

Win Win Win

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If You Want to Go Far, Go Together

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Before we start...

There is a high chance you have received this book as a gift. A colleague, a friend, or even a teacher may have given it to you. I hope you take it as a sign of appreciation. But more than appreciation, receiving this book is a sign of trust, trust that you are able to undertake important things and carry them forward even when things turn rough. The undertaking may be a personal collaborative project, or it may mean participating in a wider societal ideal. Ask the one who gave you to be sure.

One question that may be on your mind, as you receive this gift is: should I actually read the book? Let us explain where the book came from and what it tries to do. Then you can decide for yourself.

This book was written in the context of a research project called “What Good Markets are Good for”. This project set out to corroborate the hypothesis that societies with free-market economies flourish because—and in so far as—the key market actors (states, businesses and individuals) respect morality and act virtuously. This book has evolved as part of the educational branch of that project. As you may expect from this context, this book explores economics and morality. Making those abstract terms more concrete, it is a book about collaboration and love.

As an educational approach to deeper questions, lecturing is not something we believe in very much. This book was therefore written as a mirror. In the main characters, you'll see reflections on some common attitudes towards what it means to be human, towards economic collaboration, and towards love in a broad sense. Now, looking into a mirror is not always a pleasant experience. Still, it does tend to help improve things. For example, some of the characters in this book may, to put it mildly, irritate you. If they do, we would suggest that you ask yourself why that is the case. Exploring our ‘allergies’ to certain things is a great way for us to get to know ourselves, to give us courage to take the necessary next step—essential in any durable success.

The book is set in the context of a Dutch liberal arts and sciences college. That fits the educational context of the work. But it is not accidental that the students go to a business contest, where they need to solve a (truly) real-life business case. Also, the book is as much about the relationships of the students with their families as it is about them individually and as a team interacting together. These two points show that the book has relevance for professionals as well. Looking at the main characters, some of their reactions probably have more to do with the university situation in which they find themselves. But the underlying attitudes they exemplify are much more universal. We tried not to lay these on too thickly, though, leaving it up to you to figure them out. All in all, while this book is well-suited for university students, its intended audience is much broader.

It is our hope that this book will help you on your way towards personal growth. For that, we think it is most beneficial to read the book together and discuss what you see in the mirror. Of course, we would advise doing that with people you feel comfortable sharing with. We think the experience will help you deepen your (collegial and professional) friendships.

If you would like to explore the underlying themes in a more direct way, we have also produced materials to help you do that in the “Good Markets” project and beyond. The “Good Markets” project will result in a final book, gathering together all the research done, that may be interesting for you to look at.¹ More specific to the genesis of *Win Win Win* are two booklets by Lans Bovenberg, published on the occasion of two inaugural lectures given to mark his accepting professorships at two different universities.² While these booklets were published in Dutch we hope soon to publish a translation into English of the most relevant parts

1 At the time of writing the preliminary title of this work is “Markets, Virtues and Human Flourishing: An Interdisciplinary Approach” by Johan Graafland and Govert Buijs.

2 A.L. Bovenberg, (2016) *Economieonderwijs in Balans. Kiezen en samenwerken*. Tilburg University; A.L. Bovenberg (2018) *Where is the love*. Erasmus University.

of these speeches for *Win Win Win* under the title “Economics and Love”. Finally, for more insight into the philosophical ideas resonating with the main characters in this book, we refer to the recently published “Freedom in Quarantine” by Leonardo Polo and Daniel Bernardus. In a shortened version, these ideas are in the free mini -course on “The Meanings of Success” that we can send you via www.danielbernardus.com. This is not to say that we wish in any way to limit the interpretative freedom of every reader. But perhaps you’ll find our perspective, the result of having spent several years working on and thinking about this book, worthwhile to take along in your journey.

With that said, we encourage you to take the plunge and spend some time with us by reading *Win Win Win*. We hope you will find the reading experience and the discussions you have afterwards worthwhile and helpful for your personal growth.

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For those interested in using this book for educational purposes, please visit www.danielbernardus.com for information on the free use of the pdf version of the book in the context of an educational collaboration.

Chapter 1

“NO!” I screamed as I checked the time. Not today! When will I remember that turning off the alarm “because I’ll get up just now” is just not a good idea? While I wrestled with the tight legs of my jeans, I saw a whatsapp notification popping up on the screen of my new smartphone. Claudio. “Hey, can you tell the teacher I’m late?” A quick look at my clock told me our class started three minutes ago, so that was not going to happen. After tumbling down the last two steps of the staircase, I made my way across the street to the university. It was a misty morning, and the six-storied building loomed up in front of me menacingly. Eight minutes late, I awkwardly knocked on the window near the classroom door. The automatically locking doors we had at uni made it impossible to sneak in late without anyone noticing. Dr. Loffels did not bother to open the door for me. Thankfully, a student sitting next to the door let me in. “Thank you,” I mouthed. Still, this was very different from what I had hoped the start to this important day would be like. This important day. My independence day.

Claudio came in after me. The same student opened. I greeted him silently with a wave of my hand and a smile, as he shuffled to the last available table. He smiled back. I did not particularly like Dr. Loffels’ Social Systems course. It was all so obvious. I know how capitalism works, thank you very much. As my thoughts inevitably drifted away, I looked at the other students. It never stopped amazing me how students from all over the world decided to come here, to Amsterdam, for a whole three years of college. What is here for them that is not in the big cities they come from? For instance, why trade New York, the city of commerce, for this? New York... This summer I would finally see it with my own eyes. It had always been my dream to dress up affluently and walk down Wall Street pretending to belong there—just as my mum had wanted me to. But today was the day for me to send all those old dreams to the dustbin for good. Today was the

day for a change of course, a radical change... if only my tutor³ would allow me.

Dr. Loffels was droning on about contemporary social regulation, and I pulled out my phone to check the time of my appointment. I knew full well it was going to be fifteen minutes after class, but I wanted to be double sure. I was not going to be late for this one. Would she allow me? Would I be allowed to study medicine on top of my current studies? Especially if my course plan wasn't perfect yet?

"Could you please do that in your own time, Miriam?"

I noticed how everyone was looking at me and felt my face heat up. I tried to put my smartphone back into my pocket, but as sure as certain, I missed, and it fell on the floor. A snigger went through the class. God.

*

After class, I met my friend Elena in the hallway and together we walked towards the canteen. I checked my wristwatch every few seconds. Fortunately, no one seemed to notice.

"It's not fair!" Elena furiously took out her bankcard. "Every time I finally decide to eat healthy, they sell delicious sandwiches. Not fair at all."

I had been close to Elena for some time now. She and I were living in the same string of rooms at the dorms, and often had dinner together. This wasn't the first time I had seen her struggle to turn down appealing food. "Egg or chicken?" I asked.

"Chicken."

I quickly bought an egg sandwich and we sat down at a table next to Claudio and his friends. They were sitting on top of the table, playing some kind of weird game involving cards and quite a lot of unnecessary noise. It was strange how little I saw him these days, while a few weeks ago we met up almost every day.

3 Tutor is the word used for academic advisors in the Dutch University College system.

At that time we were preparing for the TopStar business contest, one of these prestigious contests in which students are asked to resolve real-life cases in teams, which we had decided to enter. But from the time we heard that our team had not been selected for the final round, the contact between us had not been as intense.

Claudio looked up, greeting me with that quirky smile of his which brings a lively spark to his Southern-European features.

“Thanks for telling the teacher I’d be late, Mir!”

“Don’t rub it in...”

“What?”

“I was also late.”

“Great minds think alike!” Claudio smiled. He turned back to throw a red card on the table while yelling “YELLOW. Oh yeah”. Strange.

Everyone seemed a little tired today; my friends aimlessly scrolled through their Facebook pages. But my mind was hyperactive and kept on wandering to the study plan I had gone over again and again, all night. It contained all the subjects I would need to combine economics and medicine. It just had to fit... but I couldn’t quite make it work. Quick check at the time: Only ten minutes to go before the start of the meeting. The plan was nearly there though, it just needed some final touches. If only Claudio’s friends would stop making all that noise. I was trying to focus.

After a few minutes, I noticed an abrupt change in the chatter. Emma, a girl who had been playing among Claudio’s friends, and giggling and laughing loudly at their game, had suddenly stopped laughing. I had seen her take bites from a sandwich before, in between her spells of laughter. Now her friends were focused on her intently and asking, “Emma, are you ok?” I looked sideways and saw she was sitting on a chair next to the table on which Claudio and his friends were sitting. She was grasping her throat and gagging.

Claudio stood up and hesitantly walked over to her. He patted her on the back softly, seemingly to show compassion rather than to really help. He clearly didn’t know what to do.

I suddenly realized that I *did* know. My first steps on the way to the medical profession were immediately paying off: I had just taken a first aid course, and now I immediately perceived what was happening. I stood up quickly and asked her, “Emma, are you choking?”

She tried to speak, but only managed a whisper, and nodded. Right, I thought, what to do now? I was already certified for first aid assistance, and this was clearly the time to step up and take responsibility. Emma was still grasping her throat, and gagging. No time to waste.

I signaled Claudio to step aside, positioned myself behind her chair, kneeling down. “Easy on now. Let’s try to force this thing out of your throat.” I wrapped my arms around her torso, made a fist and placed it on her belly underneath her ribcage. I placed my other hand on top of that. “Now hang over forward a little Emma.” She remained admirably calm and bowed forward. “Now, one, two...” I thrust my fist into her belly, aiming upwards as fast as I could. I could hear the air rushing out of her mouth, and Emma started coughing, gurgling, and spit out a piece of food. And she inhaled! I felt the tension flowing away, as I gently patted Emma’s back. “Well done!”

“Wow, Miriam.” Claudio now patted my back. “I didn’t know the banker’s daughter had any other skills next to her bank account.”

“Well, now you know I can save people’s lives.” I told him. As I looked at him, he didn’t look so sure of himself as his ironical comment would suggest. There was even a slight blush in his face. So I decided to just sit back and let the adrenaline wear off.

*

After coming to my senses, I looked at my watch, and the adrenaline was straight back up. I was already late for my meeting! And my plan wasn’t finished. Why me? I took my laptop and bag, and rushed up the central stairs of the building. I didn’t even say goodbye to Emma or any of the people there.

I knocked on the door of the room where Ms. Daniels held her tutor meetings.

“Hi, come in.” My tutor’s light grey eyes rested on mine. She was one of those people that are sincerely interested in knowing how you are doing. She looked a little worried. “You look very rushed.”

“I’m so sorry for being late. Something... something happened on the way here.”

“Oh, okay. Do you want to meet at another time? We only have about twenty minutes now.”

NO! I wanted to shout, but only just contained myself. “Now is better for me, thanks.” The thought of having to wait longer for Ms. Daniels’ approval made me very unhappy. There had been enough uncertainty lately. I just wanted the fog to clear as soon as possible.

“As you wish. How are you?” Her calm demeanor only made me feel more anxious.

“I’m good. Everything’s fine.” I didn’t think that came across very convincingly, but it was a try. We talked a little about life at University College International, but I cut the banter short, subtly shifting my laptop on the desk between us. Soon enough, Ms. Daniels asked me about my curriculum. I entered the password and opened the webpage containing the study plan I’d been working on. I turned the laptop toward her, and gestured for her to take a look. The ‘UCI planner’, which usually neatly shows all courses a student takes in every semester, looked distorted and bigger than usual.

Ms. Daniels frowned. “That looks ... slightly overloaded. What’s this?”

Finally. This was the moment I’d been waiting for. I took a deep breath. “Yes, so you see, I would like to do a double major.” I had kind of expected her to shout at this point, because I was telling her that I wanted to do two full bachelor degrees at the same time. But she just looked at me. So I started rattling. “You see, I know that here it says there are two January courses at the same time, which is impossible, but I’ve heard that people can do language courses outside of UCI. So I figured I’d do two Spanish

courses over the summer, and then in the next summer write my capstone thesis for the one major, so that in the end there's only three semesters in which I need to do five courses during the sixteen-week period instead of the normal four. I even have a normal course load for three semesters. That's feasible, right? Will you allow me to do this?" Ms. Daniels just sat there and looked at me for several moments. I must have landed her in a tutor's nightmare.

After a while she spoke. "Well, Miriam, I've never had a tutee propose a double major to me. I would have to check what the precise regulations are. In fact, I think people were working on constructing them. But would you permit us to take a step back? Could you explain to me why you would like to do a double major? You wanted to do the economics track, right? So why all the medical courses?"

That was the dreaded question. I had seen it coming. "Right, well, this is really important to me."

"That's fine, but why? Do you want to be an economical doctor?" She smiled kindly, which took away some of the ironic punch, but not all.

"I... I just need you to know how important this is to me." I didn't quite see how I could bring the message across to her without explaining further, but it was worth a try.

"Miriam. Don't worry, I do believe that. I'm just trying to understand. But if you don't want to talk about it further, you don't have to."

I sighed a bit too loudly.

Ms. Daniels offered to check for me whether my plan would fit the rules. At the same time, she recommended me not to do it, because she said it would be very intense. Instead, she suggested I take a minor. At UCI that consists of six related subjects, meant to give students a good idea of their second field of interest. And it would still be something to show to future universities or employers.

"It has to be two majors." I emphasized. How could I ever explain the whole situation to her? She would never understand.

“Alright then, let me look into the possibilities.”

“You can’t give me a ‘yes’ or ‘no’?”

“I’m sorry, but again, this is quite unusual, Miriam. I really need to look into this carefully.” Ms. Daniels asked me to send me the plan I made, and I agreed to do so.

So clearly now, today was not going to be my day. I got up to leave the room.

“Oh, and Miriam...” Ms Daniels reminded me that to do an extra subject next semester, my Grade Point Average would have to be high enough.

The reminder wasn’t necessary. Think, Miriam...What could I say? I figured honesty was best. “Yes, I know. I think I can get the grades. It will be a bit of a challenge for calculus though.” I had insisted on taking calculus in my first semester instead of a statistics course, but now I was regretting that a little. But it would work, I thought, straightening my shoulders. I would make it work.

Still, as I walked out of the room, I felt I had failed. Still in the fog. Ms. Daniels was clearly doing her best though, I couldn’t really blame her.

*

As I walked down the central staircase of the UCI academic building, Claudio looked up from his desk table facing the stairs in the open study space on the second floor, and spotted me. He stood up, whisking off the headphones he wore to block out sounds, and came towards me. “Hey!”

I still had my mind on other things, so I just gave him a feeble smile.

“Just wanted to say ‘thanks’ for helping Emma and ‘sorry’ for teasing you.” He put on his most amiable face.

“Don’t worry.” I managed a slightly bigger smile.

“You do look a bit... problematized.”

“Yes, well, I’m off to the dorms now.” It was only a 500 meter walk from the academic building to the dormitories where it was

compulsory for UCI students to live. But I needed the fresh air and slight change of scenery.

“Hold on just a sec, I’ll walk with you.”

Claudio went off to grab his books and laptop, while I lingered around the staircase. I would have actually preferred to walk alone, but because it was such a short distance I didn’t object to Claudio walking with me. As he joined me down the staircase and out of the building, Claudio asked how I was. But he did so a little too radiantly for me. I explained that I just came out of a tutor meeting.

“Oh, I see. It’s a worry about a future that will never be. Those are the worst!” He said that as if it were the funniest thing ever. I gave him an exasperated look as I passed through the revolving doors out of the building. As we came out, he continued, “Sorry Mir. So...” he forged cheerfully on, “it’s been a while since we’ve spoken... What have you been up to?”

That was true. The business case competition we were going to attend had given us opportunities before, but now—even though we were in class together sometimes—it seemed as if we were living parallel lives. But I was fine with that, really. “Nothing much,” I told him.

“Any nice encounters with those friends of your Mum’s?”

I sighed and was silent as we crossed a small bridge on campus on the way to the main road. For Claudio, I mused, everything seemed to be about networking. And from his point of view, my mum was neatly paving the way for me, networking me into the banking world. I think he really was jealous. I wondered what he would say if I told him that this was precisely the reason why I was not going to be a banker. He probably wouldn’t believe it. So I shrugged, deciding not to tell him. I glanced sideways at him, a bit uneasily. Even though I met these people only very occasionally, tomorrow was actually going to be one of these days. My mum had asked me to help her out with a banker’s meeting she was organizing. And I had already agreed to. No way out now. But at least I could get one over on Claudio. So after a while I started again, “You know, I’ll meet them again tomorrow.” I was pleased with my matter-of-fact tone.

His eyes opened so wide they nearly popped out of their sockets. “Wow! Can I come?”

“I could ask mum, but I doubt it will work out. Everything is organized already.”

“But she knows me.”

“She knows a lot of people.”

“Yeah.” Claudio looked at his fee, and then hopefully up at me. “Will you try though?”

“If you insist.”

“Oh Miriam.” He sounded disappointed. “Why do you make me beg? Friends help each other out, right?”

I paused, an option occurring to me that I hadn’t thought of before. What if Claudio and I exchanged places? He would be thrilled out of his wits, and I would have some extra time to study, and maybe even to hang out with Linde and Elena. I had some hope they’d understand me better. But mum certainly wouldn’t approve. She was so anxious for this to go well and had drilled me so thoroughly that a last-minute change of plan would never be an option for her. And of course, her whole idea was to introduce me to these people. Just like her whole idea was to finance my bachelor in economics. Alright, a bachelor at a liberal arts college—she had allowed that—but in economics, after all, so that I could follow in her tracks. If I would just change away from economics, she’d probably freak out completely and stop paying. So if I wanted to study medicine, it would have to be a double bachelor. No other option. But I would make it work. I would. Really.

In any case, I decided not to give Claudio any further false hopes. “Look Claudio, I know you really want this. But I also know my mum. This won’t happen.”

“Oh.”

“But I promise I’ll try to arrange something another time.” I bit my tongue after saying that, because I knew he was going to keep me to it, and it was much more easily said than done.

“Really? Wow, that’s amazing.” The radiance came back to his face. “You’re great.”

“I just said I’ll try. No guarantees.” But, looking at his expression, I could see that the damage was already done.

“I know you’ll make it work; you can do it.” We were arriving at the dorms already.

“We’ll see,” I said as I entered the door to the apartment block I lived in and waved goodbye to him as kindly as I could.

*

For the rest of that day I tried my best to study, together with Elena. After the conversation with Ms. Daniels I felt motivated to get cracking—exceptionally motivated for a Friday afternoon, I thought wryly. But as much as I wanted to, I couldn’t focus. I felt too disappointed and unhappy about the fact that I still didn’t know whether the plan for my future was going to work out. My thoughts kept on whirling around that source of anguish. My mind knew very clearly that the rational thing to do now was to study Calculus. I had a big exam coming up next week, and several other deadlines on top of that. But somehow my feelings didn’t agree. It was exasperating. In the end, I just had to try to process things. Turning to my friend, I asked, “Elena, tell me. Why do we study?”

“Yeah, tell me about it,” she mumbled, not looking up from her book.

“No, seriously, I’m asking.”

“Oh in that case, why don’t I answer you?” Elena turned theatrically towards me, leaning forward with her chin on her hand, in a rather striking imitation of Rodin’s ‘Penseur’. “I was reading ‘Man’s Search for Meaning’ by Frankl. He says not to ask ‘what we want from life’, but ‘what life wants from us.’” She continued in her mock-weighty tone, “And life clearly wants us to study. That’s why we study.” She stared intently into my eyes.

I laughed at her convincing performance. “Impressive, thanks for sharing your wisdom.”

“You’re welcome.” She bowed gracefully in her chair, and turned back to her study books.

Certainly her joke contained some truth; study was an inescapable part of what life was asking of me at this point. But the big question was: how much of it exactly? I couldn't let my mum down now, in order to go study something else. She was counting on me. My thoughts led me morosely along. So, no time for Linde and Elena this weekend either. Sigh. Unless I would just decide on easing off on the calculus and meeting the deadlines with minimum effort. But then, how would I meet my tutor in the upcoming meeting? The whole idea of adding medicine as a second bachelor would then be off the table. Just because I wouldn't be allowed to take an extra subject next semester. And I really had to go for the double bachelor, right? Right?

I frowned, feeling a bit recalcitrant about what Elena had said: why couldn't life just be a bit clearer about what it wants? Why not just send some wireless radio transmission into my ear blaring: 'Miriam, you should really study medicine'. I grinned at the thought, but was sobered by another following quickly upon it—what if that is just what happened this morning, when I saved the choking person? Could Life be telling me: 'this is what you're good at! Go for it!' Who knows?

In any case, I reflected that if life wanted me to study economics, then tomorrow might clearly be the day to tell me. A meeting with all the top bankers in the Netherlands: What better occasion? Perhaps, I resolved, I should just go there with that attitude. And if life did send the radio transmission, and it would have to be economics... well, that would save me loads of trouble. But of course, if the opposite 'communication' occurred... it would lead to more trouble. I didn't see any other options. Go tomorrow and listen. That's my plan. Listen to the voice of life. And then decide what needs to be done. Barmy.