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Law Paper Movie Review 600 words It is films such as “ Inside Job” directed by Charles Ferguson that remind investors, traders or any other consumers that power, influence and money will always kill the moral system. This is particularly true because Ferguson explores why some of the financial executives at the top of the financial chain are never jailed even when they are the contributors of America’s worst economic problems. In the documentary, the actions of the top executives from various companies, academic economists, federal regulators and bankers were mostly to blame for the collapse of the markets and a paralyzed financial system which eventually led to loss of jobs and savings.   
From the film, the bankers acted in a questionable manner because of how they sold the mortgages. A lot of people with experience in the financial companies were interviewed such as top executives such as Raghuram Rajan, Dominique Strauss-Khan and Glenn Hubbard (Ferguson). The bankers provided the consumers with credit despite knowing that some consumers had low credit scores. 20 or 30 years ago, banks would tell consumers who could not afford to buy mortgages that they would not get loans. However, in the film it is clear that such kind of advice is not taken cautiously because the bankers allowed the consumers to buy houses that they could not afford. In another scene, viewers can see that the people who could not afford the mortgages were now living in tents and jobless.   
The actions of the federal regulators, economic academics and politicians were well captured showing that they did not do anything that would help in regulating the finances. In one of the scenes, one of the interviewee indicates that there was a continued deregulation of finances and “ they knew what was happening” (Ferguson). In addition, most of the people in these groups are noted in some scenes to be paid excessively. For example, in one of the scenes, when the narrator Matt Damon asks what he thought of wall-street incomes, the interviewee said it as an excessive amount. There were those who earned as much as $485 million and 80 million (Ferguson).   
All the parties mentioned above relied on the moral philosophy of ethical relativism to justify their actions. In ethical relativism a person holds the view that there is no moral right or a moral wrong. Therefore, the person believes that he or she should act in their own interest. In this light, it is not difficult to see why the employees and employers in the wall-street financial companies decided to self-regulate themselves. In one of the film Damon explains how the financial service industry started by buying ordinary mortgages from some of the local institutions. The companies in the financial service industry later repackaged them into collateral debt obligations (CDOs) with the belief that this was not wrong.   
Perhaps the only two moral philosophies that might have prompted the mentioned parties to act differently would have been the philosophies of duty of care and deontology. Duty to care is a moral philosophy which holds that caring is a global attribute among humans (Class notes). If all the people shown in the film believed that it was their duty to care about the state of the economy, millions of people would not have lost their jobs and houses. Under this philosophy, the assumption is that everyone has the impulse to care. Deontology or duty-based ethics holds that people are morally obligated to follow certain rules, despite the outcomes (Class notes). If the parties acted under this philosophy, they would have felt obligated not to lie and cheat the public.   
Works Cited   
Ferguson, Charles, dir. Inside Job. Representational Pictures, 2010. Film. Web. .   
Class notes. Introduction to Business Law: BSL 212.