QUESTION IV. OF THINGS REQUISITE FOR HAPPINESS.

Article VII.—Are any exterior goods requisite for happiness?

R. For imperfect happiness, such as can be had in this life, exterior goods are requisite, not as being of the essence of happiness, but as instrumental to happiness: for man needs in this life the necessaries of the body for the exercise as well of contemplative as of active virtue. But for perfect happiness, which consists in the vision of God, such goods are nowise requisite. The reason is this, that whereas all such exterior goods are either requisite for the support of the animal body, or requisite for certain activities which we exercise through the animal body, perfect happiness in the vision of God will either be in the soul without the body, or will be in a soul united to a body no longer animal but spiritual; and therefore in no way are exterior goods requisite for that happiness, hearing as they do upon animal life.

§ 2. Exterior goods, subservient as they are to animal life, are not proper to the spiritual life in which the happiness of man consists. And yet there shall be in that happiness an assemblage of all things good; because whatever good is found in those exterior things will be all possessed in the supreme source and fountain of goodness.

QUESTION LVIII. OF JUSTICE.

Article XI.—Is it the act of justice to render to every man his own?

R. The subject-matter of justice is exterior conduct, inasmuch as the conduct itself, or the thing that we make use of therein, is proportioned to another person, to whom we have relations of justice. Now that is said to be every person’s own, which is due to him on the principle of proportionate equality. And therefore the proper act of justice is nothing else than to render to every one his own.

[1 |The principle of τὸ ἄντισενονθὸς, which Aristotle (Politics, II. ii. 4.) says “is the saving of society.”]

QUESTION LXVI. OF THEFT AND ROBBERY.

Article I.—Is the possession of exterior things natural to man?

R. An exterior thing may be considered in two ways; in one way in respect of its nature, which is not subject to human control, but only to the control of God, whose slightest command all things obey: in another way as regards the use of the thing; and in this way man has natural
dominion over exterior things, because by reason and will he can use exterior things to his own profit, as things made for him; for the less perfect is ever for the more perfect. This natural dominion over other creatures attaches to man in virtue of his reason, whereby he is the image of God, as appears from the account of creation: “Let us make man to our image and likeness, and let him have dominion over the fishes of the sea,” &c.1

Article II. —Is it lawful for any one to possess anything as his own?

R. Two things are competent to man regarding any exterior good. The one is the power of managing and dispensing it; and so far as that goes, it is lawful for a man to have property of his own. It is also necessary to human life for three reasons: first, because every one is more careful to look after a thing that is his own private concern than after what is common to all or many: since every one avoids labour, and leaves to another to do the duty that belongs to a number of persons in common, as happens where there are many persons to wait on you. The same appears in another way, because human affairs are handled in more orderly fashion, where every individual has his own care of something to look to: whereas there would be confusion if every one indiscriminately took the management of anything he pleased. Thirdly, because a peaceful state of society is thus better ensured, every one being contented with his own lot. Hence we see that disputes arise not uncommonly among those who have any possession in joint stock.

Another thing within the reach of man regarding exterior goods is the use of them. In that respect a man ought not to hold exterior goods as exclusively his own, but as common possessions, so as readily to share them with others in their need. Hence the Apostle says: “Charge the rich of this world to give easily, to communicate to others.”2

§ 1. Community of goods is set down as a point of natural law, not as though it were a dictate of natural law that all things should be possessed in common, and that there should be no private property: but because the marking off of separate possessions is not done according to natural law, but rather according to human convention, which belongs to positive law. Hence private property is not against natural law, but is an institution supplementary to natural law invented by human reason.3

§ 2. He who coming first to a public spectacle should prepare the way for others, would not act unlawfully; but it is then that a person acts unlawfully, when he prevents others from seeing. In like manner a rich man does not act unlawfully, if he seizes possession beforehand of a thing that was common to start with, and then shares it with others: but he does sin if he keeps out everybody else without distinction from using the thing.

Article III. —Does the essence of theft consist in the secret taking of the property of another?

R. To the notion of theft three elements concur. The first is contrariety to justice, the virtue that gives to every one his own: hence the description applies to theft, that it is a seizing upon what is another’s. The second element belongs to theft as distinguished from sins committed on the person, like murder and adultery; and thus it applies to theft to say that it is about an article of property: for it is not exactly theft to take that which is another’s, not as property,
but as either part of the person, as a limb; or a personal connection, as daughter or wife. The third distinguishing feature that completes the notion of theft, is that the seizure of what is another’s is made secretly. Thus the proper essence of theft is a secret taking of another’s property.

Article V.

§ 3. Whoever takes by stealth his own property from another, in whose hands it is unjustly detained, sins, not for any annoyance he gives the holder—hence he is not bound to any restitution or compensation; but he sins against general justice, usurping the office of judge in his own cause, in disregard of the due course of law. And therefore he is bound to make satisfaction to God, and to appease any scandal of his neighbours that may have arisen from his proceeding.

Article VI. — Is theft a mortal sin?

R. A mortal sin is what is contrary to charity, the spiritual life of the soul. Now charity consists principally in the love of God; secondarily, in the love of our neighbour, the office of which love is to wish and do good to our neighbour. But by theft a man injures his neighbour in his property; and if all men promiscuously were to steal, human society would be lost. Hence theft is a mortal sin, as being contrary to charity.

§ 2. The punishments of the present life are rather medicinal than retributive: for retribution is reserved to the judgment of God, which falls upon sinners according to truth. And therefore in the judicial procedure of the present life the punishment of death is not inflicted for every mortal sin, but only for those that do irreparable mischief, or are marked by circumstances of horrible atrocity. And therefore for theft, which does not do irreparable mischief, the punishment of death is not inflicted in our present courts of law, unless the theft be aggravated by some grave circumstance, as in sacrilege, peculation, and kidnapping.

§ 3. A small quantity counts as nothing. And therefore a man does not reckon himself aggrieved in very small things; and he who takes such things may presume that it is not against the will of the owner. And thus far forth the pilfering of such very small things may be excused from mortal sin.

Article VII. — Is it lawful to steal on the plea of necessity?

R. The institutions of human law cannot derogate from natural law or divine law. But according to the natural order established by Divine Providence, inferior things are ordained to the end that out of them the needs of men may be relieved. And therefore the division and appropriation of goods, that proceeds from human law, cannot come in the way of a man’s need being relieved out of such goods. And therefore the things that some men have in superabundance, are claimed by natural law for the support of the poor. Hence Ambrose says: “It is the bread of the hungry that you hold back: the clothing of the naked that you keep in store: the ransom and deliverance of the unfortunate is contained in the money that you bury in the earth.” But because there are many sufferers in need, and all cannot be relieved out of the same goods, there is entrusted to the discretion of every proprietor the disbursement of
his own substance, that out of it he may relieve the needy. If however a need be so plain and pressing, that clearly the urgent necessity has to be relieved from whatever comes to hand, as when danger is threatening a person and there is no other means of succouring him, then the man may lawfully relieve his distress out of the property of another, taking it either openly or secretly; nor does this proceeding properly bear the stamp of either theft or robbery.  

§ 2. To use the property of another, taking it secretly, in a case of extreme need, cannot properly speaking be characterized as theft, because what one takes for the support of his life is made his by such necessity.

Article VIII. — Can robbery be committed without sin?

R. Robbery involves a certain amount of violence and constraint, whereby a man’s own is taken away from him contrary to justice. But in human society no one has the right of coercion otherwise than by public authority; and therefore whoever, being a private person, and not using public authority, forcibly takes away anything from another, acts unlawfully, and commits robbery, as highwaymen do. To rulers public authority is entrusted to the end that they may be guardians of justice; and therefore it is not lawful for them to use force and coercion except according to the tenor of justice, either fighting against foreign enemies, or against citizens, punishing evil-doers:

§ 3. If rulers exact from their subjects what is due in justice for the maintenance of the common weal, that is not robbery, even though force be used over it: but if they extort anything by use of force against justice, it is robbery like the doings of highwaymen. Hence Augustine says: “Justice apart, what are kingdoms but organized brigandage?”

Article IX. — Is theft a more grievous sin than robbery?

R. Robbery is a more grievous sin than theft, because violence is more directly opposed to the will than ignorance. There is also another reason: because by robbery not only is loss inflicted on another in his property, but there is also something of personal insult or injury enacted.

[3] See Ethics and Natural Law, pp. 280, 281, n. 4. For St. Thomas’s concept of natural law see I-II. q. 94. art. 2. Here he seems almost to take it in the sense of the Roman lawyer, whom he quotes, II-II. q. 57. art. 3: “that law which is common to all animals.” Cf. I-II. q. 94. art. 5. § 3.
[4] Understand, negatively common, like the diamonds in the earth at Johannisberg, Ethics and Natural Law, p. 280. St. Thomas, however, is not thinking of diamonds, but of waste land, that is no man’s land, and not, as the commons are or were in England, the property of a specified community (Trl.)
[5] This doctrine puts some restraint on the working of the principle, res clamat domino, at
least in a civilized community, where “due course of law” is open—and inexpensive. (Trl.)

[6] It is excused from all sin, if the thing is literally of no value: and from mortal sin, but not from venial, on the ground of parvity of matter, if the value is very small. (Trl.)

[7] What St. Thomas contemplates is the case of starving people seizing upon the primary necessaries of life to stave off instant death. He is eminently not thinking of a clerk, when he is “hard up,” taking his employer’s money. When the clerk accepted his situation, he virtually contracted with his employer to do nothing of the kind. For the supposed communism of this article, see Ethics and Natural Law, p. 281, n. 5. (Trl.)

[8] War and punishment however are not in the same category. See Ethics and Natural Law, pp. 351—353. (Trl.)

QUESTION LXXVII. OF FRAUDULENT DEALING IN BUYING AND SELLING.

Article I.—May one lawfully sell a thing for more than it is worth?

R. To use fraud to sell a thing above its just price is a downright sin, being the deceiving of another to his loss. Fraud apart, we may speak of buying and selling in two ways. In one way ordinarily; and in that way we see that the institution of buying and selling is for the common good of both parties, each party wanting what the other has got. Now a transaction designed for the common advantage of both, should not bear harder upon the one party than upon the other; and therefore the contract between them should proceed on the principle of equality of thing to thing. Now the quantity of a thing that serves human use is measured according to the price given for it; for which purpose we have the invention of money. And therefore, if either the price exceeds the quantity of the value of the thing, or conversely the thing exceeds the price, the equality of justice will be destroyed. And therefore to sell a thing dearer or buy it cheaper than it is worth, is a proceeding in itself unjust and unlawful.

In another way we may speak of buying and selling, inasmuch as incidentally the transaction tends to the utility of one party and to the detriment of the other, as when one has great need to have a thing and the other suffers by parting with it. In such a case the just price will be arrived at by regarding not only the thing that is sold, but also the loss which the seller incurs by the sale. And thus there will be an opening for the thing being lawfully sold for more than it is worth ordinarily and in itself, though not for more than it is worth to its possessor. But if one party is much benefited by the commodity which he receives of the other, while the other, the seller, is not a loser by going without the article, no extra price must be put on. The reason is, because the profit that accrues to the one party is not from the seller, but from the condition of the buyer. Now no one ought to sell to another that which is not his, though he may sell the loss that he suffers. He however who is much benefited by the commodity which he receives of another, may spontaneously bestow some extra recompense on the seller; that is the part of one who has the feelings of a gentleman.

Article II.—Is a sale rendered unlawful by a defect in the thing sold?

R. We may consider three defects in a thing that is sold. One in kind. Such a defect, if known
to the vendor, amounts to a fraud in the sale, and renders the sale unlawful. And this is what is said against certain persons: “Thy silver is turned into dross, thy wine is mingled with water;” for what is mingled with anything else suffers a defect in kind. Another defect is in quantity, which is known by measure. And therefore if one knowingly uses short measure in selling, he commits a fraud, and the sale is unlawful. Hence it is said: “Thou shalt not have divers weights in thy bag, a greater and a less.” The third defect is in quality, as if one were to sell a sickly animal for a healthy one. If one knowingly does this, he commits a fraud that renders the sale unlawful. And in all such cases the vendor not only sins by effecting an unjust sale, but is bound to restitution. But if any of the aforementioned defects be in the article sold without the seller knowing of it, he is guiltless of sin; because, though what he does is unjust materially, yet his doing of it is not unjust: at the same time he is bound, when the fact comes to his knowledge, to make up the loss to the buyer. And what is said of the seller, is to be understood of the buyer also. For sometimes the seller believes his article to be less precious in kind than it really is, as when one sells gold for brass; and then the buyer, if he observes it, buys unjustly, and is bound to restitution. And the same of defects of quality and quantity.

Article III.—Is the seller bound to mention any flaw there is in the thing sold?

R. It is always unlawful to furnish to another an occasion of danger or loss, albeit it is not necessary for a man always to lend his aid or advice to the advantage of his neighbour. That is necessary only in definite cases, when you have the person under your care, or when relief for him is impossible otherwise than through you. Now the seller furnishes the buyer with an occasion of loss or danger by the fact of offering him a spoilt article: of loss, if the article offered for sale is of less value on account of such a flaw, while he abates nothing of the price on that account: of danger, if the flaw renders the use of the thing awkward or hurtful. Hence if there are secret flaws of this nature, and the vendor does not reveal them, he drives an unlawful and treacherous bargain, and is bound to compensate the purchaser for his loss. But if the flaw is manifest, as when a horse has only got one eye, or when the use of the thing, though not available to the vendor, is still available for others; and when the vendor in his price makes due abatement for the flaw; then he is not bound to declare the flaw, because on account of it perhaps the buyer would wish more to be taken off from the price than ought to be taken off: hence the seller can lawfully provide for his own indemnity by reticence as to the flaw in the article.

§ 1. A judgment cannot be made except of a manifest case: for every man judges according as he knows. Hence if the flaws in a thing exposed for sale are secret, judgment is not sufficiently left to the purchaser unless they are declared to him. The case would be otherwise if the flaws were manifest of themselves.

§ 2. To the objection taken from Cicero: “What so absurd as for the auctioneer to give out by command of the owner, Insanitary house for sale?”—it is to be said that a man need not make known the flaw in his wares by means of the auctioneer, because by such an announcement purchasers would be deterred from buying, not knowing the other points of the article, wherein it is truly good and useful. But the flaw in the thing must be told privately to the person who draws near to purchase it, when he is in a position to compare all the points of the thing together, good and bad. For what is faulty on one point may be useful on many
§ 4. To the objection, that a seller carrying corn to a place where there is a scarcity of corn, though he knows that many are coming after him similarly freighted, still is not bound to tell, — it is to be said that a flaw in a thing makes the thing here and now of less value than it appears; but in the case above mentioned the fall in value looked for is a matter of futurity: hence the seller who sells the thing according to the price that he finds, does not seem to be acting against justice in making no statement as to the future. If however he were to make a statement, or to abate something of the price, he would show a more exuberant virtue, though he does not seem to be bound thereto by any duty of justice.

Article IV. – Is it lawful in trade to sell an article at more than cost price?

R. It belongs to traders to be occupied with the exchange of commodities. But exchange is twofold: one form natural and necessary, either an exchange in kind, of commodity for commodity, or an exchange of a commodity for money, but in any case having for motive the necessity of living; and such an exchange does not belong to trade, but to domestic economy or to statesmanship, to the art in fact of providing a family or a State with the necessaries of life. There is another species of exchange, either of money for money, or of any sort of goods for money, the object here being not the necessaries of life, but gain; and this trade seems properly to belong to traders. Now the former exchange is praiseworthy, as ministering to a natural want: but the latter is justly blamed, because so far as in it lies it ministers to the greed of gain, which knows no bounds, but tends to go to all lengths. And therefore trade, considered in itself, contains a certain unseemliness, inasmuch as it does not essentially involve any honourable or necessary end. Still though gain, which is the end of trade, does not essentially involve anything honourable or necessary, neither does it essentially involve any element of vice, or aught that is opposed to virtue. Hence there is nothing to hinder gain from being referred to an end necessary or even honourable. And thus trade will be rendered lawful: as when one refers the moderate gain that he seeks from trade to the sustenance of his family, or to the relief of the distressed; or once more, when one applies to trade on behalf of the public interest, that the necessaries of life may not be wanting to his country, and seeks gain, not as an end, but as the wages of his labour.5

§ 2. It is not every one that sells a thing for more than he bought it for that trades, but he only who buys on purpose to sell dearer. But if one buys a thing, not to sell but to keep, and afterwards for some reason wishes to sell it, that is not trading, although he sells it dearer. For he may lawfully do this, either because he has improved the thing in some respect, or because the price of the thing has changed by diversity of place or time, or on account of the risk to which he exposes himself in carrying the thing from place to place, or causing it to be carried. And in this way neither the purchase nor the sale is unjust.

§ 3. Clerics ought to abstain, not only from things in themselves evil, but also from things that have the appearance of evil. And this observation applies to trade, both because it refers to earthly gain, of which the clergy ought to be despisers, as also because of the vices frequently found in persons engaged in trade, because “a merchant is hardly free from sins of the lips.6 There is also another reason, because trade too much entangles the soul in secular cares, and withdraws from spirituality; hence the Apostle says: “No man being a soldier to God,
entangleth himself with secular business.*7

[1] We should phrase it, for more than its market-value, though not for more than its use-value to the seller in this instance. The counter-principle next laid down by St. Thomas, that no charge beyond the market-value must be made for any special use-value that the article has to the purchaser, is the principle that fixes the guilt of usury. It is a principle of prime importance in commercial morality. (Trl.)

[2] It would be a different thing, if not one solitary individual, but a whole community were in special need of, or had set up a special demand for, the commodity. That would raise its market-value; and so far as mere justice goes, you may always sell at market-value. See below, art. iii. § 4. (Trl.)

[3] Isaias i. 22.


[5] In this very lukewarm appreciation of the benefits of trade St. Thomas is inspired by Aristotle, Politics, I. 9. The upshot after all seems to come to no more than this, that a man in business ought not to make it his supreme and sovereign aim to secure “a pot of money” for himself; but should be accessible to considerations of the good of humanity, and of the civic community to which he belongs; a doctrine surely which needs inculcating even more now than in the days of St. Thomas. (Trl.)


[7] 2 Timothy ii. 4.

**QUESTION LXXVIII. OF THE SIN OF USURY THAT IS COMMITTED IN LOANS.**

**Article I.** Is it a sin to take usury for the lending of money?

R. To take usury for the lending of money is in itself unjust, because it is a case of selling what is non-existent; and that is manifestly the setting up of an inequality contrary to justice. In evidence of this we must observe that there are certain things, the use of which is the consumption of the thing; as we consume wine by using it to drink, and we consume wheat by using it for food. Hence in such things the use of the thing ought not to be reckoned apart from the thing itself; but whosoever has the use granted to him, has thereby granted to him the thing; and therefore in such things lending means the transference of ownership. If therefore any vendor wanted to make two separate sales, one of the wine and the other of the use of the wine, he would be selling the same thing twice over, or selling the non-existent; hence clearly he would be committing the sin of injustice. And in like manner he commits injustice, who lends wine or wheat, asking a double recompense to be given him, one a return of an equal commodity, another a price for the use of the commodity, which price of use is called usury. But there are things the use of which is not the consuming of the thing; thus the use of a house is inhabiting it, not destroying it. In such things ownership and use may be made the matter of separate grants. Thus one may grant to another the ownership of a house.
reserving to himself the use of it for a time; or grant the use and reserve the ownership. And therefore a man may lawfully take a price for the use of a house, and besides demand back the house which he has lent, as we see in the hiring and letting of houses. Now according to the Philosopher, money was invented principally for the effecting of exchanges; and thus the proper and principal use of money is the consumption or disbursal of it, according as it is expended on exchanges.2

§ 2. To the text, “Thou shalt not lend to thy brother money to usury, nor corn, nor any other thing, but to the stranger,”3 it is to be said that from its being prohibited to the Jews to take usury from their brethren, that is, from other Jews, we are to understand that taking usury of any man is simply evil; for we ought to regard every man as a neighbour and a brother, especially in the Gospel state, to which all are called. As for their taking usury of strangers, that was not granted them as a thing lawful, but permitted for the avoidance of a greater evil, that their avarice might not lead them to take usury of Jews, the worshippers of God.

§ 5. To the objection, that a man may take a price for what he is not bound to do; but a man with money is not in every case bound to lend it,—it is to be said that he who is not bound to lend may receive compensation for what he has done in lending, but ought not to exact more. But compensation is given him according to the equality of justice, if the exact amount is returned to him that he has lent. Hence if he exacts more for the use of a thing that has no other use than the consumption of the substance, he exacts a price for that which has no existence, and so the exaction is unjust.

§ 6. The principal use of silver vessels is not the consumption of them; and so the use of them can be sold while the ownership is reserved. But the principal use of silver money is the disbursal of the money on exchanges. Hence it is not lawful to sell the use of it, while at the same time claiming to have back the original sum lent. There may be a secondary use of money, for show, or to pledge, and such a use of money a man may lawfully sell.

§ 7. To the objection, that any one may lawfully take a thing that the owner voluntarily hands over to him; and that the borrower voluntarily hands over the usury,—it is to be said that he who gives usury does not give it as an absolutely voluntary payment, but under some stress of necessity, inasmuch as he needs to borrow money, which the possessor will not lend without usury.

Article II. —Is it lawful to ask a consideration of another kind in return for a loan of money?

R. According to the Philosopher, everything counts for money that has a money price. And therefore whoever by agreement, tacit or express, takes for a loan of money anything else that has a money price, he sins against justice as if he had taken money. But if he takes a consideration of this nature, not as exacting it, nor on any bond, tacit or express, but as a gratuitous gift, he does not sin: because even before he had lent the money he might lawfully have taken a gratuitous gift, and his condition is not made the worse for his having lent it. But as for compensation in the shape of things that have no money price, as the good-will and love of the borrower, that he may lawfully exact.
§ 1. The lender may stipulate with the borrower without sin for compensation for his loss in being deprived of anything that he ought to have: for this is not to sell the use of the money, but to avoid loss; and it may be that the receiver of the loan escapes a greater loss than the giver incurs; in that case the receiver of the loan compensates the other’s loss with profit to himself. But the lender cannot stipulate for compensation for his loss in respect of his not gaining upon the money; because he ought not to sell what he has not yet got and may in many ways be hindered from getting.

§ 2. Return for a good deed done you, may be made in two ways: in one way as the discharge of a debt of justice, to which you may be bound by formal stipulation; and this debt is fixed according to the amount of the benefit received. And therefore he who has received a loan of money, or of any other like thing, the use of which is the consumption of it, is not bound to return more than the amount of the loan received: hence it is against justice if he is bound by stipulation to return more. The obligation to return a good deed done you, may exist in another way as a debt of friendship, wherein the affection with which it has been conferred is more to be considered than the amount of benefit done. Such a debt cannot be reduced to a civil contract, as that brings in an element of constraint, which renders the return no longer spontaneous.

§ 5. Whoever lends money, transfers the dominion of the money to the borrower. The latter therefore holds it at his own risk, and is bound to restore the sum in its entirety; wherefore the lender ought not to exact any more. But he who entrusts his money to a merchant or manufacturer in the way of partnership, does not transfer the dominion of the money to him, but it remains his; so that at his risk it is that the merchant trades with it, or the manufacturer works upon it: and therefore at that rate he may lawfully demand a share of the profits thence arising as from his own property.

Article IV. — Is it lawful to borrow money at usury?

R. It is nowise lawful to induce a man to sin; but to use the sin of another unto good is lawful; because God also uses all sins unto some good, inasmuch as He draws some good out of every evil. And therefore Augustine, in reply to a certain Publicola, who asked him whether it was lawful to take the oath of a man that swore by false gods, writes: “He who uses, not to evil, but to good, the word of another who swears by false gods, writes: “He who uses, not to evil, but to good, the word of another who swears by false gods, does not join in his sin whereby he has sworn by demons, but joins in his good faith whereby he has kept his word. But he would sin if he were to induce him to swear by false gods.” So in the case proposed we must say that it is nowise lawful to induce a man to lend at usury: it is lawful however for a good purpose, as for the relief of one’s own necessity or that of another, to borrow money at usury of him who is prepared so to transact usuriously; as it is lawful for him who falls among robbers to declare the goods that he has, to escape being slain, after the example of the ten men who said to Ismahel: “Kill us not, for we have stores in the field.”

[1] See the doctrine of this Question explained and adapted to modern times, Ethics and Natural Law, pp. 255—263. (Trl.)

[2] As we saw above, q. 77. art. 4. there are two sorts of exchanges. In a society where the only exchange in vogue is the former of those two sorts, all interest on money is usury and
injustice, as this argument shows. It is quite a different case where the latter form of exchange obtains, as in the modern commercial world. (Trl.)


[4] To wit, in the thirteenth century. That a man may sometimes sell what he has not yet got, is admitted by St. Thomas above, q. 62. art. 4. This admission is a recognition of the title of lucrum cessans, or gain forfeited, the justification of interest in modern times, which is not paid on money merely — that would be usury — but on capital. (Trl.)

[5] And therefore if there are many merchants and manufacturers asking for such sleeping partners, at the same time holding out a fairly sure promise of profitable returns; and if, instead of putting my money into partnership with them, I lend it to some one else; I may ordinarily stipulate with the borrower that he is to pay me compensation for the gain forfeited. (Trl.)


QUESTION CXVIII. OF COVETOUSNESS.

Article I. — Is covetousness a sin?

R. In all that is for an end, goodness consists in the observance of a certain measure: for means to the end must be commensurate with the end, as medicine with health. But exterior goods have the character of things useful to an end. Hence human goodness in the matter of these goods must consist in the observance of a certain measure, as is done by a man seeking to have exterior riches in so far as they are necessary to his life according to his rank and condition. And therefore sin consists in exceeding this measure, and trying to acquire or retain riches beyond the due limit; and this is the proper nature of covetousness, which is defined to be “an immoderate love of having.”

§ 2. Covetousness may involve immoderation regarding exterior things in two ways: in one way immediately as to the receiving or keeping of them, when one acquires or keeps beyond the due amount; and in this respect it is directly a sin against one’s neighbour, because in exterior riches one man cannot have superabundance without another being in want, since temporal goods cannot be simultaneously possessed by many. The other way in which covetousness may involve immoderation, is in interior affections, in immoderate love or desire of, or delight in riches. In this way covetousness is a sin of man against himself by the disordering of his affection. It is also a sin against God by the despising of eternal good for temporal.

Article IV. — Is covetousness always a mortal sin?

R. Covetousness may be taken in two ways. As opposed to justice, covetousness is a mortal sin of its kind: for, taken in this way, it is the part of covetousness unjustly to get or keep the goods of others, which is an act of robbery or theft, and those are mortal sins. It may however be in this kind of covetousness that the offence is only a venial sin on account of the
imperfection of the act. 3 Taken in another way, covetousness is opposed to liberality; and in this way it involves an inordinate attachment to riches. If therefore the love of riches grows so far as to be preferred to charity, so that for love of riches one hesitates not to act against the love of God and of his neighbour, at that rate covetousness will be a mortal sin. But if the inordination of the love is confined within such bounds that, though the man loves riches to excess, still he does not prefer the love of them to the love of God, and would not for riches’ sake do anything against God and his neighbour, under those limits covetousness is a venial sin.

Article V.— Is covetousness the greatest of sins?

R. Every sin, by the very fact of its being evil, consists in the destruction or removal of some good; while in so far as it is voluntary, it consists in the fixing of the heart on some good. We may rank sins then with regard to the good that is contemned or destroyed by sin; and the greater that is, the more grievous is the sin; and in this point of view sin against God is the most grievous; and after that, sin against the human person; and after that, sin against the exterior things which are assigned to the use of man; and this last category seems to include covetousness. Or in another way we may rank sins in regard of the good on which the human heart is inordinately fixed; and the less that is, the more unseemly is the sin: for it is baser to bow to an inferior good than to a higher and better one. But the good of exterior things is the lowest of human goods; for it is less than the good of the body, and that is less than the good of the soul, and that is less than the good that is for man in God. And in this way the sin of covetousness, whereby the human heart is subjected even to exterior things, has in some sense a greater deformity than the rest. Since however the destruction or removal of good is the formal element in sin, and the turning to the perishable good of creatures is the material element, the grievousness of sin is rather to be judged in repect of the good that is destroyed than in respect of the good to which the desire and heart is subjected. And therefore covetousness is not absolutely the greatest of sins.

Article VII.— Is covetousness a capital sin?

R. That is called a capital vice, from which other vices arise having it as their end. For as an end is much to be desired, the desire of it moves a man to do many things good or evil. But the end most to be desired is happiness, the supreme end of human life. And therefore the more anything partakes of the condition of happiness, the more it is to be desired. Now one of the conditions of happiness is that it should be self-sufficient: otherwise it could not do the office of a supreme end in setting desire to rest. But this self-sufficiency is exactly what riches most of all promise: because, as the Philosopher says, “We use coin as a surety for the acquisition of property;” and it is said, “All things obey money.” 4 And therefore covetousness, consisting in the desire of money, is a capital sin.

[1] Cf. II-II. q. 77. art. 4. (Trl.)

[2] Except the case in which one man’s superabundance is the means of opening new sources of wealth to the whole community. There were not capitalists in St. Thomas’ day, but only hoarders. That was one of the many temporal miseries of the thirteenth century as compared with our own. (Trl.)
QUESTION CXXXV. OF PETTY ECONOMY.

Article I. — Is petty economy a vice?

R. The munificent man primarily intends the greatness of his work, and secondarily the greatness of his expense, which he does not shrink from, to make the work great. But the pettily economical man primarily intends the smallness of his expense, and consequently the paltriness of his work, an effect which he does not stick at, so that he can make the expense small. Thus, then it is clear that the pettily economical man falls short of the proportion which there ought in reason to exist between expense and work. But a falling short of what is according to reason, brings about what answers to the idea of a vice. Hence it appears that petty economy is a vice.

§ 2. As the Philosopher says, “Fear makes people prone to consultation,” and therefore the pettily economical man diligently applies himself to accounts, because he has an inordinate fear of wasting his goods even in the least things. Hence this habit is not praiseworthy, but vicious and blamable, because the man does not direct his affection according to the reckoning of reason, but rather applies his powers of reckoning to serve the inordinateness of his affection.

[1 ] A bit of character-painting, perhaps from life, not unworthy of Theophrastus or Clarendon. Aristotle (Ethics, IV. ii. 21.) has thus much of the πι: “The man of petty economies will be under the mark in everything. He will spoil the beauty of a costly work by sordidness in detail. Whatever he does, he does with hesitation, and much consideration how to cut down expense, and still will go lamenting and thinking that all he does is on too grand a scale.” The rest of the portrait is of St. Thomas’s own finding. [Trl.]