

So, you're a banker. You make money, your business depends on you collecting interest on money that you lend. Who do you lend money to? You might be suspicious of people who have no money yet are requesting it. They represent a serious credit risk. You'd prefer to lend money to people who don't really need it – wealthy people who would have no problem paying it back.

This is a paradox...and there's a name for it; not surprisingly, it's called the banker's paradox. You don't want to lend money to people who need it. You do want to lend money to people who don't need it.

The thing is, fortunately, we, as humans, generally don't operate according to the banker's paradox. Of course, there are always exceptions, but generally speaking, as an evolving species, over the course of human history, we've found a way around the banker's paradox. We lend our personal, emotional capital to people who might be categorized as personal, emotional credit risks.

Look at your life. You probably have friends, family and other relationships with people who, let's face it, need a little help from time to time.

So, you're traveling in some state you've never been in before... and you realize you hate that state and you say to yourself, "I'm never, ever coming back here again!" On your way out of Dodge, you stop into a restaurant and you have a bad meal. Before you leave, what do you do? You'll leave the waiter or waitress a tip.

Why? You're never going to be there again. You'll never see that waiter or waitress again...so why leave them a tip? You can definitely get away with not leaving a tip? Yet, why do you?

There have been studies done where people would have a profound sense of hopelessness if they knew that 100 years after their death, humanity would be obliterated in some cataclysmic event. Why would people have a sense of hopelessness? 100 years after their death everyone they know and love would no longer be living. Why might we feel hopelessness because of what might happen to strangers, to people whom we will never know?

What is it about who we are that causes us to feel this way? What is it about who we are that causes us to behave altruistically toward people we will never meet again? What is it about who we are that causes us to keep on taking such emotional credit risks with people who sometimes need help?

About 55K years ago, modern homo sapiens, previously confined to the area around the Great Rift Valley in central east Africa, walked out of that valley and spread throughout the earth. Humans have adapted to live in every land environment on planet earth – tropical rainforest, desert, arctic. We are an amazing species in this regard.

If we are a product of our environment and must adapt to our environment; what might be the consistent feature, the common denominator that has allowed us to continue to adapt and grow in such a wide range of environments? The consistent feature, the common denominator is the presence of other humans. Sociologist, doctor and professor at Yale, Nicholas Christakis says that throughout our history, we have “evolved and adapted to live, and thrive, in the presence of other humans (Nicholas Christakis, Blueprint).”

I attended a Catholic university, in my freshman year in college I had to take a religion course that was taught by a nun. In a way, it’s kind of hard to imagine that, it’s evidence of stereotypes we likely hold, as she was an excellent professor. Anyway, I can remember her saying that it was her belief that humans are fundamentally good and we are becoming more peaceful as a species. I can remember thinking, “What planet are you living on? What humans are you talking about? Have you heard of the Holocaust? Slavery? Cambodian killing fields?” Etc.

Yet the data shows that up to 30% of early humans perished due to intentional violence while today, when taking the long view, only 1 per 1000, even in our most violent communities, perish from such violence.

As a species, over the long term, we are becoming less violent towards one another.

When faced with someone who might need help, one would think that idea of “survival of the fittest” might orient one towards pure self-interest and therefore abandon the needy. And, although that can and does happen, it is generally not what happens. Why?

Our highly developed brains, relatively speaking in the animal kingdom, have led to the development of a wide variety of skill sets. Yet none of us excels in all the skill sets. We are all needy in one way or another. One who might be needy in one skill set might be quite proficient in another. One might not be a great hunter yet they may have great skill at living off the land, growing food, navigation, building shelter....many of the skills necessary for long-term survival.

For this reason, evolutionary psychologists believe that we have evolved to get around the banker’s paradox and build relationships with one another, to become friends with one

another, to cooperate with one another and that developing these things aids in our long-term survival.

As individual homo sapiens, it's shocking how deficient, how needy we are, in so many skill sets. I don't know how to put a roof on my house, I couldn't make a cell phone, television, communication technology, vehicle, etc. I couldn't begin to grow all my own food, make my own clothing, etc. My deficiencies, my needs are endless...and we're all this way. We're all credit risks.

Yet we, as a species, have found ways to cooperate with total strangers, sometimes even with people we may not even like much, in order to meet one another's needs and to build a good society.

I can hear you say, "Yes, Dave, but we all know that not everyone behaves this way. Some aren't necessarily interested in building a good society. We all know that some people can also be fake friends, liars, cheaters, double-crossers, etc." Yes, they are out there; yet we also seem to know that what goes around, comes around; and those folks usually get their comeuppance.

Who knows, from an evolutionary perspective, maybe those characteristics are unfavorable mutations of sorts that are being slowly, over the course of human history, weeded out of our genome because they are ultimately hurtful to the species, the organization, the company, the congregation, the family.

Sometimes, as mutations do, they fall through the cracks, the less-than-desirable characteristics are successful and flourish. Those who embody such characteristics may rise to positions of power, get elected to national office. And then what happens? The rest organize, make new relationships and cooperate in new ways, as never before to encircle and marginalize that less-than-desirable mutation. It's good that we do this, not simply for ourselves, but for the future flourishing of our species and our descendants.

Some theologies claim that God created everything good. If that is the case, the obvious question arises: Where does evil come from? Why is there evil? In theology, with a perfect, or even an imperfect or non-existent God, this question is known as theodicy: What is the theological explanation and nature of evil?

Flipping this question, Nicholas Christakis says that, from a positive perspective, we can, analogously, focus on what he calls sociodicy; "the vindication of our confidence in the virtue of society despite its numerous failures, so obvious to anyone. This is not just idle optimism.

Rather, it's a recognition of the fundamental good that lies within us (Nicholas Christakis, Blueprint, p418)."

Channeling Theodore Parker, he says, "The arc of our evolutionary history is long, but it bends towards goodness (Ibid, 419)." And that is good news for me, you, us, for humanity and all our descendants.