

*The Knights of Columbus presents  
The Luke E. Hart Series  
Basic Elements of the Catholic Faith*

# THE SEVENTH AND TENTH COMMANDMENTS: ECONOMIC AND POLITICAL MORALITY

---

PART THREE • SECTION NINE OF  
CATHOLIC CHRISTIANITY

---

*What does a Catholic believe?  
How does a Catholic worship?  
How does a Catholic live?*

Based on the  
*Catechism of the Catholic Church*

*by  
Peter Kreeft*

General Editor  
Father John A. Farren, O.P.  
Director of the Catholic Information Service  
Knights of Columbus Supreme Council

*Nihil obstat*

Reverend Alfred McBride, O.Praem.

*Imprimatur*

Bernard Cardinal Law

December 19, 2000

The *Nihil Obstat* and *Imprimatur* are official declarations that a book or pamphlet is free of doctrinal or moral error. No implication is contained therein that those who have granted the *Nihil Obstat* and *Imprimatur* agree with the contents, opinions or statements expressed.

Copyright © 2001 by Knights of Columbus Supreme Council. All rights reserved.

English translation of the *Catechism of the Catholic Church: Modifications from the Editio Typica* copyright © 1997, United States Catholic Conference, Inc. – Libreria Editrice Vaticana.

Scripture quotations contained herein are adapted from the *Revised Standard Version of the Bible*, copyright © 1946, 1952, 1971, and the *New Revised Standard Version of the Bible*, copyright © 1989, by the Division of Christian Education of the National Council of the Churches of Christ in the United States of America, and are used by permission. All rights reserved.

Excerpts from the *Code of Canon Law*, Latin/English edition, are used with permission, copyright © 1983 Canon Law Society of America, Washington, D.C.

Citations of official Church documents from Neuner, Josef, SJ, and Dupuis, Jacques, SJ, eds., *The Christian Faith: Doctrinal Documents of the Catholic Church*, 5<sup>th</sup> ed. (New York: Alba House, 1992). Used with permission.

Excerpts from *Vatican Council II: The Conciliar and Post Conciliar Documents*, New Revised Edition edited by Austin Flannery, OP, copyright © 1992, Costello Publishing Company, Inc., Northport, NY, are used by permission of the publisher, all rights reserved. No part of these excerpts may be reproduced, stored in a retrieval system, or transmitted in any form or by any means – electronic, mechanical, photocopying, recording or otherwise, without express permission of Costello Publishing Company.

Cover: Fra Angelico (1387-1455), *Saint Lawrence Distributing the Treasures of the Church*. Vatican Museums, Vatican City State. © Alinari/Art Resource, New York.

No part of this book may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording, or by information storage and retrieval system, without permission in writing from the publisher. Write:

Catholic Information Service  
Knights of Columbus Supreme Council  
PO Box 1971  
New Haven CT 06521-1971

[www.kofc.org/cis](http://www.kofc.org/cis)  
[cis@kofc.org](mailto:cis@kofc.org)  
203-752-4267  
203-752-4018 fax

Printed in the United States of America

---

## A WORD ABOUT THIS SERIES

---

This booklet is one of a series of 30 that offer a colloquial expression of major elements of the *Catechism of the Catholic Church*. Pope John Paul II, under whose authority the *Catechism* was first released in 1992, urged such versions so that each people and each culture can appropriate its content as its own.

The booklets are not a substitute for the *Catechism*, but are offered only to make its contents more accessible. The series is at times poetic, colloquial, playful, and imaginative; at all times it strives to be faithful to the Faith.

The Catholic Information Service recommends reading at least one Hart series booklet each month to gain a deeper, more mature understanding of the Faith. You can find the complete listing of the booklets in the Hart series on the order form in the back of this booklet.



---

PART III: HOW CATHOLICS LIVE  
(MORALITY)

---

## SECTION 9: SOCIAL AND ECONOMIC MORALITY:

The Seventh Commandment:  
You shall not steal

The Tenth Commandment: You shall  
not covet your neighbor's goods

1. *The meaning of the seventh Commandment*

There is nothing mysterious or ambiguous about “You shall not steal.” “The seventh commandment forbids unjustly taking or keeping the goods of one’s neighbor [“neighbor” means simply any other human being] and wronging him in any way with respect to his goods. It commands justice and charity in the care of earthly goods...” (CCC 2401).\*

2. *The importance of the seventh Commandment*

The seventh Commandment regulates *property*, or worldly goods – basically, money and anything money can buy. This is one of five basic areas of human relationships in all times, places,

\* CCC = *Catechism of the Catholic Church*

and cultures, and every culture has some version of the Ten Commandments, some regulation of each of these five areas:

- 1) family (the fourth Commandment);
- 2) life (the fifth Commandment);
- 3) sex (the sixth and ninth Commandments);
- 4) property (the seventh and tenth Commandments);
- 5) communication (the eighth Commandment).

Although, objectively speaking, property is not as important as life, family, sex, or communication, this commandment is important because so much of our time and energy is naturally spent on property. We live, by divine design, in a material world, and we are put here to learn how to use the things of this world as training for greater things in the next. We could think of the whole material world as the extension of our body. The importance of the body corresponds to the goodness and importance of the material world of *things*. Just as these mortal bodies of ours are preliminary versions of our future immortal resurrection bodies, so this world will pass away and be replaced by “a new heaven and a new earth” (Revelation 21:1). As ponies are given to young children to train them in riding skills for full-sized horses later in life, so the goods of this world, including money, are to be used as our training for the Kingdom of Heaven (see Christ’s parable in Matthew 25:14-30).

### 3. *Man’s relationship with the earth*

Catholic morality on this issue, as on others, is based on basic principles of reality. What *ought* to be is based on what *is*. Therefore it is balanced and complete, doing justice to both sides of the real human situation. This distinguishes it from ideologies, which are based not on objective reality but on fashionable and changing human ideas and desires, and therefore always exaggerate some one aspect and downplay its opposite.

The principle governing the relationship of man to the earth is that “[i]n the beginning God entrusted the earth and its

resources to...mankind to [a] take care of them, [b] master them by labor, and [c] enjoy their fruits”<sup>187</sup> (see Genesis 1:26-29; CCC 2402). Note the balance here: we are *caretakers* of the earth, and responsible for it, but we are also its *masters*. Both an irresponsible exploitation of it *and* a neo-pagan worship of it are extremes to be avoided. The idea that we are the “stewards” of the world avoids both of these extremes. Thus environmental and ecological conservation is part of our responsibility. This planet is supposed to be like a garden: “The Lord God took the man and put him in the garden of Eden to till it and keep it” (Genesis 2:15).

#### 4. *Private property and the common good*

Here too Catholic morality is based on fundamental principles of reality and therefore does justice to both the private and the public good.

On the one hand, “the goods of creation are destined [divinely planned and purposed] for the whole human race” (CCC 2402). “The *right to private property*... does not do away with the original gift of the earth to the whole of mankind” (CCC 2403). Therefore, “[i]n his use of things man should regard the external goods he legitimately owns not merely as exclusive to himself but common to others also [not in the sense that they are owned by others but], in the sense that they can [and should] benefit others as well as himself”<sup>188</sup> (CCC 2404). Private property is designed for more than private enjoyment; it is designed for the common good. “The ownership of any property makes its holder a steward of Providence, with the task of making it fruitful and communicating its benefits to others, first of all his family” (CCC 2404). Families exist partly to train us to overcome our natural “original selfishness” in this first, closest level of charity.

On the other hand, “...the promotion of the common good requires respect for the right to private property...” (CCC 2403).

Private property is a natural need and a natural right. This is why Communism is unnatural.

These two things – private property and the common good – are not by nature opposed but complementary, like man and woman. They exist for each other. The common good fosters private property and private property fosters the common good. It is the same as the relation between individuality and society: individuality is nourished, not threatened, by social relations, and society is strengthened, not weakened, by strong individuals.

#### 5. *Government regulation of the economy*

“*Political authority* has the right and duty to regulate the legitimate exercise of the right to ownership for the sake of the common good”<sup>189</sup> (CCC 2406). Since private property is for the common good, there is no absolute right to it, or to unrestricted capitalism and a totally “free market.”

#### 6. *Taking emergency needs is not theft*

The right to private property may be modified not only by governments but even by private individuals in extreme cases, such as the classic example of Jean Valjean in Victor Hugo’s *Les Miserables*, who “steals” a loaf of bread to feed his starving family. This is not theft. “There is no theft if...refusal is contrary to reason.... This is the case in obvious and urgent necessity...to provide for immediate, essential needs (food, shelter, clothing...)...”<sup>191</sup> (CCC 2408).

#### 7. *Business ethics*

A partial list of sins against the seventh Commandment by both labor and management includes:

- a) deliberate retention of goods lent or objects lost;
- b) business fraud,
- c) paying unjust wages (“A *just wage* is the legitimate fruit of work,” CCC 2434);



- d) forcing up prices by taking advantage of the ignorance or hardship of another;
- e) speculation in which one contrives to manipulate the price of goods artificially in order to gain an advantage to the detriment of others;
- f) corruption in which one influences the judgment of those who must make decisions according to law;
- g) appropriation and use for private purposes of the common goods of an enterprise;
- h) work poorly done;
- i) tax evasion;
- j) forgery of checks and invoices;
- k) excessive expenses and waste;
- l) willfully damaging private or public property.

Notice that some of these are sins by management and some by labor. These two have *different but complementary and equally important* duties, like governments and citizens, husbands and wives, parents and children, and are meant to work in harmony, not opposition. When there *is* opposition, and when negotiations fail to resolve disputes between labor and management, “[r]ecourse to a *strike* is morally legitimate...when it is necessary to obtain a proportionate [reasonable and just] benefit” (CCC 2435).

## 8. *Promises*

“*Promises* must be kept and *contracts* strictly observed to the extent that the commitments made in them are morally just. A significant part of economic and social life depends on the honoring of contracts...” (CCC 2410).

Promises bind us to each other, to our word, and to the future. Dishonoring them severs us from society, our own integrity, and history. Without trust in promises, society cannot hold together. The most important and obvious example is the marriage promise.

## 9. *Gambling*

Again we have a balanced and two-sided teaching. On the one hand, “[g]ames of chance...or wagers are not in themselves contrary to justice.” On the other hand, “[t]hey become morally unacceptable when they deprive someone of what is necessary to provide for his needs and those of others. The passion for gambling risks becoming an enslavement” (CCC 2413). It is like wine, which is designed by God “to gladden the heart of man” (Psalm 104:14-15) but which is easily abused by man to “sadden” rather than “gladden.” For many, gambling is harmless enjoyment, while for others it is tragically harmful. Discernment and prudence are needed in each case.

## 10. *Animals*

Once again the Church gives us a balanced and two-sided teaching that is based on objective reality, on an issue that is often ideologically polarized today.

On the one hand, “[m]an’s dominion over...other living beings granted by the Creator is not absolute; it is limited by concern for the quality of life of his neighbor, including generations to come; it requires a religious respect for the integrity of creation”<sup>196</sup> (CCC 2415). A “religious” respect because *creation* is the work of the *Creator*. Nature, God’s invention, is a greater work of art than any human invention. (“Poems are made by fools like me / But only God can make a tree.”) If our vision were more like God’s – that is, more true to reality – our moral duties would be more clear, on this as on all issues.

This respect for things in nature is demanded especially by animals, the next highest material creatures after man. “*Animals* are God’s creatures.... By their mere existence they bless him and give him glory.”<sup>197</sup> ...[M]en owe them kindness. We should recall the gentleness with which saints like Saint Francis of Assisi or Saint Philip Neri treated animals” (CCC 2416).

On the other hand, though animals have *feeling*, they do not have immortal, rational, and moral souls; they are not *persons*. “[I]t is legitimate to use animals for food and clothing” (CCC 2417). And “experimentation on animals, if it remains within reasonable limits, is a morally acceptable practice since it contributes to caring for or saving human lives” (CCC 2417). For God created animals *for man* (Genesis 2:18-20).

Again the Church’s reasonableness avoids (and perhaps offends) both extremes. On the one hand, “[i]t is contrary to human dignity to cause animals to suffer or die needlessly. [But] [i]t is likewise unworthy to spend money on them that should as a priority go to the relief of human misery. One can love animals; one should not direct to them the affection due only to persons” (CCC 2418).

#### 11. *The relation between the Church and economic and political morality*

Once again Catholic teaching avoids two extremes.

On the one hand, the Church’s business is not economics or politics as such. “It is not the role of the Pastors of the Church to intervene directly in the political structuring and organization of social life. This task is part of the vocation of the *lay faithful*, acting on their own initiative...” (CCC 2442).

There is no one, absolutely best, system of economics or politics. Much variety, change, and relativity characterize the economic and political dimensions of human history. “Social action can assume various concrete forms” (CCC 2442). Some people, especially in America, are quite religious about their politics and very political about their religion. They are religiously absolutistic about politically relative things and politically relativistic about religiously absolute things. The more anchored we are in the eternal principles of divine revelation, the more free we are to experiment with changing human

institutions. The more we know God, the true absolute, the freer we are from the temptation to idolize any human invention.

On the other hand, the Church's business *does* include morality, including economic morality. "The Church makes a judgment about economic and social matters, 'when the fundamental rights of the person or the salvation of souls requires it'"<sup>200</sup> (CCC 2420).

## 12. *Capitalism and socialism*

"The social doctrine of the Church developed in the nineteenth century when the Gospel encountered modern industrial society with its new structures for the production of consumer goods, its new concept of society, the state and authority, and its new forms of labor and ownership...."<sup>201</sup> (CCC 2421). In thus bringing its perennial moral principles to bear on new situations, the Church developed "criteria of judgment" and "guidelines for action" which refused to give unqualified endorsement to either "hard" capitalism or "hard" socialism.

"Any system in which social relationships are determined by economic factors is contrary to the nature of the human person..."<sup>203</sup> (CCC 2423). This "economism" is a danger of both Capitalism and Socialism.

Not all socialist governments, such as those in Scandinavia, are immoral. But there is a special danger in Socialism: "A system that 'subordinates the basic rights of individuals and of groups to the collective organization of production' is contrary to human dignity"<sup>205</sup> (CCC 2424). "The Church has rejected the totalitarian and atheistic ideologies associated in modern times with 'communism' or 'socialism'..."<sup>207</sup> (CCC 2425).

The Church does not reject Capitalism as such either. But she has "refused to accept, in the practice of 'capitalism,' [selfish] individualism and the absolute primacy of the law of the marketplace over human labor"<sup>207</sup> (CCC 2425). There is a special danger in Capitalism too: "[a] theory that makes profit the

exclusive norm and ultimate end of economic activity is morally unacceptable....”<sup>204</sup> (CCC 2424). And “the profit motive” – a necessary *virtue* in Capitalism – is often only another name for a capital *vice*, one of the “seven deadly sins,” namely greed or avarice.

We need a balanced and reasonable attitude toward profit. On the one hand, “[t]hose *responsible for business enterprises*...have an obligation to consider the good of persons [above]...the increase of *profits*. [On the other hand,] [p]rofits are necessary, however. They make possible the investments that ensure the future of a business and they guarantee employment” (CCC 2432). Profit is to production what pleasure is to sex: right and proper and natural when associated with the *intrinsic purpose* of the activity, but all too easily divorced from that purpose and loved for its own sake.

We also need a balanced view toward government regulation. On the one hand, “[r]egulating the economy solely by centralized planning perverts...social bonds; [on the other hand,] regulating it solely by the law of the marketplace fails social justice, for ‘there are many human needs which cannot be satisfied by the market’”<sup>208</sup> (CCC 2425).

### 13. *Human work*

One of the areas of modern life where the Church has developed and extended her principles the most today is in the area of a “theology of work.”

The fundamental principle about the significance and dignity of human work is this: “[*b*]uman work proceeds directly from persons created in the image of God and called to prolong the work of creation...”<sup>210</sup> (CCC 2427). Thus work is *creative*.

On the other hand, because of the Fall, work is also a *hardship*. “In the sweat of your face you shall eat bread” (Genesis 3:19).

But “[i]t can also be redemptive. By enduring the hardship of work<sup>212</sup> in union with Jesus, the carpenter of Nazareth and the one crucified on Calvary, man collaborates in a certain fashion

with the Son of God in his redemptive work.... Work can be a means of sanctification..." (CCC 2427). All human work can be an *opus Dei*, a "work of God."

#### 14. *The personalism of work*

"The primordial value of labor stems from man himself, its author and beneficiary. Work is for man, not man for work"<sup>214</sup> (CCC 2428). Therefore all work must be judged by human standards – how does it benefit man? – rather than men being judged by work's standards, as if man were a mere "means of production."

#### 15. *International economics*

"On the international level, inequality of resources and economic capacity is such that it creates a real 'gap' between nations."<sup>224</sup> On the one side there are those nations possessing and developing the means of growth and, on the other, those accumulating debts" (CCC 2437).

"*Rich nations* have a grave moral responsibility toward those which are unable to ensure the means of their development by themselves or have been prevented from doing so by tragic historical events. It is a duty in solidarity and charity; it is also an obligation in justice..." (CCC 2439). It is true both between nations and between individuals that, in the words of Pope Saint Gregory the Great, "[w]hen we attend to the needs of those in want, we give them what is theirs, not ours. More than performing works of mercy, we are paying a debt of justice"<sup>241</sup> (CCC 2446).

#### 16. *Charity to the poor*

"God blesses those who come to the aid of the poor and rebukes those who turn away from them.... It is by what they have done for the poor that Jesus Christ will recognize his chosen ones"<sup>253</sup> (cf. Matthew 25:31-36; CCC 2443). Christ "invites us to recognize his own person in the poor who are his brethren"<sup>251</sup> (CCC 2449) and tells us: "Truly I say to you, as you did it to one

of the least of these my brethren, you did it to me” (Matthew 25:40). The phrase “Truly I say to you” means that this is no exaggeration or figure of speech. It is truth from the lips of Truth.

Riches are not evil, nor are all rich people selfish. But riches are dangerous – more dangerous than we think, if we are to take Christ’s repeated warnings seriously. One indication of the danger of riches is the statistical fact that, in almost all cultures, the poor are much more generous than the rich to those below themselves on the economic scale. The poor can afford to give less, yet they give more. The rich can afford to give more, yet they give less. Generosity is spiritually harder when it is materially easier. This shows why riches are dangerous: because they tend to be addictive.

Thus Christ pronounces a blessing on the “poor in spirit” – i.e., those whose spirit is detached from riches. Thus even those who are not materially poor but who help the poor by detaching themselves from some of their wealth can be “poor in spirit” and blessed. Alms do a double good – to giver as well as receiver – for it is even “more blessed to give than to receive.”

““This [human] misery elicited the compassion of Christ the Savior, who willingly took it upon himself and identified himself with the least of his brethren. Hence, those who are oppressed by poverty are the object of *a preferential love* on the part of the Church...”<sup>248</sup> (CCC 2448). For the Church is “the extension of the Incarnation” and does the very same work Christ did. The Church as the Body of Christ is directed by its Head, not as a corporation is directed by its CEO from afar, but as our own bodies are directed by our own brains and nervous systems.

### 17. *The works of mercy*

The Church has traditionally listed six spiritual and six corporal (bodily) works of mercy.

The “spiritual works of mercy” are:

- 1) instructing,

- 2) advising,
- 3) consoling,
- 4) comforting,
- 5) forgiving, and
- 6) bearing wrongs patiently.

The “corporal works of mercy” are:

- 1) feeding the hungry,
- 2) sheltering the homeless,
- 3) clothing the naked,
- 4) visiting the sick,
- 5) visiting the imprisoned, and
- 6) burying the dead.

18. *The tenth Commandment: You shall not covet your neighbor's goods*

“Covetousness” means “disordered desire.” This can be either 1) desire for too much, desire for what we do not really need (this is *greed*), or 2) desire for what belongs to another (this is *envy*, the only sin that never gives anyone any pleasure at all). Desire is in itself good, and designed by God. So is pleasure. But sin distorts good things into evil things.

Greed for money is even more dangerous than greed for things, because it has no limit. We can only use or imagine using a finite number of houses, or cars, or meals; but the desire for money can be infinite. “He who loves money never has money enough”<sup>321</sup> (CCC 2536; cf. Sirach 5:8). Greed for money is usually greed for *power* even more than greed for *things*, and perhaps subconsciously a fear or resentment at being less than God, vulnerable and dependent – that is, human.

19. *Detachment from riches (poverty of spirit)*

The first Beatitude (Blessed are the poor in spirit) corresponds to the tenth Commandment (You shall not covet your neighbor's goods). Both teach detachment of spirit (desire) from riches.



“The precept of detachment from riches is obligatory for entrance into the Kingdom of heaven” (CCC 2544). “Unless a man renounces [turns his heart away from] all that he possesses, he cannot be my disciple” (Luke 14:33). This apparently hard saying is really compassionate, for the detachment it commends is liberating (just as obedience to all the commandments is), like “detaching” a fly from flypaper or a prisoner from prison. The alternative is a spiritual slavery and addiction, a worshipful marriage union with money. Christ reminds us that “where your treasure is, there will your heart be also” (Matthew 6:21). Detachment is liberating because we become like what we worship: dead, like money; or alive, like God. This is the principle taught in Psalm 115:

“Their idols are silver and gold,  
The work of men’s hands.  
They have mouths, but do not speak;  
Eyes, but do not see.  
They have ears, but do not hear;  
Noses, but do not smell.  
They have hands, but do not feel;  
Feet, but do not walk;  
And they do not make a sound in their throat.  
*Those who make them are like them:  
So are all who trust in them.*”

## 20. *The way to detachment*

How can we be detached from covetousness?

“An evil desire can only be overcome by a stronger good desire” (Saint Thomas Aquinas). Just as true love can free us from lust, so “[d]esire for true happiness frees man from his immoderate attachment to the goods of this world, so that he can find his fulfillment in the vision and beatitude of God” (CCC 2548). This is not unrealistic but utterly reasonable, for

“[w]hoever sees God has obtained all the goods of which he can conceive”<sup>344</sup> (CCC 2548).

“Perish every fond ambition,  
All I’ve thought and hoped and known,  
Yet how rich is my condition!  
God and Heaven are still my own” (Henry Lyte).

---

### Notes from the Catechism in Order of Their Appearance in Quotations Used in this Section

<sup>187</sup> Cf. *Gen* 1:26-29.

<sup>188</sup> *GS* 69 § 1.

<sup>189</sup> Cf. *GS* 71 § 4; *SRS* 42; *CA* 40; 48.

<sup>191</sup> Cf. *GS* 69 § 1.

<sup>196</sup> Cf. *CA* 37-38.

<sup>197</sup> Cf. *Mt* 6:26; *Dan* 3:79-81.

<sup>200</sup> *GS* 76 § 5.

<sup>201</sup> Cf. *CA* 3.

<sup>203</sup> Cf. *CA* 24.

<sup>205</sup> *GS* 65 § 2.

<sup>207</sup> Cf. *CA* 10; 13; 44.

<sup>207</sup> Cf. *CA* 10; 13; 44.

<sup>204</sup> Cf. *GS* 63 § 3; *LE* 7; 20; *CA* 35.

<sup>208</sup> *CA* 34.

<sup>210</sup> Cf. *Gen* 1:28; *GS* 34; *CA* 31.

<sup>212</sup> Cf. *Gen* 3:14-19.

<sup>214</sup> Cf. *LE* 6.

<sup>224</sup> Cf. *SRS* 14.

<sup>241</sup> St. Gregory the Great, *Regula Pastoralis*. 3, 21: PL 77, 87.

<sup>233</sup> Cf. *Mt* 25:31-36.

<sup>251</sup> *Am* 8:6; cf. *Mt* 25:40.

<sup>248</sup> CDF, instruction, *Libertatis conscientia*, 68.

<sup>321</sup> *Roman Catechism*, III, 37; cf. *Sir* 5:8.

<sup>344</sup> St. Gregory of Nyssa, *De beatitudinibus* 6: PG 44, 1265A.