

RCIA CLASS 23- THE SEVENTH AND TENTH COMMANDMENTS:
PROPERTY AND ECONOMIC MORALITY

I. Private property is important on at least four levels.

A. First, as a practical matter, private property is needed for a functioning economy because: (1) people will work more if they have an incentive; (2) people tend to take care of things more if they have an ownership interest; and (3) people tend to fight over things less when ownership is clear. See St. Pope John Paul II, Centissimus Annus (1991) 42; St. Thomas Aquinas, Summa Theologica, part II-II, question 66, article 2.

B. Second, private property is needed in order to preserve a sphere of independence for the individual, the family, and religious institutions. See Vatican II Council, Gaudium et Spes (1965) 71; Centissimus Annus 11-13; Pope Leo XIII, Rerum Novarum (1891) 12-14.

C. Third, private property allows people to be more creative and charitable. See Centissimus Annus 29.

D. Finally, it is only just that when a person contributes more to the increase of the wealth in society, he should share in that increase. See Rerum Novarum 10.

II. Because of this importance of property, the Church both supports the right of property and also maintains that there is a duty in justice to provide all people with access to property.

A. Thus, the seventh commandment forbids theft in any form, whether of money, property, ideas (e.g. plagiarism), grades, credit or victory in a contest (e.g., cheating), or the like. Catechism 2408-09. Furthermore, the government has an obligation to respect private property and cannot in justice unduly prevent the ownership of property or the right of free initiative. See Centissimus Annus 31-32, 34.

- A theft would be a mortal sin if it gravely harms the person from whom it is stolen or involves a large benefit to oneself. See article entitled "Stealing" in Encyclopedia of Catholic Doctrine (Russell Shaw ed. 1997) 646

-There are rare cases when grave necessity justifies taking another person's property without actual or presumed consent. See Catechism 2408.

B. However, there is also a social aspect of property. All of creation belongs first to God, and we are stewards of it. See, e.g., Matt. 25:14-30; Luke 12:16-21. In the end, we owe an accounting for all of our lives, including the use of our wealth, to God.

- In particular, the Church has maintained over and over again that the ownership of wealth involves a social obligation. See, e.g., Centissimus Annus 30; Gaudium et Spes 69. There is an obligation in justice to ask what the best use of one's wealth is.

C. Precisely because it is important for independence, initiative and charity, it is important to enable all people to earn a good living and be capable of having sufficient property, including those who cannot make such a living on their own. See, e.g., Rerum

Novarum 45–47; Centissimus Annus 15, 42.

- Thus, there is an obligation in justice for people to provide for the poor from their own surplus wealth, especially members of their own family. See, e.g., James 2:14-17; 1 Tim. 5:8.

- Private and ecclesial initiative and family obligations are the best means of taking care of those in need. However, when private initiative is insufficient (as is often the case in modern more industrialized, but also more impersonal, society), the Church has supported a calling for the government to step in and provide for those in need to the degree that private initiatives cannot or will not. See Centissimus Annus 48. There is always a judgment in prudence about the best means of doing so. In general, the government has the right to collect a certain level of taxation both because of the services it provides and to provide for those in need; however, the level of taxation should not unduly reduce the right of free initiative or the independence of individuals or families.

D. The desire for wealth can be a good thing, if it leads people to a desire to serve God, family and neighbor better. The problem comes when it is excessive or turns into selfishness. As Pope Emeritus Benedict XVI said, “Profit is useful if it serves as a means towards an end that provides a sense both of how to produce it and how to make good use of it. Once profit becomes the exclusive goal, if it is produced by improper means and without the common good as its ultimate end, it risks destroying wealth and creating poverty.” Caritas in Veritate 21 (2009).

E. The Bible also contains a number of warnings against the excessive desire for wealth, which leads people to ignore what God wants, and what other people need, in favor of one’s own desires. See, e.g., Ps. 49:5-9; Matt. 19:23-24; Luke 6:24, 16:1-13; 1 Timothy 6:17. Thus does St. Paul say, “Greed for money is the root of all evils.” 1 Timothy 6:10. As C.S. Lewis explains in the second of his space trilogy Perelandra, St. Paul is warning not only against an excessive desire for money in itself, but an overall attitude of desire above all else to get what we want, when we want it, how we want it, and so forth, and thus being closed to the calling of God. See Perelandra (1944) ch. 3-4.

F. In his apostolic exhortation Evangelii Gaudium (The Joy of the Gospel), Pope Francis has emphasized that care for the poor is not only a matter of providing sufficient income and goods, along with the ability to work to work for a living, although these things are of critical importance. It is a matter of seeing the whole of the economic and social system as centered on concern for one another. Evangelii Gaudium (2013) 205. As pope Pope Benedict XVI wrote in his 2012 encyclical Caritas in Veritate (Charity in Truth), love and the sense of each person’s call to eternal glory, should be the overriding “principle not only of micro-relationships (with friends, with family members or within small groups) but also of macro-relationships (social, economic and political ones).”

III. Wealth should be seen as an opportunity to work creatively and show initiative and charity.

A. The Old Testament does indicate that prosperity is one of the benefits of fidelity to God. However, the prosperity that the Old Testament speaks of is the ability to prosper in one's labor, not the ability to live easily and luxuriously. See, e.g., Duet. 28:1-14; Ps. 128; Is. 65:21-25; Micah 4:3-4.

- In fact, there are warnings against the dangers of wealth, particularly because it can lead to arrogance. See e.g., Duet. 8:6-20, 17:17; Ps. 49:14-15.

- The Old Testament had a strong notion of social justice in general and the care for the poor in particular, by guaranteeing land, forgiving debt and taking care of the widows and orphans. See, e.g., Ex. 22:24-30; Duet. 15:1-11, 24:19-22.

B. Even in the new dispensation that Jesus proclaimed, a reasonable desire for wealth is consistent with the life of grace.

- In the early church, it was common to hold all things in community. See Acts 2:44, 4:32-37. However, this rule was not required for everyone, but rather was generally helpful for the community to be a better witness. See Acts 5:4. And later, there were people with different levels of wealth, who are called to use it well, but still presumably maintain it. See, e.g., 1 Cor. 16:1-4; Phil. 4:15-18; 1 Tim. 6:18.

- There was a call to pay wages for work, and the principle that all who could should work. See, e.g., 2 Thess. 3:10-12; James 5:4; see also Matt. 17:24-27.

C. All of the faithful should develop a "spirit of poverty," see Matt. 5:3, Luke 6:20, but that calling is lived out in different ways. See Fr. Thomas Dubay, Blessed are You Poor (1981).

1. Married couples are called to ask what level of property and spending will help them carry out their roles, as a couple and parents, in society and the workplace, and in all ways as witnesses to Christ. One should always ask the question of whether the extra promotion, job, income, or acquisition will actually help one be a better person or carry out one's role in life, or instead whether one's desire for such things is simply a matter of transient pleasure, impressing others or feeling better about oneself because one is more prestigious in society. As Jesus says, such are the things that people of the world seek. Mark 10:42-45.

2. Single people in the world likewise are called to use property, but always to a certain generosity and courage, being open to God's calling. See Mark 10:17-31 (the account of the rich young man and Jesus.) Consecrated single people can be especially open to the inspiration of the Spirit. 1 Cor. 7:32-35.

3. Diocesan priests have private property, but are called to a life of noble simplicity, avoiding unnecessary expenses and savings.

4. Religious brothers and sisters, and religious priests, take a vow of poverty, which means they own little if any private property. As with the early Christians,

they own all things in common.

- As a practical matter, this vow is lived out with varying degrees of self-denial, from some who live a life like diocesan priests, but without private savings or property strictly their own, to some who live with no luxuries and sacrifice many things (e.g., air conditioning) we would call necessities.

5. All people are called to self-discipline, courage and generosity and to avoid letting wealth become a trap or a source of pride or self-contentment. See, e.g., Luke 6:24-26, 16:19-31; Rev. 3:15-19.

IV. People should evaluate specific moral issues regarding property in the light of this call to use all wealth for the glory of God, and to be independent of it.

A. Positively, there is a call both to natural justice and the supernatural virtue of charity. In particular, there is a duty in justice to care for one's family and for the poor, and well as to pay fair wages, prices, taxes, etc. See, e.g., Catechism 2409-11, 2432, 2434. There is also a call to go beyond what is required and creatively to ask what one should do for others, recognizing that each person we meet is created in the image and likeness of God. The obligations in justice are, at least in most cases, clearer and more specific; the call of charity require more discernment and call for creative goodness.

- To use property well, there is, in addition to the virtues of justice and charity, also a need for: (1) prudence in deciding how much to seek wealth and what to do with it; (2) temperance in having a moderated desire for the things of this world; and (3) courage in trusting in God and being willing to take some risks. These virtues are brought to a higher level with the gifts of the Holy Spirit that are counsel, knowledge, and fortitude.

- Contrary to these vices are: (1) consumerism, i.e. an intemperate desire for worldly goods that is in the Eastern Christian traditions often called a form of gluttony; (2) avarice, i.e. an excessive desire for the security, power, or self-worth that comes, or rather seems to come, from money; and (3) imprudence in the use of worldly things, either by being too acquisitive or too wasteful.

B. The distinction between legitimate interest and usury, principles of just wages and prices, and the question of gambling are some specific issues that call for discernment.

1. Interest can be legitimate as the lawful sharing in the increase in wealth that comes from combining capital, labor, technology and enterprise. However, the Old Testament principles against usury, i.e. excessive interest, or making another person overly burdened by interest, still apply. In addition, a desire on the part of able-bodied people to avoid work and live easily off of unearned income is very flawed.

2. Wages should be based, not only upon the market price, but also upon that amount which is necessary to support oneself and a family decently. Prices generally can be determined by the market, but people should not take advantage of deception or emergencies to run up or down the price of goods, especially

necessities.

3. Gambling is not wrong as a moderate form of entertainment. However, excessive spending on gambling is wrong, and can be a mortal sin if it unjustly deprives oneself or one's family of needed things. It is even worse to tempt another person to excessive gambling. Winning at gambling also should not be a source of arrogance or excessive happiness, nor losing a source of sorrow.

C. The creation around us, including animals and the natural environment, are an inheritance that God gave to man to cultivate, and thus to care for. See Gen. 1:28-31. Thus, it is legitimate to use nature and animals, but they should also be treated with the respect due to a loving gift from the Almighty God, and an inheritance handed on throughout the ages. See Catechism 2415-18. The gift of the Holy Spirit called knowledge helps us to discern how rightfully to use created things, neither neglecting them nor treating them as the final good. See St. Thomas Aquinas, Summa Theologica II-II question 9.

D. The market, like most human inventions, is in itself a good thing. The problem comes when it is not governed by moral values, but rather dictates them, when the human person is subordinate to the desire for goods, service, power or the like.

- In Caritas in Veritate, Pope Emeritus Benedict wrote, "The Church has always held that economic action is not to be regarded as something opposed to society. In and of itself, the market is not, and must not become, the place where the strong subdue the weak. Society does not have to protect itself from the market, as if the development of the latter were *ipso facto* to entail the death of authentically human relations. . . . [However,] economy and finance, as instruments, can be used badly when those at the helm are motivated by purely selfish ends. Instruments that are good in themselves can thereby be transformed into harmful ones. But it is man's darkened reason that produces these consequences, not the instrument *per se*. Therefore it is not the instrument that must be called to account, but individuals, their moral conscience and their personal and social responsibility. The Church's social doctrine holds that authentically human social relationships of friendship, solidarity and reciprocity can also be conducted within economic activity, and not only outside it or 'after' it." Caritas in Veritate 36. Similarly, Pope Francis pointed out in Evangelii Gaudium that the word economy comes from the Greek term *oikonomia* which means a household, a common home. The point is that, when dealing in economic affairs, we should think of others as members of the household of God, as our brothers and sisters. See Evangelii Gaudium 206.

D. Overall, the economy and use of property should be focused on the centrality of the realization of each person's ability to respond to God's calling. As St. Pope John Paul II put it, there should be "a subjectivity of society, according to which man's social nature is realized in the context of numerous social groups beginning with the family and including economic, social, political and cultural groups which stem from human nature itself." Centissimus Annus 13.