, not to cure anything, but just to mitigate the symptoms, take up ever greater and expanding space in every drug and grocery store. Yes, the awareness of the public is rising slowly and the trend towards health and fitness is gaining strength, but not fast enough to counter the cost of the exploitive practices of the entire industry.

Again, the desire and need to make money is not what we are against; it is the unethical way that money is made in such instances, that we strongly object to. To maximize income and profit at the cost of willful harm to others, or the willful withholding of good, is simply not acceptable under any circumstance, or under any economic theory, as it ultimately damages and destroys human growth, potential and sustainability, which is collective steps backwards.

The shift towards the commercialization of medicine and the practice of healing has not been good for the patient (*the public*) as the good of the patient and public health has become a secondary concern, after the singular focus on the making of money. The ramifications to society and the individual, of ill health are so serious that 'the practice of medicine' should be, by law, the one industry whose mandate should be truly altruistic. We know such idealism is only wishful

thinking, but still, the public, you the reader, should take more active interest in the issues regarding your health, and be more questioning of the motives of the medical profession and industry as a whole. After all it is your health that unequivocally determines the quality of your life.

To all those increasingly rare practitioners in the medical community and industry that truly view it as a higher calling and behave as such, sincerely relieving the suffering of humanity, we forward our eternal admiration and thanks.

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In the realm of religion the exploitation of humanity and its trust in the leadership of the institutionalized religions, whether at the local, national or global level, is legend. For all those who do not take kindly to any criticism of their beloved religious ideology, we only want to remind them that regardless of which religion they believe in, the founding leader of that religion was a rebel and extremely critical of the established religious order to which he or she belonged at that time.

The rejection of the established order by Buddha, Abraham, Christ, Mohammed or Nanak resulted in the founding of new religious movements by them all. This is true of all the founders of the most prominent religions in the world today - Buddha (*Buddhism*), Abraham (*Judaism*), Christ (*Christianity*), Mohammed (*Islam*), Nanak (*Sikhism*) - (*in chronological order by earliest to the latest*), except for Hinduism, which is considered one of the oldest religions, but has no one founder. All the founders named above challenged the accepted doctrines of their day, in which they were born or were practitioners of. They all found the established order wanting and went on to introduce radical new ideas or teachings to the public.

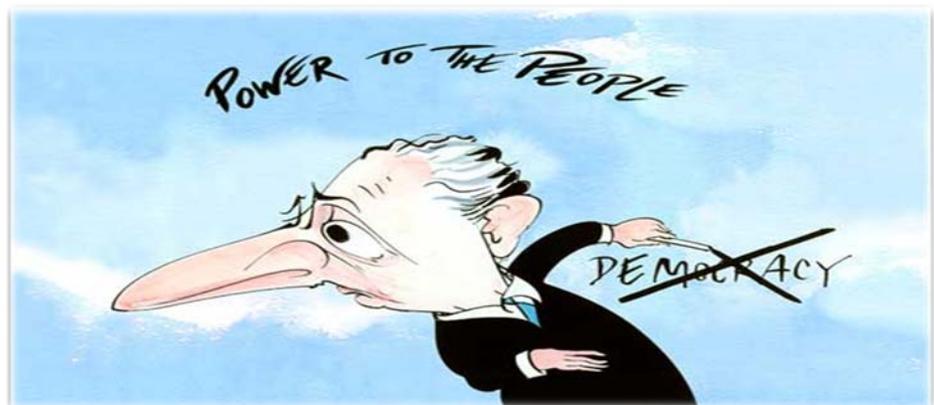
Even after knowing that their founding religious leader had not been afraid to reject the accepted doctrines of the day and explore and expound new ideas, even at the risk of their lives, the subsequent religious leaders of these religions, their institutions and their followers are still inexplicably dogmatic in their beliefs, and intolerant of any questioning or challenge to the established order.

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On top of that, the practice of the religious dogmas by the priesthood of all religions was always undertaken to control and exploit the believers through fear and intimidation. This control is exercised for the benefit of the religious order and not the follower. The preaching is done for the purpose of controlling and limiting independent and critical thinking among the flock, and not for liberating the mind from outdated dogma and the true exploration of enlightenment and understanding of the human condition as it changes with the times and moves forward. In such conditions were the above named leaders born, and yet they questioned, challenged and changed the established order and the theology of their day.

The relationship between humans and God should be a personal 'non-profit' business, but since the beginning of time it has been anything but that. This aspect of the human experience has become the most exploitive and abusive of all businesses, with the most potential for the misuse of power and trust for personal and institutional gain. Institutionalized religion has also been responsible for horrific acts of violence and promotion of distrust and hatred through human history, as it acted to protect its own power base (*self interest*) at the cost and sacrifice of humanity's need for tolerance and understanding (*collective interest*). The solace that people find in the practice of their faith, and the loyalty they feel towards it, becomes the very weapon with which the leadership enslaves and exploits its followers. Hopefully, one day, there will be a judgment day as preached by these same leaders, in which they will need to account for their lifetime of self serving actions, and the divisions and distrust they created and maintained in the people. In the meantime, those that should promote only love and understanding amongst all peoples, continue to seed mistrust and encourage narrow-mindedness, ignorance and in some instances extreme violence.



Last but certainly not the least is the political arena. The majority (*not all*) of politicians and those who profess to be in 'public service' (*an oxymoron?*), throughout their tenure, behave in every way except in the service of the public. Firstly, seldom any politician or a high ranking 'public servant', truly considers themselves 'servants' of the public and behaves accordingly. Once in that position of power they consider themselves far above the public and deserving of fawning adoration from their supporters and respect reserved for celebrities

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from the public. They expect and get privileges reserved for the powerful, and in that status show the true nature of their profession, and their attraction to it, the gain of a lifetime of privilege and power. As in all the cases cited above, we do not have a problem with people seeking and retaining privilege and power as long as they are upfront about it, and are not acting under false pretenses. The public service arena is rife with conflict of interest, and the public allow themselves to be intimidated by those professing to be in '*public service*'.

The exploitation of the public and public interest by a large segment of this particular profession at times borders on the criminal, and often surpasses it. In the extreme cases, such as in authoritarian regimes, all pretenses towards being in public service is dropped, and the rulers, which they truly are, act openly as rulers with the ruthless subjugation of their 'subjects' (*the public*). Even in democratic societies and the most accountable ones, the developed countries, most public servants are anything but humble public servants. The rank, privilege and power is entrenched and enforced by institutionalized rules and laws, and openly displayed, and the public is often helpless in the face of their own exploitation by those professing to serve them. There is no profession or industry where greater harm to the public has been perpetrated than in the political arena, historically, except perhaps by religion, and the combining of the two is generally lethal for public interest.

Not much has changed over the centuries as the public is still very prone to be swayed by the rhetoric and the propaganda of the political class sowing seeds of division for their personal benefit. And the need of the public to be led does not auger well for humanity as it always sets them up for exploitation and does not provide the 'leaders' any incentive to change their age old behavior and the results that ensue from it.

Still, awareness and acknowledgment of the problem is the first step towards the correction of it, and that is the sole purpose of commentary.

We as a species may have been looking up at the night sky for thousands of years and marveling at the mysteries of the infinite stars and space and our very reason for existence, but we have not been able to change our primitive nature, limited state of consciousness, and our strictly self serving and acquisitive perspective that ultimately causes harm to all. On a macro scale our focus on individualistic self-enrichment at the cost of others, results in moral bankruptcy, economic poverty (*ugly wealth destruction through market crashes*), ongoing diseases and unnecessary suffering - racial, ethnic, religious and political exploitation and conflicts - and yet we seem loathe to move away and move ahead from it all.

All of the above is just something to think about and perhaps to *act on collectively, for our very own self interest, which is not mutually exclusive.*

