As a general rule, people don't invest in things that have no profit or benefit. A person that contributes or bequeaths their resources (typically money and property) to worthy causes or projects, are known as a philanthropist do so because it has some benefit to humanity. Few people, none that I know, donate money to some big business or government agency. And yet, many people will make a provision to a charity, church or organization whose purpose is the assistance of the needy. They do so because they see a need and it makes them feel good to help fill that need. For a Scout, it is a good deed. For people of the cloth, it is the salvation of souls; and for Freemasons, it is the betterment of humankind. Whether a gift or contribution is made anonymously or with grand spectacle, still the motivation ultimately tends to be because of the good feeling the donor gets.

It is with this acknowledgement that I began to realize why so few people have adopted civility as a foundation of their character. It takes effort and there is no money in it! People are not going to invest time or energy in a stranger when there is little likelihood of even a short-term relationship with that person. It is bad enough that we even have to be socially acceptable to someone with whom we must interact with, even briefly. It is common that sales and service people look upon their customers with indifference and the customer sees the provider as a necessary evil. It appears that common decency has been greatly degraded. Not long ago, books, articles, op-eds on proper behavior and good manners were commonplace. Classes were taught in school on how to be a model citizen and reinforced at home. But now, that which was termed the 'polite society' appears to be non-existent. Here I must ask if we are any better off without the polite society and their rules of etiquette? Are we any happier? Are we any more satisfied with our friends and relationships?

From all I have learned, the answer is a resounding NO! We have fewer close friends; those that we call friends tend to be more of an acquaintance than an actual "friend," and a co-worker tends to be the person we complain and confide to. As an individual, we have chosen to become more isolated, insulated, superficial and disconnected. For some reason we, as a society, no longer make the investment required to get to know someone enough to truly call them a friend. We no longer make the social capital investment for making close or personal friends. This, however, does **not** have to be the case. We have the choice to remain remote or to open up to the options of humanity. Simply, as an individual, aren't we happier when we are with a friend? And isn't that happiness and contentment increased in direct proportion to the closeness of the friend, the amount of social capital that we have invested in that friend?

What is social capital? So simple but so complex. Social capital is desire, time; effort; ... civility! That investment of our time, genuine concern, patience, tolerance, respect, ... [Civility] is the currency that are the dividends that return a wealth in personal relationships. More investment of the same yields' friendship. Keep it up, and you gain family regardless of genetic relationships and is there anything truly more valuable than family? All this from a single person willing to make the investment.

Can a group of individuals benefit from the same social investments? Just as individuals make up groups, and groups (and we'll call them members for convenience here) comprise organizations, the same investment strategy and the currency can apply... and with the same result. The profit or benefit of an organization that invests in developing friendships is the same as for the individual: happiness, growth, enthusiasm, commitment, satisfaction. A Lodge, whose desire is to make friends and whose investment strategy is to make the time, expend the effort, and be civil to every person will, without fail, reap the benefits.

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