

The Human Person: The ‘Subject’ of Wealth

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“Well done, good and faithful servant; you have been faithful over a little. I will set you over much; enter into the joy of your master.”

Matthew 25:21

Abstract: *This paper is an initial study into the anthropological dimension of the creation of wealth. With Matthew's Gospel and the Parable of the Talents as a starting place, its argument is that true wealth is first existential, i.e., it originates in the uniqueness of God's gifts to each person in the form of talents and charisms, and that material wealth is created when persons are free to fully develop these gifts in the process of becoming who God made them to be. I will argue that inequities in the distribution of material wealth originate in a flawed understanding of the purpose of human freedom and that the most frequently advocated solutions to these inequities, referred to here as neo-liberalism and democratic pluralism, are both based on the flawed conception of human will that accompanied nominalism. Further, I will propose that any attempt by persons of good will to correct economic inequities must fundamentally recognize: that for wealth to be distributed, it must first be created; that it is the creativity of the human person, to both create him or herself and to exercise their God-given talents to create material wealth in the process, that must be respected and unleashed; that when this conception of the source of wealth is grounded in an understanding of authentic human freedom as necessarily ordered toward "excellence," it militates against the notion of freedom as reduced to the capacity simply to make choices between competing options and provides a legitimate and life affirming leverage point for constructing mechanisms for enabling the poor and oppressed to create conditions that foster their own human development. Lastly, my concern is to show that those of us concerned with the task of advancing the kingdom of God on earth and in this life must go beyond merely advocating for a more equitable distribution of material wealth and bring the "poor" into contact with the existential mystery of their own lives and with what Jesus Christ revealed about what it means to be human.*

I. Introduction

At the start of a new millenium, humankind appears to be tottering on a precipice between two opposing world-views, neither of which offer a complete picture of the conditions that foster the development and maintenance of life on earth. These have been referred to recently as “neo-liberalism,” which its critics say has become simply a euphemism for the inevitability of “global capitalism,” and “democratic pluralism,” the modern “cover” for an old friend, bureaucratic socialism.¹ Neither of these world-views is new. In fact, it can be said that one of the central features of the twentieth century was the struggle between their ideological extremes, between a form of market capitalism militating for the supremacy of the market, and a form of communism insisting that all

power reside with the state.² The new terminology is simply a modern version of a very old dilemma: how to navigate the divide between those who “have” and those who “have not.” As a species, we have yet to settle the question of how to insure that the wealth of creation is distributed equitably among all of God’s creatures.

At their extremes, neither of the economic systems that accompany these world-views is acceptable to the Catholic social thinker. The Papal social tradition has been consistently clear concerning the evils of socialism and the legitimacy of private property.³ Moreover, John Paul II has further clarified that “the fundamental error of socialism is anthropological,” a theme to which I shall return.⁴ But equally clear in the Church’s social teaching is the conviction that the free use of created goods is to be “subordinated” to the principle of their universal destination.⁵ Certainly, the need to “circumscribe” the capitalist system within a “juridical framework which places it at the service of human freedom in its totality” has been absolutely affirmed.⁶

Over the last one hundred years, the legitimate dissatisfaction with both of these socio-economic systems has led Christian thinkers to search for a “middle way” between them, and much effort has been devoted to the project.⁷ The current Pope has written extensively on this possibility and grounds his conception of the “third way” on the ethic of love.⁸ Unfortunately, it must be admitted that, at least to this point, “no successful strategy for making middle-way policies work has ever been devised”⁹ and that middle way strategies appear to be easier to praise than to practice, easier to design than to implement.¹⁰ Those of us who have committed ourselves to the intellectual effort of understanding and articulating a genuine and workable solution to this man-made problem are still left with the question: what is it that we must *unambiguously affirm* if we are to acknowledge human freedom while working for justice in building up the kingdom of God on earth?

This paper is an initial attempt to point toward a response to this question, one that has practical implications while remaining theologically and philosophically grounded. My thesis finds its starting place, as all theology must, in Scripture, specifically a consideration of the Parable of the Talents in Matthew 25:14-29. This passage captures well the argument that I intend to make: that we are put on this earth to develop into the person God has created by putting our unique gifts at the service of God and humanity, that this becomes a reality by exercising the God-given impulse to become ourselves, and that it is the human person *as she becomes who she is meant to be* that is the source of wealth. We are made in the image of God and consequently possess a God-given impulse to create. *In acting on this impulse, wealth - of both being and, potentially, of material - is created.* Thus, in this paper, wealth is used to refer to both its “existential” dimension, that is, a richness of being that issues from the process of becoming who one is, and the “material” dimension, in terms of both goods or currency. I will argue that to reduce the meaning of wealth to mere monetary accumulation is to misunderstand it - and that it is the human freedom to create ourselves, to become that unique and most excellent person that God created, that must be affirmed and preserved. This is how we fulfill our destiny, this is how we “enter into the joy of the master’s kingdom.”

I hope to illustrate that neither neo-liberalism nor democratic pluralism, at least as they are currently articulated and advocated by their proponents, fully recognize human creativity as the origin of all wealth; I will argue that without this recognition both are based on an inadequate anthropology and flawed economics. Neo-liberalism has come to represent merely a form of economic imperialism and an extension of the modern project with its arguably racist assumptions concerning the way humans ought to live.¹¹ In its focus on equal distribution, democratic pluralism ignores the fact that for wealth to be distributed, it must first be created.¹² While the project of the democratic pluralist is different, his assumptions are the same: that the “poor” countries do not possess the capacity to create the wealth necessary for human living and therefore must rely on the “rich” countries for material goods. His imperialism is not coercive; it is patronizing. Both ways of thinking assume from the start that we know what “the poor” want, or more precisely, what they ought to want. In the one case, the assumption is that they want all we can sell them; in the second, it is that they want all we are willing to give. What I will argue is that God has already distributed the necessary wealth - in the form of human capabilities and gifts - and that human flourishing and the material wealth it necessitates is the result of the exercise of authentic human freedom. My hypothesis is that both neo-liberalism and democratic pluralism issue from the same flawed understanding of human freedom that has pervaded our political and economic theories with deadly consequences: that advanced by William Ockam at the beginning of the fourteenth century in opposition to the conception offered by Thomas Aquinas. I am militating against the nominalist understanding that human freedom resides in the will alone, prior to any involvement of the intellect, and that it can be reduced to the power of the will to choose between contraries. Instead, I will argue, along with Aquinas, that freedom is properly understood as rooted in all persons' spontaneous inclination, through the intellect, to the true and, through the will, to the good.¹³ It is this conception of human freedom that must be advanced if we are to enable those without the means to provide for their own material well being ultimately to do so.¹⁴ Further, I will argue that this represents the criteria that should guide our thinking and our actions: our resources must be devoted to understanding how the capacity for genuine human freedom is developed. Our mission cannot be reduced only to seeing that the poor and oppressed are fed and clothed, or even that they have adequate employment, for life is more than this. The Parable of the Talents warns us that we are here to develop our gifts, not to bury them. The Good News of Jesus Christ is not only news of the love of the Father; it is the news of what it means to be human. This is what we owe those for whom life seems to be only a difficult struggle - to introduce them to the existential mystery of their own lives - for it is in exploring this that they enter into the kingdom. And, in God's great design, this is also the way to creating the conditions that foster human development.

I wish to be clear from the outset that my argument is not intended to circumscribe all attempts to provide necessary material goods to those in need. My point is that poverty exists where human persons have not been able to create the wealth necessary for an adequate human existence. Even if we were to redistribute all the monetary wealth on the planet equally among all persons it would solve nothing, for the same conditions would exist. In fact, it would exacerbate the problem because it would be both unjust and irrelevant. My effort here is to articulate an understanding of the human person *as the*

source of wealth so that any effort to increase the standard of living for all is accompanied by an effectively targeted attempt to develop the human capacity to create the wealth that fuels it.

I will begin by offering my own critique of both neo-liberalism and democratic pluralism, focussing on the anthropological assumptions made by both world-views and pointing to the principle of “capability deprivation” as the starting point for an appropriate economic framework for development.¹⁵ Then, after grounding my thesis in a brief exegesis of Matthew 25:14-29, I will suggest that Aquinas' formulation of the freedom of the will provides at least the starting point for a more thoroughly philosophical foundation for this economic framework. I will argue that a correct understanding of the freedom of the will, ordered toward true goods, is the origin of human creativity and genuine wealth. And further, that it is the development of the human capacity to will the good that must be developed in order to allow for both earthly human flourishing and eternal life with God.

II. Neo-Liberalism and the Religion of the Market

The dictionary defines neo-liberalism as a “political movement” which began in the 1960's, seeking to blend traditional liberal concerns for social justice with an emphasis on economic growth. Whatever the original vision of the founders of this movement, it's critics have argued that, in practice, it's emphasis on economic growth has superceded any concern for social justice.¹⁶ When challenged, it's advocates point out that, on the contrary, it is self-evident that the best way to achieve the latter is through unconstrained economic growth and that the best hope for the so-called “third world” is the expansion of the global marketplace.¹⁷ What we now have is a new religion: market economics teaches us that the world is a place devoted to production and consumption, an arena in which to buy and sell things. Its god is the market, the human person is reduced to a consumer who can never have too much, and salvation is found in the promise of an ever increasing standard of living.¹⁸

It goes without saying that as Christians we must fight against all idolatries of power and influence; our effort here is not, as some might say, to “put a kind face on capitalism.”¹⁹ The Christian's task must be to oppose any effort from any quarter that seeks to enslave us - and it seems clear that the world is falling under the spell of consumerism. The efficiency of the market in providing material goods is not the sole criteria for judging its value in social terms, and the legitimacy of corporations is always a matter of negotiation with the society at large. Unfortunately, the inevitability associated with market capitalism is the often unspoken assumption driving our world today, accompanied by a whole set of presuppositions: that maximum growth, productivity and competitiveness are the “ultimate and sole goal of human actions,” that economic forces cannot be resisted, that the business paradigm and its language provide the criteria and methods for judging the usefulness and worth of any human activity.²⁰

It is unquestionable that the impact of this paradigm was accelerated by “downfall of communism” in 1989 and the subsequent disintegration of the Soviet Union. The undeniable fact of the collapse of the communist ideal exposed it as a flawed experiment

that did not and could not work. Seemingly vindicated, Western democracies, the United States in particular, have gleefully taken this as a mandate to promote the expansion of the free market throughout the world. Corporations take for granted the inevitability of relentless global expansion as something to be both promoted and welcomed.²¹ To some, it seems unquestionable that achieving the widest distribution of material goods to the greatest number of persons is simply a matter of permitting the marketplace to grow until it includes all countries and populations. These assumptions need to be questioned, but not because there is no truth in them. It could be true that market capitalism, combined with democratic political freedoms, eventually will result in a wider spread of material goods, though, so far, the facts deny it (see below). The problem lies in the definition of the “good.”

But first, let us consider whether or not a free market might be able to accomplish what its advocates claim. Honesty compels us to consider first just one set of facts. In 1960, countries in the northern hemisphere were about twenty times richer than those of the South. By 1990, northern countries were fifty times richer. After years of aid, trade, and loans, “[t]he richest 20 percent of the world’s population now have an income 150 times that of the poorest 20 percent, a gap that continues to grow.”²² The United Nations *Human Development Report* for 1992 documents that the richest 20 percent of the world’s population possess 82.7 percent of the total world income.²³ Now some will argue that these figures cannot be attributed to the failure of market capitalism, but to flawed, government-sponsored development strategies. Nonetheless, if the theory of neo-liberalism is that an unconstrained market will spread the wealth around, it has yet to be demonstrated.

Now it cannot be denied that this particular shape of the distribution of income is not a new phenomenon. The father of mathematical economics, Vilfredo Pareto (1848-1923), is famous for his “law of income distribution,” which held to the premise that “wealth is more or less normally distributed with a constant income differential between the ‘haves and have nots’ in any society.”²⁴ The research literature in economics and public welfare policy has reflected this contribution ever since, variously attributing to it the status of an inevitable law or pointing to it as evidence of an unacceptable situation. Pareto’s theory was that since the rich and powerful are unlikely to implement programs seriously designed to eliminate inequality, and construct reform measures that have little impact on the problem of income stratification, the only way to reduce poverty is to make more wealth available by increasing productivity.²⁵ Leaving aside for the moment the problematic nature of the assumption that the “rich and powerful” can never be persuaded to consider the common good,²⁶ there is certainly some validity to the hope Pareto placed in productivity. This hope has found its way both into the common sense of the culture, as in the remark made famous by John F. Kennedy: “a rising tide lifts all boats” and mainstream economics, found most readily in the work of Milton Friedman. Friedman points out that in capitalist countries, progress and development over the last 100 years have freed “the masses” from the need for backbreaking toil and made available many products and services previously only available to the wealthy such as “[m]odern plumbing, central heating, automobiles, television, and radio.”²⁷ These are themes to which I will return.

There is much that can be said concerning the economic consequences of the neo-liberal paradigm and its attending difficulties; others more qualified than I have written about it. But I would like to suggest that the flaw in neo-liberalism is not found exclusively nor even fundamentally in its reliance on market economics for, as I will point out next, a reasonable argument has been made that its capacity for wealth creation is unparalleled and important to the goals of human justice. Rather, neo-liberalism is flawed in its assumptions about the human person and human flourishing. Simply stated, it assumes that every one on earth wants the same thing that any “reasonable and civilized” person wants and that the only real problem is how to insure that all have enough income to purchase it and that adequate ways to distribute it are constructed. Neo-liberalism is promoting a vision of human life in which human flourishing depends on possessing the Western idea of wealth: lots of choices in terms of so-called consumer goods: appliances, clothing, automobiles, and cell phones. In other words, the exact things that Milton Friedman offers as evidence of the success of the market in the quote above. Such assumptions completely ignore the existence of other cultures with their own traditions, their own ideas of what constitutes real wealth, their own dreams for the future. In the name of globalization, we are rapidly reducing the notion of human freedom as the capacity to choose between existing material goods and have completely overlooked the possibility that freedom is more properly understood as the *freedom to become* and, more precisely, to exercise their freedom in the name of what is most excellent. We are denying persons the freedom to follow their own natural inclinations for the true and the good - through marketing strategies designed to substitute the materialism of the west for the real thing. Perhaps most importantly, the idolatry associated with this supposed consumer demand blinds us to the affect of globalization on the environment. We are working hard at distorting our own view of life; through the expansion of western materialism, we are making sure we are not alone in this involutory spiral.

This insidious effect of the neo-liberal outlook is hopelessly entangled in the assumptions of the modern project with its accompanying beliefs about what it means to be human and how to live. The modern period issued in a view of human nature and human subjectivity with its own little twist: in order to be fully human, one had to possess reason *as evidenced by a certain way of life*. The normative model of the enlightened man was one who looked, dressed, spoke, and lived like a seventeenth century European gentleman. Rationality, i.e., as manifested in this particular human form, was the mark of human subjectivity and “a condition of the necessity to be extended full moral treatment.”²⁸ Women, people of color, “orientals,” anyone who did not correspond to the norm, did not qualify. Racial difference came to define fitness for enslavement and became the rationale for the exploitation of many peoples. Today we have begun to define ourselves as a “post-modern society” in part because it has finally become clear that “modernity” represents a system of beliefs that essentially excluded two thirds of the planet from the category of human. A case has been made that racism was born with modernity, and we must learn to spot its effects and uproot them from all of our structures and assumptions.²⁹

Just as in the seventeenth century, when this view of the cultural supremacy of the white European male fueled the territorial expansion of the European empire, neo-liberalism is

a point of view that presupposes the normative status of Western culture. Its fundamental flaw is that it ignores the humanity of the peoples it seeks to reach with its products and the cultural norms that *already exist* in those countries. It originates in a “classical mentality,” which takes as a given the desirability of one particular form of human living.³⁰ Neo-liberalism is flawed because it begins from an imperialist assumption and, under the guise of providing the “greatest good to the greatest number,” seeks its own exclusive advancement. For the “greatest good” is not automobiles, cell phones, or even indoor plumbing, but the development of the human capacity to fulfill one’s own potential. As a world-view, neo-liberalism overlooks the creative impulse inherent in peoples of all nations, cultures, or economic strata and attempts to appropriate for itself the needs that could be met by developing this impulse within those communities. The greed associated with neo-liberalism is not only economic. It is an existential selfishness, the worst form of prison.

III. Democratic Pluralism and the Religion of Equality

At its best, democratic pluralism represents a recognition of the pluralistic nature of the norms that govern human living and a conviction that all peoples should have the right to choose their own way of life, both social and economic, through democratic processes. For the democratic pluralist, those who advocate for the expansion of free markets throughout the world do so only in order to secure increasing levels of economic and political power for themselves and thus guarantee the continued reality captured by Pareto’s “law of income distribution” and the factors that maintain its operation. There appears to be ample data supporting this view. It is an unfortunate fact that 20 percent of the world’s people is currently consuming roughly 80 percent of the world’s resources.³¹ The firms listed on the Fortune 500 eliminated 4.4 million jobs between 1980 and 1993, while increasing their sales 1.4 times and CEO compensation by 1.6 times, firms that control 25 percent of world output and 70 percent of world trade while employing “just one twentieth of 1 percent of the world’s population.”³² This seems patently unjust and the democratic pluralist is justified in her view that something must be done to correct this situation. Let us consider the strategy advanced, at least in practice, by those who, in the name of human equality, militate against the forces that appear to have created it.

The premise of democratic pluralism is that both markets and government are necessary to sustain the economy and provide for human flourishing. Proponents do not point to the problem as the market *per se*; they admit that the Soviet Union’s attempt to run an economy without markets has illustrated their necessity quite dramatically. The critical distinction made by the democratic pluralist is between “markets and *free* markets.”³³ The argument is that markets need governments to function efficiently since government establishes and enforces the rules that force corporations to absorb the costs of production rather than pass them along to society. In contrast to the free market assumptions of neo-liberalism, democratic pluralism argues that in order to perform its function, governmental power must be “concentrated at the same system level as market power,” e.g., national markets must be subject to a strong national government.³⁴ Now when the boundaries of the market expand beyond those of any nation state through globalization, the power of the market is beyond the reach of government. Thus, for the democratic pluralist, organizations like the World Bank and the IMF, as well as the trade agreements

negotiated under the GATT become very important. Only such organizations potentially have the scope to provide the oversight of an increasingly global market.

Unfortunately for the democratic pluralist, as noted above, such organizations have not had much luck in reigning the market in nor have they been terribly effective in creating the necessary conditions in the so-called “third world” countries. The enormous political power of international corporations allows them to “reshape the rules” in their own favor and, ironically, the GATT itself has become “one of their most powerful tools for this purpose,” having established the World Trade Organization as the adjudicator of all disputes involving international trade barriers.³⁵

Secondly, and most importantly for our concerns here, after decades of attempting rational resource planning through international resource transfers, “the gaps between rich and poor countries, regions, and social classes have widened.”³⁶ Growth policies have not resulted in material well being and jobs or greater freedom for “the masses”; even where growth has been achieved, distribution is not always equitable. Scholars are now arguing that the attempts to industrialize third world countries have led to more, not less, dependency and initiated a “dependency cycle” in which supplying one resource, such as capital or equipment, simply points out the need for others.³⁷ No matter how well intentioned, the conventional development models have not worked.³⁸ While it was never the aim, democratic pluralism has come to be seen by its detractors as its evil twin, viz., as just another form of bureaucratic socialism.

I will not attempt to justify the notion of a market capitalism that operates without suitable constraints and oversight, for this would be both incoherent and against the teaching of the Church. A strong case has been made for “circumscribing” the capitalist system within a juridical and political framework, and those that pretend such thinking is irrelevant do not have the common good of all peoples in mind.³⁹ But those who argue against the notion of a free market are blinded to several important principles by the excesses of its practitioners. First, it would be difficult to deny that market mechanisms have generated impressive results and to argue that the hope in productivity expressed by Pareto and his intellectual successors is without foundation. If what democratic pluralism advocates is the equitable distribution of wealth, it may be that, ultimately, its best friend is the market. For it seems clear that “if inequality is measured by differences in levels of living between the privileged and other classes, such inequality may well be decidedly less in capitalist countries.”⁴⁰ This may be driven by the dynamic forces of change that are more likely to exist in a capitalist country, in which the more important thing is social mobility and equality of opportunity.

Secondly, while the results generated by market mechanisms are often the focus of both advocates and detractors, what is fundamentally overlooked is the reason people seek to establish markets at all. The freedom of the market transaction originates in a fundamental human freedom, as basic as the freedom to have a conversation with someone. It is an almost primitive human freedom to exchange with others, a freedom which “is itself part and parcel of the basic liberties that people have reason to value.”⁴¹ Since early in the history of humanity, we have had reasons - good ones - “to buy and

sell, to exchange, and to seek lives that can flourish on the basis of transactions.”⁴² The market transaction is a very basic arrangement that allows for people to interact with each other and undertake “mutually advantageous activities,”⁴³ and the recognition of this human freedom is prior to any other conclusions we might draw. It is the expansion of *this exact* freedom, accompanied by those factors that make the freedom meaningful and ordered toward the authentically good, that needs to be advocated.

When the democratic pluralist, however well intentioned, argues against the freedom of the market (NB: not against an absolutely free market), she is arguing against the very freedom that all need to enjoy. Persons must be free to participate in those activities that promote their own good. In fact, one of the most pervasive ways of keeping people in bondage is to refuse them the right to participate in labor markets, and the freedom to enter markets can itself be a “significant contribution to development, quite aside from whatever the market mechanism may or may not do to promote economic growth or industrialization.”⁴⁴

Lastly, the focus on the distribution of wealth to achieve some kind of equity contains a potentially dangerous presupposition: that the standard criterion of poverty, low income levels, is the best way to identify it.⁴⁵ This shifts our attention to the *distribution* of wealth in an attempt to bring about social justice, and away from the factors that *create* it. A concern for economic equality, when construed as desirable in itself, “tends to divert a person’s attention away from endeavoring to discover - within his experience of himself and of his life - what he himself really cares about and what will actually satisfy him, although this is the most basic and the most decisive task upon which an intelligent selection of economic goals depends.”⁴⁶ Placing too much importance on economic equality is problematic because it is *alienating*. It alienates the human person, his community, or his country each from their own existential reality and away from the relevance of the particular features of their own lives to the work of human living.

It is now being argued that a more adequate definition of poverty may be found through considering it as “capability deprivation.”⁴⁷ This way of looking at poverty includes low income as a factor, but in the sense that it prevents the individual from developing the “capabilities to choose a life one has reason to value.”⁴⁸ A person’s “capability” is the combination of “functionings,” the various things a person may value doing or being. These valued functionings include those we consider elementary, such as adequate nutrition or freedom from disease, to more complex activities or personal states, “such as being able to take part in the life of the community and having self-respect.”⁴⁹ This approach to development is grounded in the conviction that the way to preserve human freedom, human dignity, and therefore human flourishing, is to concentrate on the development of human capability in such a way that individuals can exercise the most fundamental human freedom: to independently choose a life that has value to them. The structure of this argument is complex and space and my larger purpose in laying out the structure of more comprehensive argument prevent a full exploration of the approach in this initial study. But the notion of capability deprivation as a truer conception of poverty corresponds directly to the anthropological formulation we will take up next and has the

potential to provide a practical framework for economic development that advances the concerns of true justice.

In summary, both neo-liberalism and democratic pluralism make the same error, if for different reasons. They each ignore the sovereign dignity of the human person and his freedom to choose through the exercise of his own subjectivity. So-called “third way” alternatives to capitalist and socialist development models will only succeed if they are based on development from the traditions that serve a particular culture. Such strategies succeed when they are exercised by communities who recognize a need and construct an approach *from within*, in harmony with their own values.⁵⁰ It is the fundamental right of each human person, not to have a job, but to choose a life, not to have a wealth of material goods, but to create those goods he needs and wants. To the biblical foundations of this premise and the primary human capacity to live it I now turn.

IV. The Parable of the Talents

I do not propose to do here an extensive exegesis Matthew 25:14-30. But the scholarly interpretation both of the meaning of the Parable of the Talents and of Jesus’ purpose in composing it bears directly on my thesis. A brief consideration of it will ground the discussion that follows in the revealed word of God.⁵¹

The familiar parable compares the kingdom of God to the story of a man going on a journey who leaves some of his wealth with his servants (vv. 14-15a). He does not mention what is to be done with the wealth; this is left up to the three servants, each of whom is given a share of the master’s wealth “according to his ability” (v.15a). The first whom is given a share of the master’s wealth “according to his ability” (v.15a). The first servant is given five talents, the second is given two, and the third is given one (v. 15a). When the master returns, he demands an accounting (v. 19). The first two servants have earned additional wealth on what they were given, both doubling the original investment (vv. 16-17); both are rewarded with a promise of greater things and welcomed into the joy of the master (vv. 20-23). But the third servant had buried his one talent in the ground, claiming to be afraid of the master’s wrath were he to lose it; he has nothing to give back to the master other than what the master originally gave him (vv. 24-25). He is called worthless and sent into the darkness (v.30). While the servant attributes his failure to fear, the master has a different diagnosis.⁵² The servant has shown himself to be lazy because he made no profit on what he was given.⁵³

Most of the motifs introduced in this passage are not entirely new in the context of Matthew’s Gospel; what is new is the notion that we each receive gifts according to our ability and that what counts at the last judgment is what we do with those gifts.⁵⁴ The emphasis of the parable is more that of a warning than of encouragement, as evidenced by the space given to the punishment of the third slave.⁵⁵ The master’s return is equated with the second coming of Christ, at which point we must be able to report that in his absence, we have done something productive with what we were given (v.19).⁵⁶ The fact that both of the faithful slaves receive the same reward illustrates that “what is valued is not one’s accomplishments in a quantitative sense but the fidelity of one’s commitment, as mirrored in one’s whole hearted activity.”⁵⁷ The third slave expects to

be commended for his caution, but the master considers him merely slothful; he is condemned not because he had little, but because he did not multiply what he had.⁵⁸ To those who have developed their talents, more will be given; but those who have not, lose everything (v. 29).⁵⁹

Some scholars have left the message of the parable at the level of a simple moral lesson, viz., we must use the gifts of God. Others now argue that it is addressed to the scribes, to those who have been entrusted with the word of God and are therefore responsible for the knowledge of the presence of the kingdom.⁶⁰ In other words, it is addressed to us, to Christians whose task it is to make the kingdom visible as a lived reality. The parable is unmistakable in its implications. If we are to evangelize the world, our message must at least include its meaning: that it is through the development of the gifts God gave us that we enter into the joy of the Master. To become a Christian is to seek to become fully human in every sense of the word because we are intent on cooperating with God in fulfilling his design for us. We are responsible not only for bringing the sacraments to those we would convert, but also for affirming the good news that each has a gift, unique to them, waiting to be discovered, developed and put at the service of the kingdom. Without this insight into the Christian vocation, the good news of Jesus Christ cannot be fully understood or lived.

But there is one more passage in the parable that we must consider. The wicked servant neglected to invest his talent because he assumed that the master was a hard man who reaped where he did not sow and gathered where he did not scatter (v. 24). This assumption was at the base of his claim to be afraid of the master's wrath: the master, in the eyes of the third servant, was an exploiter who merely appropriated wealth that he did not earn. The servant also is condemned for this flawed understanding of the master's character, who sees it for what it is, an ruse to hide the servant's laziness (v. 26). What the servant never questions is where the original talent came from to begin with. Now, the master clearly sees the idea of depositing the talent with the bankers and earning interest as a second-order strategy. He castigates the servant who should have at least taken that step so that, at a minimum, he could have received interest on his money (v.27). But the master is not really in favor of this passive approach; he is more interested in putting the talents to work. The wicked servant's talent is taken from him and given to the servant who knew how to create additional wealth.

The wicked servant's assumption is at work in our culture today in the pervasive and alienating moral overtones of the paradigm that anyone with wealth must have obtained it through exploitation or manipulation. Certainly wealth can be stolen and it can be hoarded. These are evils that we must struggle against. But first it must be created - through the effort to bring an idea to concrete form, through the productive capacity of human talent, through human work. This reality has been distorted to some extent because so many have learned that money actually *can* be obtained through merely depositing it "with the bankers" and many have done so in various forms. Consider, for example, the number of millionaires created in the past five years simply through investing in the stock market. In most cases, this is not human creativity, but merely human cleverness, and is not the subject here. This is not to deny that investing in the

stock market is a legitimate and even moral strategy for accumulating wealth, but it presupposes the existence of persons who know how to create products and services that serve customer needs, as well as the infrastructure to sustain a profitable enterprise year after year.

The Parable of the Talents is not about monetary wealth, but about its source, the inner gifts of the human person. It is not important how much we earn with our gifts; what is important is that we put them to work. At the final judgment, we will not be asked how successful we were. But we will be asked if we tried to develop the gifts we were given. And those who have been given the gift of knowledge of the presence of the kingdom and who are tasked with the transmission of this knowledge will be asked, not if they achieved an equitable distribution of monetary wealth, but whether or not they helped others uncover their gifts and put them to work.

V. The Creation of Wealth and the Freedom of the Will

There is a bit of economic folklore that posits that if we were to redistribute all the wealth on the planet to everyone, within 5 years it would find its way back into the hands of those who now possess it. The implication of this bit of myth is that Pareto's "law of income distribution" is, in fact, a law, like a law of physics, and that no amount of human manipulation can alter it. As discussed earlier, Pareto's reasoning was based on the assumption that the "rich and powerful" would never allow the creation of systems or policies that would threaten their position. If this assumption is correct, were we to redistribute the wealth, it would revert to their hands because the systems are under their guidance and control. They know how to leverage them and, almost naturally, the inevitability of Pareto's law would determine the course of events. What would it take to circumvent this law? We have already discussed two approaches and, at least within the bounds of this essay, concluded that they are faulty for one reason or another. Is the situation hopeless? What is the starting point for a true resolution of economic inequities? I would offer that it is found in a correct understanding of authentic human freedom and of human willing. Until the self-consciousness of those who are without material goods necessary for human flourishing is awakened to the power of life and the creative impulse latent within them, until the conditions that prevent this self-consciousness and the self-appropriation that can accompany it are eliminated, there will always be those for whom life is simply a burden. Affirming the dignity of every human person is only a beginning and quickly becomes a commonplace. Our task is to articulate the source of this dignity and to penetrate the complex reality of what it means to be fully human.

I have been arguing throughout this paper that most attempts to establish economic justice are flawed because they are based on an inadequate understanding of the human person. I have pointed to the concept of "capability development" as a key leverage point for righting the situation, and to Jesus' profound wisdom in reminding us of our obligation to develop our gifts in order to have something to give back to the master when he returns. What is needed now is to penetrate the reality of the human person to consider the God-given inner resources that might make such development possible. Here I would propose that Pareto's law is only inevitable to the extent that persons lack

the necessary freedom, not to choose between poverty and wealth, or between two different ways of distributing material goods, or between Hondas or Fords, but to exercise freedom informed by both reason and will, ordered by their natural inclination toward the true and the good *as their own culture understands it*. What supports this thesis is the fact that many of the “haves” also lack this freedom; they have acquired the habit of accumulating material wealth and have, by accident, been born into conditions where its acquisition was possible. They live in a culture where the "good" has been reduced to the freedom to accumulate greater and greater amounts of material wealth, ignoring the observable fact that a narrow focus on these ends reduce the human person herself to the status of a slave and prevent authentic human happiness. It may be that the solution to both the over consumption of the western countries and the poverty of the so-called “third-world” is ultimately linked to an understanding of what constitutes true freedom. We are all slaves of something, and freedom is to be sought, not in material wealth, but in becoming who I am. We are interested here, not in the freedom to *have*, but in the freedom to *be* and further, in what this consists.⁶¹ There are many aspects to this question. Here I must be content to focus only on the freedom of the will in relation to the demands of reason and how this relates specifically to the question of wealth creation and distribution.

It may be helpful to review briefly the distinction between the two conceptions of human freedom at issue in this paper.⁶² For Thomas Aquinas, freedom is understood as a faculty which proceeds from both reason and will, which unite in the act of making a choice. This choice may result in either an action or in no action, but in either case, the choice is informed by both the reason's natural inclination to seek out and grasp the true and by the will's natural inclination toward what is good.⁶³ Aquinas' conception of freedom is rooted in the presupposition that we are naturally ordered toward the good and that a free act results when these natural inclinations are unencumbered by any inner disorder or external coercion.

While William of Ockam is not solely responsible for the very different conception of freedom that developed after the fourteenth century, his work clearly exemplifies it. For Ockam, the prime human faculty and primary human impulse is the absolute freedom of the will. Freedom precedes reason and will, for freedom is "the first fact of human existence" and consists in that capacity to choose or not to choose whatever reason dictates.⁶⁴ Freedom thus understood is equated with the power of the will to choose, including to elect not to follow the dictates of reason. This understanding of freedom began to extend into moral discourse primarily under the rubric of nominalism, though even many of those who rejected or ignored nominalism adopted it.⁶⁵ >From this time on, freedom as the power of the will to choose between opposites, to act or not act, to opt for the good or for its opposite, and accompanied by a radical indifference to these contraries, began to supercede the conception of freedom proposed by Aquinas. These two notions of freedom have been characterized as a freedom of indifference (Ockam) and a freedom for excellence (Aquinas).⁶⁶

That Aquinas' conception of freedom as that which allows for a pursuit of excellence is more affirming of human development and human flourishing may be obvious. In any

case, my argument is that this understanding of human freedom is critically germane in any attempt to devise a strategy for creating conditions that foster human development and the common good. If we allow economic theory rooted in a conception of human freedom that is indifferent to the good to dominate in such attempts, we are simply promoting the right of persons to exercise the freedom to choose between competing goods. It seems to me that both neo-liberalism and democratic pluralism equally promote this conception of freedom. The neo-liberal wants to insure that all persons can choose from a variety of products and reduces his strategy to creating access to markets. The democratic pluralist reduces the notion of the good to the right to have such access and to distributing the monetary wealth necessary to take advantage of it. Both economic systems are rooted in the assumption that wealth consists in *having* and that freedom means that one gets to choose which material goods one *acquires*; neither consider the possibility that wealth consists in *being* and *becoming* and that freedom means that one gets to choose to develop as a human being.

If we are to help set right the disparity between the rich and the poor, we cannot merely rely on insisting that those who have created wealth (or stolen or hoarded it) give it away. We must begin to introduce into our "third way strategies" a correct understanding of human freedom. Each "poor" person must be respected, not only because of their fundamental human dignity, but because this human dignity consists of the freedom to become everything their God-given potential implies. It is the existential mystery of human life and the excitement latent in the question of "who I am" that must inform our efforts. It is sad to see children starving and this must be corrected. But it is sadder still to realize that these children may never taste the joy of uncovering their own gifts and of exercising them in the service of their families and communities. It is unacceptable that so many go without gainful employment and this must be addressed. It is perhaps worse to see a father come home night after night, working in a job that only drains him of his humanity, without any hope for discovering the joy in life that comes from becoming whom one was meant to be.

To return to the question of wealth creation, I am arguing that conceiving of human freedom as a freedom for excellence allows us to include in our understanding of wealth its existential dimension. When a person seeks to become excellent, she pursues the gifts planted as mere seeds by God in her at birth and aims to develop those gifts so as to share them and offer them in service to the community. Through this exercise of freedom in the service of becoming who she was meant to be, she may become a mother, a doctor, an actress, a scholar, an inventor, a businessperson, a member of a religious order - or some combination - whatever her particular vocation or charism may be.⁶⁷ This process may lead to some sort of livelihood, but the material wealth it generates is the result of her becoming who she is. While it is true that certain vocations are rewarded differently in the marketplace, *authentic* human freedom is not ordered toward *having* more but toward *being* more, and a person who denies her vocation because it doesn't "pay well" is committing a kind of slow suicide. The process of becoming who one is is the true source of wealth, both existential and material, and those without material wealth deserve to be introduced to the implications of the richness that lies within them. While we help to feed and clothe the hungry and the naked, we cannot forget the fullness of what it

means to be human. For this is the origin of the development of the conditions that will permit the exercise of real freedom - the freedom to choose the truly good.

I feel compelled to point out that when the most ubiquitous electronic appliance in the world is a television set and persons of all ages sit down to watch how the rest of the world lives, how free does anyone remain? When the only options the reason is presented with are those of a consumer mentality, how can the genuine good survive in order for the will to be motivated by it?

To summarize what I have tried to do in this second half of the paper: it seems apparent that our life on earth and in heaven depends on developing the personal gifts we have been given by God. My contention is that in doing so, wealth of being and of material goods is created and that in this sense, the human person cooperates with God in his on-going creation and is the source of wealth. I have pointed to an understanding of the human freedom that leads to human action and, potentially, to human flourishing. I argue that the dilemma of both the creation of wealth and its distribution can only be resolved through an attempt to understand how human willing can lead to the good and, further, that it is this capacity that will enable those for whom life seems a meaningless struggle to find both autonomy and happiness. It may even help those who think that life is just fine the way it is. In the end, the meaning of human life can only be found through the exercise of the freedom to choose the good.

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¹I will expand on these terms later in the paper. See Pierre Bourdieu, *Acts of Resistance: Against the Tyranny of the Market* (New York: The New Press, xxx) and David C. Korten, "Sustainability and the Global Economy," *Visions of a New Earth: Religious*

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²David C. Korten, "Sustainability and the Global Economy," 38.

³Leo XIII, "Rerum Novarum," *Catholic Social Thought: The Documentary Heritage*, ed., David J. O'Brien and Thomas A. Shannon (New York: Orbis Books, 1995) 14-15. See also: John Paul II, "Centesimus Annus," in the same volume, p. 444.

⁴John Paul II, "Centesimus Annus," 448.

⁵Ibid., 461-62. See also: Leo XIII, "Rerum Novarum," 22.

⁶Ibid., 471.

⁷Ernest Bartell, "Laborem Exercens: A Third World Perspective," *Co-Creation and Capitalism: John Paul II's Laborem Exercens*, ed., John W. Houck and Oliver F. Williams (New York: University Press of America, 1983) 174.

⁸W. King Mott, Jr., *The Third Way: Economic Justice According to John Paul II* (Boston: University Press of America, 1999) 61.

⁹Denis Goulet, "Economic Systems, Middle Way Theories, and Third World Realities," *Co-Creation and Capitalism: John Paul II's Laborem Exercens*, 147.

¹⁰Ibid., 155.

¹¹David Theo Goldberg, *Racist Culture: Philosophy and the Politics of Meaning* (Cambridge, Mass: Blackwell, 1993). Goldberg's entire argument is one of illustrating that the origins of racism can be traced to the modern project and that racism is a fluid concept that takes many forms depending on circumstances.

¹²I certainly acknowledge that the principles of democratic pluralism extend beyond a concern for the distribution of material wealth and I am sympathetic to the way in which many of the issues are addressed by this world view. My argument will be that in advocating for "equitable distribution" without accounting for the origin of the wealth he or she wishes to redistribute, the democratic pluralist forgets an important economic reality and undermines the pluralist's project. Not all wealth is ill-gotten, and that which is had to originate somehow, somewhere in the productive capacity of a human person.

¹³Servais Pinckaers, O.P., *The Sources of Christian Ethics*, (Washington: Catholic University of America Press, 1995) 327-378.

¹⁴A later study will explore the relationship between the Thomistic understanding of freedom and the possibility that at another level, human freedom resides in the congruence between the will and one's own desires, especially the wish to live up to

one's own potential, and that this, informed by knowledge of the genuine good, lies at the source of human flourishing. This argument was advanced by Harry Frankfurt in "Freedom of the Will and the Concept of the Person," *The Journal of Philosophy*, Vol. 68, No. 1 (January 14, 1971). Frankfurt argues that the capacity to will one's desires is the characteristic that defines a person.

¹⁵Amyarta Sen, *Development as Freedom* (New York: Knopf, 1999)

¹⁶Pierre Bourdieu, *Acts of Resistance*, 30.

¹⁷For example, Richard Farmer, *Benevolent Aggression* (New York: David McKay, 1972) and George Gilder, *Wealth and Poverty* (New York: Basic Books, 1980).

¹⁸David R. Loy, "The Religion of the Market," *Visions of a New Earth*, 15-20. See also, Amartya Sen, *Development as Freedom*, 111.

¹⁹Debasheesh Chatterlie, noted on his web-site that then vanished momentarily into cyber space.

²⁰Pierre Bourdieu, *Acts of Resistance*, 29-31.

²¹Pierre Bourdieu, *Acts of Resistance*, 29-31.

²²David R. Loy, "The Religion of the Market," *Visions of a New Earth*, 16.

²³United Nations Development Programme, *Human Development Report* (New York: Oxford University Press, 1992). Analyzed in Korten, "Sustainability and the Global Economy," 35-6.

²⁴Charles Powers, *Vilfredo Pareto: Masters of Social Theory*; Volume 5 (Newbury Park, CA: Sage Publications, 1987) 37

²⁵*Ibid.*

²⁶It is important to note that, though many have associated Pareto with fascism since Mussolini referred to him as the "Karl Marx of the bourgeoisie," Pareto was an early champion of the oppressed in Italy and an ardent opponent of militarism and colonialism. He was clear in his denunciation of violence and oppression, speaking out against exploitation of many kinds. He was a complex person who was constantly on the attack against all of the ideological "isms" of his time. See Powers, 13-27.

²⁷Milton Friedman, *Capitalism and Freedom* (Chicago: University of Chicago, 1982) 170.

²⁸David Leo Goldberg, *Racist Culture*, 27. Goldberg is here referring specifically to John Locke's *First Treatise on Government*, I, #1 and II, #22-24.

²⁹Ibid., 14-40. Goldberg makes a very compelling and extremely thorough if complex argument for this statement. Time and space do not permit me to develop it further here and perhaps the reader has already drawn his or her own conclusions on this score.

³⁰Bernard Lonergan, *Method in Theology* (Toronto: University of Toronto, 1971) 124. In case you are not convinced just consider why it is that everyone (except Yassir Arafat) wears a tie. Not long ago, even women in U.S. corporations thought that “dressing for success” meant wearing some version of a tie. Maybe they still do.

³¹David C. Korten, “Sustainability and the Global Economy,” 33.

³²Ibid., 38-39.

³³Ibid., 37.

³⁴Ibid., 38.

³⁵Ibid., 39. Korten states that the WTO hears disputes brought against the national and local laws of any country that any member country considers a trade barrier. Complaints are heard by secret panels whose rulings can be overturned by unanimous vote of members. The burden of proof is on the defendant.

³⁶Denis Goulet, “Economic Systems,” 155.

³⁷Ibid.

³⁸Ibid., 154.

³⁹John Paul II, *Centessimus Annus*, 448.

⁴⁰Milton Friedman, *Capitalism and Freedom*, 169.

⁴¹Amartya Sen, *Development as Freedom*, 6.

⁴²Ibid., 112.

⁴³Ibid., 142.

⁴⁴Ibid., 7.

⁴⁵Amartya Sen, *Development as Freedom*, 72. He states: “The view that poverty is simply shortage of income is fairly well established in the literature on the subject.”

⁴⁶Harry Frankfurt, “Equality as a Moral Ideal,” *Ethics*, Vol. 98, No. 1 (October, 1987) 22-23.

⁴⁷Amartya Sen, *Development as Freedom*, 86-110. The concept of poverty as capability deprivation is a fundamental thesis throughout the book.

⁴⁸*Ibid.*, 74.

⁴⁹*Ibid.*, 75.

⁵⁰Denis Goulet, "Economic Systems," 159. I recommend this article for a more comprehensive critique of third way approaches. I was pleased to find my own thesis that we must find a way to allow communities to develop from within reflected in Goulet's argument.

⁵¹I have relied on the account in the Gospel of Matthew since scholars seem to agree that this is the original form of the parable and that, though Luke 19:11-27 contains some elements which may be considered primary, it is most certainly a variant of the Matthean version. See W.D. Davies and Dale C. Allison, "A Critical and Exegetical Commentary on The Gospel According to Saint Matthew," 3rd of Three Volumes, *The International Critical Commentary* (Edinburgh: T&T Clark, 1997) 402.

⁵²Davies and Allison, "A Critical and Exegetical Commentary," 409. I have relied solely on this work because it is considered definitive by many scholars and because the authors did such a formidable job of referring to the best scholarship in the field as evidenced by their extensive footnoting and bibliography.

⁵³*Ibid.*, 407.

⁵⁴*Ibid.*, 402.

⁵⁵*Ibid.*, 401-402.

⁵⁶*Ibid.*, 407.

⁵⁷*Ibid.*, 408.

⁵⁸*Ibid.*, 410.

⁵⁹*Ibid.*, 411.

⁶⁰*Ibid.*, 403-404.

⁶¹Mieczylaw A. Krapiec, *I-Man: An Outline of Philosophical Anthropology*, trans., Marie Lescoe, et al., (New Britain, CT: Mariel Publications, 1983).

⁶²I wish to note that this discussion of the freedom of the will is entirely based on the assumption of the validity of so-called "faculty psychology," a theory that can be called into question by recent developments in both psychology and studies of human

consciousness and in the work of various philosophers and theologians. See especially Bernard Lonergan, *Insight: A Study of Human Understanding*, Collected Works of Bernard Lonergan, Volume 3, Frederick Crowe and Robert Doran, ed., (Toronto: University of Toronto Press, 1992) 619-653. It was too complex for this initial draft but I intend to explore the implications of Lonergan's work on freedom of the will further in a later study.

⁶³Pinkaers, *The Sources of Christian Ethics*, 331.

⁶⁴*Ibid.*

⁶⁵*Ibid.*, 329.

⁶⁶*Ibid.*, especially 375.

⁶⁷See Father John Haughey's excellent argument that the notion of charism must be expanded to include all forms of human work and for his treatment of the charism that accompanies the creation of wealth in his paper "Common Weal, Common Good and Charism," elsewhere in these conference proceedings.