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They're So Sorry. The masters of the universe who caused this money mess can't master a simple skill: apologizing

EVEN AS THE REST OF WASHINGTON DEBATED WHY THE grave robbers of AIG should continue to profit from the carnage they helped cause, Senator Charles Grassley, Republican of Iowa, tended to the mob: He'd feel a little better, he said, if AIG's executives would "follow the Japanese example and come before the American people and take that deep bow and say I'm sorry, and then either do one of two things: resign or go commit suicide." Grassley's spokesman later clarified that he was just "speaking rhetorically" as far as the suicide part went.

I'd settle for a pageant of public shaming, in which the scoundrels must beg forgiveness and make amends; we'd claw back those bonuses, foreclose on their castles, auction their toys, watch the once mighty prowl a grocery aisle calculating whether they can afford the big box of cereal that is a better deal but ties up more capital. It might appease our restless animal spirits for a time; biologists have found that receiving an apology affects blood chemistry, slows the heart rate and calms our breathing—all much needed at a moment of national fibrillation. Chimpanzees apologize, or at least perform "reconciliation protocols." How hard can this be?

Plenty hard, it seems, since somewhere in the course of our fin de siècle excess, we corrupted the culture of contrition as well. Public apologies now play like vaudeville: the extravagant remorse of disgraced televangelists, the snarled "I'm sorry" of celebrities who exude regret at being caught rather than being wrong, the artful admissions of politicians who want credit for their confessions without any actual cost. We've learned to peel them apart with tweezers, find the insincerity and self-interest: If I caused any offense (you thin-skinned morons), I regret it. And so apologies are drained of their healing powers.

"A stiff apology is a second insult," G.K. Chesterton argued, and a coerced one already trades at a discount, repentance offered only in exchange for immunity from further prosecution. This winter we got to watch A-Rod explain his doping and Michael Phelps explain that bong and various presidential appointees account for their tax returns and Republican Party chair Michael Steele beg Rush Limbaugh's forgiveness for telling the truth. Even the Pope, who forgives people for a living, has been having trouble: he had to apologize for ever

accepting the lame nonapology of an excommunicated bishop who declared that "there was not one Jew killed by the gas chambers—it was all lies, lies, lies." The bishop was entirely willing to regret that people were offended by his arguments, just not that he had made them.

One got the sense that President Obama was trying to redeem the power of redemption with his naked admission that "I screwed up" after Tom Daschle had to stand down. With the help of a 70% approval rating, Obama even turned a profit on the transaction: See, he's big enough to admit mistakes, the commentariat cheered. It would help his rescue team if the bailed-out bankers followed his lead, stepped up, helped out, for we are in a race against chaos and Obama can't afford a populist headwind. But instead they dodge and weave and work the system, and the parade of titans called to account before congressional committees say things like "I am not in a position to comment in any depth on the subprime crisis, particularly because of pending litigation."

It's hard to avoid the conclusion that some of these men—and they are almost all men—belong in jail. But most were too shrewd to cross legal lines; they just danced along them, lingering in the loopholes, playing us for suckers. Now the damage is done, and it's easy enough for them to hide in the complexity of a system few of us understand—a system created by collective irresponsibility. But recklessness is a form of intent, and when the damage is measured in families disfigured by a sudden fear of the future, and parents haunted by the debts we're leaving our kids, it feels personal.

For those who brought us here and have since slipped into hiding, an apology is just a start. But it's free, and it's right, and it's even empirically smart, whatever their pride and their lawyers may tell them. Most people file lawsuits out of anger, not greed. In states that passed "apology laws" that let doctors express regret when things go badly without having it thrown back at them in court, some hospitals have seen malpractice suits drop by half. Any marriage counselor can tell you that love means always having to say you're sorry. An apology is that rare instrument that restores strength through an act of surrender. This is not a matter of etiquette. It's a matter of survival. ■



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