But Dolly Karger, lying awake and staring at the ceiling, never again believed in anything at all.
— The Rich Boy, by F. Scott Fitzgerald

By Liz Doucet
Staff Writer

Poor Dolly Karger. All it took was a lousy love affair in a fictional story to shatter her faith forever.
We live in the real world and every day, it seems, another scandal chips away at the armor holding our lives together: trust.
It's tempting to think that trust is as dead as the dot com boom, and you'll never believe in anything — or anyone — again. But travel that road and you'll lose far more than your hefty 401(k).

"We have to have trust," says Jane Greer, co-author of the book, How Could You Do This to Me? Learning to Trust After Betrayal.
"It's what gives us the safety and security to deal with everyday life. It's the cornerstone of every relationship we have."
Indeed, trust gives you the gumption to crawl out of bed each morning and get on with your life. Without it, would you ever buy sushi? Or give your 15-year-old the car keys?
When trust gets broken, it's a double-edged sword. Greer says. When you don't trust others, you become more guarded and suspicious. You stop trusting yourself and are less willing to take chances, which only makes you feel more helpless and out of control.
Now, really, who wants to live like that? Not you, of course. So how do you learn to trust again?"
History shows Americans have often had to deal with betrayal

TRUST
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again?

If you're like Sergio Urquidi, 42, weekend news co-anchor for Univision in Miami, the rebuilding process won't happen quickly.

Like everyone else, he's watching the stock market—and his investments—sink like a stone.

"My first reaction was anger," he says. "My second thought: If I was thinking about increasing my 401(k), I won't now. I don't believe in it anymore. I don't trust corporations anymore."

To regain his trust will take swift and sure punishment of all the bad guys, he says. It will take a wholesale revamping of corporations, bottom to top, so that everyone knows dishonest acts will have serious consequences.

Even then, "It will be awhile until I get back on track," he says. "You suffer through it for a while. Eventually, time heals everything."

IT'S HAPPENED BEFORE

But even if the callous cheaters clean up their act, you still must do your part.

"People are more easily betrayed when they think someone is going to put their interest first and take care of them," Greer says. "They get greedy or lazy and expect someone else to do all the work."

Maybe you listened too intently to a misguided friend or blindly trusted your investment adviser. If you meekly followed where someone led, it's too late. Take more responsibility. Pay more attention and start asking questions before, not after, disaster sets in.

When trust is broken, it's human nature to want to retaliate in some way. But revenge isn't productive over the long haul unless it motivates you in a positive way, Greer says.

If an individual has broken your trust—a friend, a co-worker, a church official—confrontation is a way to channel your anger constructively.

"It can restore your battered self-esteem and arm you against future hurts," Greer writes in her book. "It may also be the only opportunity you have to hold the person who broke your trust accountable for his actions."

Even as you're taking steps to learn to trust again, it might help to look at what's happened in the past. Though it shouldn't diminish what's happened, it can add some healthy perspective.

"Anyone who knows history has a more complex, long-term view," says Michael Cunningham, a University of Louisville psychologist who studies human behavior. "As a country, we're still young and take an adolescent's viewpoint. We're brash and aggressive. We're always thinking about moving ahead, which can be good. But it also makes us very short-sighted."

Fact is, if you think things have never been this bad, it's time to get a grip. And a history book.

Today's CEOs, stockpiling money and building mega mansions at your expense, are the new millennium's equivalent of the Robber Barons of the late 1800s, among them the men who controlled banking and railroads and became fantastically rich in the process.

And it you think today's tanking market is bad, you didn't live through the Great Depression before the government put in such safety nets as Social Security and unemployment insurance.

In addition, if people took time to think about American culture, they'd understand that despite a past pockmarked with financial scandal and humankind acts, we manage to buck up, regroup and trust again.

Witness this story from Bob Hogner, a professor in the College of Business Administration at Florida International University. Every semester he puts his classes through the same drill: "Whom do you trust?" he asks.

Every year, no matter what scandal is breaking, students find plenty of people who've earned their trust. Typically, a family member or a religious figure.

And in the wake of Sept. 11, Hogner heard something new.

"Firemen," one student said.

LESSONS LEARNED

In the end, Todd Temple, 40, who works for a Plantation public relations firm, sees a lesson in all this.

"People are more easily betrayed when they think someone is going to put their interest first and take care of them."

— AUTHOR JANE GREER

"Maybe Americans have learned it's not all about how much they have," he says. "Maybe that's the larger good that has come out of this."

But attitudes aren't the only thing that might be changing. When things go south, politicians rail, lawsuits fly, stockholders retreat, faith is questioned.

"Maybe they're more judicious with their money, and that's a good thing," he says.

The point is, when things get bad, we react," says Robert Lawry, a law professor who directs the Center for Professional Ethics at Case Western Reserve University in Cleveland.

For instance, Watergate spawned a profusion of ethics classes in law school, he says.

And that was good.

Problem is, we also suffer from a short attention span, so gradually these classes fell from popularity.

It took the Michael Milken—Ivan Boesky Wall Street scandals in the '80s to bring them back. Then their popularity waned once more while business schools emphasized profits, profits and more profits during the roaring '90s.

Now, because of recent scandals, Lawry predicts we'll see a fresh interest in business ethics. At one South Florida university, his prediction already has come true.

Before spring semester, the undergraduate course in business ethics at FIU was half-filled. Last semester, it overflowed with students, says Hogner.

"Our kids are getting the message," he says. "And that's refreshing."

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