

RCIA CLASS 24 - 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 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 peoples with this property.

A. Thus, the seventh commandment forbids theft in any form, whether of money, property, ideas (e.g. plagiarism), grades or credit (e.g., cheating), or the like. 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.

- The unjust taking of more than one days wages is generally considered to be a grave offense and thus a mortal sin if done with knowledge and freedom

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 to have private property, it is important to make that property available to all people, including those who are unable to earn it themselves. 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 (as is generally the case) private initiative is insufficient, the government should step in and provide for those in need. 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 to 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 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).

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. 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 the care for the poor, 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 of Jesus, a reasonable desire for wealth is not wrong.

- 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.
- There was a call to pay wages for work, and 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 are called to 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 help one be a better person or carry out one's role in life.
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 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 contentment. See, e.g., Luke 6:24-26, 16:19-31; Rev. 3:15-19.

IV. Specific moral issues should be seen 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 to justice (on the natural level) and charity (on the supernatural level.) In particular, there is a call in justice to care for one's family and for the poor, and well as to pay fair wages, prices, taxes, etc. There is also a call to go beyond that and creatively ask what one should do, recognizing that each person we meet is created in the image and likeness of God. The obligations in justice are usually clearer and more specific; the obligations of charity require more discernment and call for creative goodness.

- There is also a call 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 some places called a form of gluttony; (2) avarice, i.e. an excessive desire for the security and/or power that comes, or seems to come, from money; and (3) imprudence in the use of worldly things, either by being too acquisitive or too wasteful.

B. Gambling, usury and principles of just wages and prices are some specific issues that call for discernment.

1. 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, nor losing a source of sorrow.
2. 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 for able-bodied people to avoid work and live easily off of unearned income is very flawed.
3. 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.
4. 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. As Pope 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.

C. 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 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.