When I was a kid in the fifties, I used to watch a television series called 'I Led Three Lives'. While in my maturer political wisdom I have come to dismiss this potboiler as just another symptom of cold war hysteria, I can still vividly recall how enthralled I was back then by the weekly exploits of one Herbert Philbrick: ordinary citizen, member of the Communist Party, and FBI informer. Little did I dream at that time that one day I too would lead three lives.

One of those lives, that of ordinary citizen, is no more interesting than was Herbert Philbrick's. Both of us are very ordinary citizens. But the remaining two, while less luridly dramatic than Philbrick's, appear to manifest a personality split at least as deep as his. My second life is not remarkable in itself. Like most universities, my university sponsors a good deal of biomedical and social-scientific research which utilizes human subjects. Again like most universities, my university requires all such research to be submitted to ethical review. As a member of our review committee I regularly assess experimental protocols by means of guidelines which impose two different kinds of requirement: (1) that the experiment promise to yield a satisfactory overall ratio of benefits to costs, and (2) that it provide adequate protection for its subjects. A protocol is accepted only if it satisfies both requirements.

So far, so upright. Nothing here to rival Herbert Philbrick's clandestine activities as a member of his local party cell. My split personality emerges only when I reveal my third life – that of the philosophical utilitarian. The creed which informs this life requires me to acknowledge the general welfare as the ultimate standard of right and wrong. It thus apparently requires me to base all of my moral decisions solely on a cost/benefit comparison of the available alternatives. But then, presumably in my second life, I should be deciding whether to accept or reject experimental protocols solely on the basis of their expected cost/benefit ratios. Once the cost/benefit requirement has been satisfied, what is a good utilitarian boy like me doing demanding adequate protection for experimental subjects?

What was a good Communist like Herbert Philbrick doing betraying the party to J. Edgar Hoover? The answer in his case was simple: he was not a good Communist. Instead, he was a loyal, patriotic American. One of his
lives was a deliberate sham, a counterfeit. He suffered from no real conflict of loyalties because he had only one real loyalty. I would prefer not to resolve my apparent conflict of loyalties in this Philbrickian fashion. Unlike Philbrick, I am not merely going through the motions in one of my lives. At least, I do not think I am. But then, again unlike Philbrick, I must face the possibility that I really am morally schizoid.

Ever since Socrates, philosophers have made a big deal about the merits of the examined life. Unfortunately for me, a closer examination of my two lives merely reinforces the initial impression of their inconsistency. Consider first my theoretical commitments. Utilitarianism is one form of consequentialism. Consequentialist theories form a family by virtue of their common moral structure: roughly speaking, that the best (or right) thing to do is always whatever will produce the greatest net value. All members of the family therefore share a commitment to some maximizing goal. If we want to keep the boundary between consequentialist and nonconsequentialist theories from being trivialized, we will doubtless have to impose some conditions on the values which define a consequentialist goal (e.g., that they not be agent-relative or occasion-relative, that they not be lexically ordered, etc.). But for our present purposes we may safely ignore these further complications and simply assume that particular versions of consequentialism are individuated by means of their substantive goals. Then the goal espoused by utilitarians is unique in being both welfarist and aggregative. To say that it is welfarist is to say that nothing but individual welfare is valuable for its own sake, thus that for moral purposes all gains and losses are increments and decrements in the well-being of individuals. Finally, to say that the utilitarian goal is aggregative is to say that it is formed by simply summing these gains and losses. Thus, on this view the best (or right) thing to do is always whatever will produce the greatest net sum of welfare, thus whatever will yield the most favorable cost/benefit ratio.

Now contrast with this the procedure which I regularly follow in assessing an experimental protocol. The guidelines with which our review committee operates agree with similar guidelines elsewhere in distinguishing two different kinds of consideration which bear upon the acceptability of a protocol ([2], ch. 4; cf. [4], Part C, [9], ch. 4). The first of these is a cost/benefit balancing, in which the main category of cost consists of the harms to which experimental subjects will be exposed, while the main category of benefit consists of the payoffs, either for the subjects themselves or for society at large, yielded by the results of the experiment. A protocol must, at this stage of deliberation, promise an acceptable ratio of benefits to