HAT is more evident to the thinking man of to-day than the inadequacy of modern statesmanship to provide for the welfare of the masses? The modern statesman is failing at every turn to provide that peace and happiness of the people which should be the state's first concern. The improper distribution of wealth among the citizens is an evil which brings many an other in its train. Statesmen even with the best of will seem unable not only properly to control in the interest of fairness the acquisition of wealth but also to make proper provision for the victims of this unfair distribution for whom adequate means of living are not being found.

Pope Pius XI has seized this present economic crisis as an opportune time to bring home to the statesmen of to-day their deplorable ignorance of the duties of statesmanship and their inefficiency in providing for the common good.

In Quadragesimo Anno, after pointing out the righteous social and economic path for governments to follow if they are to survive, Pope Pius passes on to a question of highest moment,—the use of superfluous wealth. This lies at the very heart of the situation. It is by no means a waste of time to quote the whole treatment of the Encyclical on the obligations of superfluous wealth. The document reads: "... a man's superfluous income is not left entirely to his own discretion. We speak of that portion of his income which he does not need in order to live as becomes his station. On the contrary, the grave obligations of charity, beneficence and liberality which rest upon the wealthy are constantly insisted upon in telling words by Holy Scripture and the Fathers of the Church. ... However, the investment of superfluous income in searching favorable opportunity for employment, provided the labor employed produces results which are really useful, is to be considered, according to the teaching of the Angelic Doctor, as an act of real liberality particularly appropriate to the needs of our time."1

1 Encyclical Quadragesimo Anno “On reconstructing the social order,” Section 19.
At the outset Pope Pius expresses doctrine that has stood the test of centuries—the doctrine that presupposes the right to private property—and he then goes on to show the obligations placed on the owner in the use of his wealth for the common good according to the dictates of charity and justice. Here we have but an abridgement of the teaching of the Angelic Doctor, who says: "It belongs to liberality to make use of riches as such, because riches are the proper matter of liberality. On the other hand it belongs to justice to make use of riches under another aspect, namely in so far as an external thing is due to another. And it belongs to magnificence to make use of riches under a special aspect in so far as they are employed for the fulfillment of some great deed."\(^2\)

Now, the purpose of this paper is to show wherein the Encyclical is based on St. Thomas' teaching, and to educe principles for the guidance of the individual in the use of superfluous wealth.

What is superfluous wealth? It is the surplus that remains and is unnecessary to the possessor for the maintenance of his social standing and that of his children, or as St. Thomas puts it, "a thing is said to be necessary if a man cannot without it live in keeping with his social station as regards either himself or those over whom he has charge."\(^3\)

Then, first of all, it is assumed that every man has fairly acquired his riches and hence has a title to them, but that ownership is merely stewardship. God alone holds absolute dominion over the goods of the earth. Owners are the stewards of God upon whom He places the responsibility of doing the best in their power to manage worldly goods efficiently. The test of their ability consists in the management of their superfluous wealth.

St. Thomas, we think, has a very practical thought on superfluous wealth; he says, "the temporal goods that God grants us are ours as to their ownership, but as to the use of them they belong not to us alone but also to such others as we are able to succour out of what we have over and above our needs."\(^4\)

Keeping these preliminary remarks in mind, we now may proceed to the obligations and duties pertaining to superfluous wealth. Now, according to charity man must love God above


\(^3\) *op. cit.* Q. 32, a. 6.

\(^4\) *op. cit.* Q. 32, art. 5. ad 2.
all things and his neighbor as himself for the love of God. He loves himself because of his participation in the Divine Goodness; he loves his neighbor because of the unity of participation with him in the same Goodness. Hence, out of this love flows beneficence by which he wishes well to his neighbor and is ready, should the circumstances demand, to give him actual aid.

To-day, more than ever, the love of neighbor or the brotherhood of man needs to play a special part in relieving the situation caused by the improper distribution of wealth. The moneyed classes with the wealth of the nation in the palms of their hands can easily shirk the moral demands. Yet it can be said in all fairness that the wealthy are displaying a generous spirit during this present crisis. "Now, the love of our neighbor," says St. Thomas, "requires that not only should we be our neighbor's well-wishers but also his well-doers (according to I Epist. St. John III, 18—'let us not love in word nor in tongue, but in deed and in truth'). Now, in order to be a person's well-wisher and well-doer we ought to succour his needs; and this is done by almsgiving. Therefore, almsgiving is a matter of precept."6

This precept particularly holds true according to the needs of the recipient. It is here taken for granted that the donor possesses a genuine surplus, and that the beneficiary is in need. "There is a time when we sin mortally if we omit to give alms; on the part of the recipient, when we see that his need is evident and urgent and that he is not likely to be succoured otherwise—on the part of the giver, when he has superfluous goods for which he has not need for the time being, as far as he can judge probabilities." Hence there can be no doubt as to the obligation.6

The same dictum pertains to the commonwealth. It must

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6 The following table is a modern theologian's estimate of the portion of superfluous wealth that should be given in alms; but it must be noted that these proportions obtain in "normal" times:

<table>
<thead>
<tr>
<th>If the surplus is</th>
<th>a person without a family</th>
<th>with 3 or 4 children</th>
<th>with 7 to 10 children</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000</td>
<td>should contribute 20 per cent.</td>
<td>10 per cent.</td>
<td>5 per cent.</td>
</tr>
<tr>
<td>2,000</td>
<td>&quot;</td>
<td>12 &quot;</td>
<td>6 &quot;</td>
</tr>
<tr>
<td>3,000</td>
<td>&quot;</td>
<td>16 &quot;</td>
<td>8 &quot;</td>
</tr>
<tr>
<td>4,000</td>
<td>&quot;</td>
<td>18 &quot;</td>
<td>9 &quot;</td>
</tr>
<tr>
<td>6,000</td>
<td>&quot;</td>
<td>20 &quot;</td>
<td>10 &quot;</td>
</tr>
<tr>
<td>8,000</td>
<td>&quot;</td>
<td>24 &quot;</td>
<td>12 &quot;</td>
</tr>
<tr>
<td>10,000</td>
<td>&quot;</td>
<td>26 &quot;</td>
<td>13 &quot;</td>
</tr>
<tr>
<td>12,000</td>
<td>&quot;</td>
<td>28 &quot;</td>
<td>14 &quot;</td>
</tr>
</tbody>
</table>

Vermeersch, S. J., Theologiae Moralis, Book II, Page 74, Bruges, 1924.
support its needy and in turn be supported according to circumstances.

Even when the state is fully alive to its duties and is making every effort to take care of its helpless, its best efforts are likely to fall short of satisfactory accomplishment. There still remains much in the way of coöperation that the wealthy can do to make it possible for the poor to live by their work rather than from alms. That is why Pope Pius XI points out the duties of investing in productive enterprises which will afford the means of livelihood. He advises especially the practice of liberality to be the motivating force behind investment.

Liberality is recognized as the good use of riches, for the Doctor of the Schools holds that "although liberality does not consider the legal due that justice considers, it does consider a certain moral due. The due is based on a certain fitness and not on an obligation, . . ." It detaches man from any inordinate affection for wealth and renders him poor in spirit. The proper attitude toward money falls within its realm. Let us hear St. Thomas' own words again: "according to Augustine and Basil the excess of riches is granted to some that they may obtain the merit of a good stewardship . . . and yet it does not belong to a liberal man even in temporal things to attend so much to others as to lose sight of himself and those belonging to him." Hence, liberality is a most fitting preparation for the investor.

Moreover, over and above the acts of beneficence, almsdeeds and liberality stands the virtue with which a wealthy man may more easily equip himself—magnificence. It pertains only to the rich man in execution because it requires large expenditures. St. Thomas quotes Cicero as saying "magnificence is the discussing and the administering of great and lofty undertakings with a broad and noble purpose of mind." It pertains to the doing of some great work. It allows the wealthy to perform lofty and great enterprises according to their station in life. It calls forth the putting into execution their added power for doing good and for enriching society at large. In other words it is the blossoming and the fructification of generous personality. By it man can reflect something that redounds to his own glory and to that of the state.

Pope Pius XI has in this part of his Encyclical *Quadragesimo*

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7 *Summa Theologica, II II. Q. 117, a. 2.
8 *op. cit. Q. 117 a. 1 ad 1.
9 *op. cit. Q. 134 art. 1 ad 1.*
Only reiterated, as we can see from the above quotations of St. Thomas, what has been the constant teaching of the Church—ever since Our Lord spoke these powerful words: “For I was hungry and you gave me not to eat; I was thirsty and you gave me not to drink. I was a stranger and you took me not in: naked and you covered me not: sick and in prison and you did not visit me. Then they also shall answer him saying: Lord, when did we see Thee hungry or thirsty or a stranger, or naked, or sick, or in prison and did not minister to thee? Then he shall answer them saying: Amen, I say to you, as long as you did it not to one of these least neither did you do it to Me.”

10 Matt., XXV, 42-46.