Caritas in Veritate, Charity in Truth
Pope Benedict XVI, June 29, 2009

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OVERVIEW
Caritas in Veritate addresses the social themes vital to the well-being of humanity and reminds us that authentic renewal of both individuals and society requires living by Christ’s truth in love. Truth in love is the heart of the Church’s social teaching. In this encyclical, Pope Benedict does not offer technical solutions to social problems, but rather focuses on the principles indispensable for authentic human development. The document draws on the past tradition of Catholic social thought and provides an ethical foundation that must both include and transcend politics in addressing the current crises and emerging signs of the times.

Introduction: [The basic theological framework]

1. Charity in truth is the principle driving force behind the authentic development of every person and of all humanity.
   a. Love moves people to engage in justice and peace
   b. It has its origin in God, Eternal Love, Absolute Truth
   c. God has a plan for each person; in it we find our own truth and good
   d. The impulse for truth and love in each person is our vocation;
   e. The search for love and truth are purified and liberated by Jesus Christ (revelation)

2. Charity is at the heart of the Church’s social doctrine:
   a. Every responsibility in personal and social relationships flows from it
   b. God is Love; Love is God’s greatest gift to us
   c. Charity/Love must give direction to moral responsibility in all areas;
      i. Our charity/love gives credibility to our truth in a social and cultural context which relativizes truth.

3. Charity/love closely linked with truth is the authentic expression of humanity in all relations private and public.
   a. Without truth, charity/love becomes sentimentality.

4. Truth (logos) enables dialogue, communication, communion.
   a. "In the present social and cultural context where there is a widespread tendency to relativize truth, practicing charity in truth helps people to understand that adhering to the values of Christianity is not merely useful but essential for building a good society and for true integral human development.”
      [NB. It is the “values” – it doesn’t say the Christian/Catholic faith is necessary.]

5. “Charity is love received and given.” Received from God, given to others in networks of charity.
   a. The church’s social teaching and tradition: the truth of faith and of reason loved and demonstrated in the ever changing events of history – in search of solutions to the grave socio-economic problems besetting humanity in this globalized society.

6. Caritas in veritate is the principle that takes practical form in criteria that govern moral action
   a. E.g. Justice – Justice is “inseparable from charity,” “intrinsic to it” Justice is “the primary way of charity,” “the minimum measure of it” - but charity goes “beyond justice and completes it in the logic of giving and forgiving.”
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7. E.g. **Common Good** – the good linked to living in society, the complex of institutions that structure the
life of society juridically, civilly, politically and culturally, making it possible for people to effectively pursue
their good within it.
   a. Striving to secure a common good corresponding to the real needs of our neighbors is the
      vocation of all according to their degree of influence.
   b. This is the political path of charity, no less excellent and effective than the kind of charity which
      encounters the neighbor directly.
   c. In an increasingly globalized society, the common good we work for must be global, the commu-
nity of peoples and nations in unity and peace.

8. Paul VI in *Populorum Progressio* urged us to work for development with the ardor of charity and the
   wisdom of truth: the gift of God's love enables us to hope for development for all.
   a. Following John Paul II in *Salicito Rei Socialis*, this encyclical commemorates and revisits those
      teachings on integral human development and applies them to today.

9. The risk of our time: the interdependence of people and nations is not matched by ethical interaction of
   consciences and minds that could give rise to truly human development.
   a. Technical progress and relationships of utility can't achieve that.
   b. The church's mission is to search for truth from all sources, integrate it and mediate it within the
      constantly changing life-patterns of peoples and nations – a service to the truth that sets us free
      and makes authentic human development possible.

Chapter One: The Message of *Populorum Progressio*

10. We will look at *Populorum Progressio* in the full context of Paul's teaching and the church's social doctrine.

11. Paul taught 2 important truths:
   a. The whole church in all it is and does is promoting integral human development.
   b. Authentic human development concerns the whole of the person in every single dimension
      (including the transcendent).
      i. Progress mustn't be reduced to merely material accumulation.
      ii. Nor is the creation of institutions sufficient to guarantee the right to development.
      iii. “integral human development is primarily a vocation, and therefore it involves a
           free assumption of responsibility in solidarity on the part of everyone.”
      iv. Receiving God's love enables us to see others as images of God and motivate
          concern and care.

12. The church's social teaching is one integral, coherent body that remains open to changing times and gives
    us guidance for responding to our times.

13. Paul's social teaching focused on building a society according to freedom and justice, a civilization animated
    by love.
    a. He understood the social question had become worldwide and saw Christian charity as a driving
       force in service of development.

14. In *Octogesima Adveniens*, he spoke out against idealizing technology or technical progress – and against a
    return to nature.

15. In *Humanae Vitae*, he forcefully maintains the link between life ethics and social ethics.
    a. In *Evangelii Nuntiandi*, he highlighted the links between evangelization and development: that work
       for justice, peace and development proclaim Christ's love for the whole person.

16. In *Populorum Progressio*, he teaches that every person is called to develop and fulfill himself/herself – it is a
    vocation from God; so progress in development must be open to the transcendent.
17. Integral human development presupposes responsible freedom.
   a. He recognized the importance of economic structures and institutions,
   b. but saw them as instruments of human freedom. Each one is the principal agent of his/her own development.

18. Besides freedom, integral human development demands respect for its truth. It must promote the development of each and all – development of the whole person. Christ is the revelation of that authentic development.

19. The causes of underdevelopment are not primarily material. They are a lack of solidarity and sense of community.
   a. Recognizing God loved us and calls us to love enables us to see the interdependence of peoples as a call to community in one family.

20. That love creates a sense of urgency in creating a global community of love.

Chapter Two: Human Development in our Time

21. Benedict embraces Paul VI’s vision of development:
   a. Goal: rescuing peoples from hunger, deprivation, endemic diseases, illiteracy
      i. Economically: their active participation as equals in the international economy
      ii. Socially: their evolution into educated societies marked by solidarity
      iii. Politically: the consolidation of democratic regimes capable if ensuring freedom, peace.
      iv. Result: real growth, of benefit to everyone, genuinely sustainable.
   b. The model of development in recent decades:
      i. A technological approach driven by profit
      ii. Growth, but problematic:
         1. financial speculation damaging the real economy in the current crisis
         2. migration
         3. unregulated exploitation of earth’s resources
   c. We need a new holistic understanding and humanistic synthesis; profound cultural renewal.
   d. The crisis is an opportunity for discernment.

22. Development today has many overlapping layers with many different causes:
   a. Wealth increasing, but glaring inequalities are growing in poor and wealthy nations
   b. Corruption and illegality
   c. Failure to respect the rights of workers
   d. Aid diverted through irresponsible actions of donors/recipientsn
   e. Same patterns in immaterial or cultural causes of development/underdevelopment:
      i. Rich nations: excessive protection of intellectual property (especially in Health)
      ii. Poor nations: cultural patterns which hinder development

23. Some nations have made technological and economic progress and become global powers, but that isn’t enough.
   a. John Paul II called for a comprehensive new plan of development in 1991; but that has been achieved only in part and is still needed.

24. The world is much more integrated today economically and politically.
   a. National sovereignty is limited by trade and finance agreements
   b. We need to reevaluate and remodel the roles and powers of public officials to enable them to deal with today’s challenges.
   c. Once their roles are more clearly defined, we could foresee a greater role for civil society.
25. Systems of social protection and welfare are weakened
   a. Outsourcing has led to a new competition among states to attract investment with tax breaks and labor restrictions, leading to a downsizing of social security systems.
   b. Social cutbacks often demanded by international financial institutions
   c. Danger for the rights of workers and the economic security of the people
   d. Aggravated by the weakening of trade unions.
   e. There is an urgent need for new forms of cooperation at international and local levels.
   f. The mobility of labor plus deregulation can stimulate wealth production and cultural exchange, but tends to create psychological instability, waste social resources, create new forms of economic marginalization.
   g. Remember: the primary capital to be safeguarded and valued is the human person.

26. Culturally, the change is even greater. Increased commercialization leads to 2 dangers:
   a. Cultural eclecticism – leading to relativism
   b. Cultural leveling – leading to loss of cultural identity

27. Insecurity due to food shortages.
   a. Ending hunger is essential for safeguarding peace and stability
   b. Needed:
      i. A network of economic institutions to guarantee regular access to sufficient food and water
      ii. Structural causes of food insecurity need to be addressed with the involvement of local communities
         1. Rural infrastructures
         2. Irrigation systems
         3. Transport
         4. Organization of markets
         5. Development and dissemination of agricultural technology
      iii. Equitable agrarian reform
      iv. Recognition of the rights to food and water
      v. Solidarity with poor countries financially so they can help their citizens satisfy these needs. This can help protect the productive capacities of rich countries.

28. Respect for life is an important development question today:
   a. Poverty provokes high infant mortality rates
   b. Demographic control and laws that promote abortion, birth control, contraception, sterilization, euthanasia
   c. Openness to life is important to motivate the drive to development; it is essential to promoting production that is “morally sound and marked by solidarity, respecting the fundamental right to life of every people and every individual.”

29. Denial of the right to religious freedom (killing, terrorism motivated by fundamentalism, etc.) and the promotion of religious indifference or practical atheism both undermine the moral and spiritual strength needed for attaining integral human development.

30. Authentic human development requires dialogue and engagement at all levels of human knowledge; it isn’t enough to just work together on practical implementation. Anyone animated by true charity/love works skillfully to discover the causes of misery, find the means to combat it and overcome it. Charity/love engages various disciplines of knowledge.

31. Moral evaluation and scientific research must go hand in hand with charity animating both.
   a. Excessive segmentation of knowledge, the rejection of metaphysics by the sciences, difficulties in dialogue between science and theology damage development by making it harder to see the integral good of persons.
b. The broadening of our concept of reason and its application is indispensable.

32. The new challenges to development today demand new solutions:
   a. Found together
   b. Through respectful dialogue
   c. Contemplated through a lens purified by charity.
   d. The dignity of the individual and the demands of justice today (as well as economic logic and civil coexistence) require:
      i. that economic choices do not cause disparities in wealth to increase excessively
      ii. that we prioritize the goal of access to steady employment for everyone.
   e. Economic science and moral evaluation converge on this judgment.
   f. Reduction of cultures to the technological dimension with its focus on the short term impedes long-term cooperation and enrichment.
      i. Reducing protection of the rights of workers or abandoning methods of wealth redistribution to compete internationally for investment hinders lasting development.
      ii. The current model of development’s tendencies toward short-term economy must be rethought and revised. It is demanded by the state of the ecology and by the cultural and moral crisis of humanity.

33. The current economic and financial crises make the theme of progress more acute and urgent.
   a. Some nations have emerged from poverty, but some remain as in Paul VI’s day or have deteriorated.
   b. Causes:
      i. High tariffs imposed by developed countries
      ii. The difficulties of the transition from decolonization
   c. The principal new feature: Globalization, the explosion of worldwide interdependence.
      i. It is a new challenge to charity in truth: broadening the scope of reason to know and direct the forces of globalization toward creating the civilization of love whose seeds God planted in every people and culture.

Chapter Three: Fraternity, Economic Development and Civil Society

34. “Gift” is the key experience of our lives; it reveals our transcendent dimension.
   a. Those who think they are self-made are selfishly turned in on themselves because of original sin.  
      i. Original sin is seen in social conditions and the structures of society, including the economy.
      ii. The sense of human self sufficiency leads to identifying happiness and salvation with material prosperity and social action.
      iii. This leads to trying to keep questions of morality out of the economy.
      iv. The loss of the sense of transcendence means the loss of Christian hope, a powerful social resource serving integral human development.
      v. Hope, truth, love are all gifts; they are received by all and so are a gift that builds universal community.
   b. The principle of gratuity – of gift given that inspires giving – has an important place in economic, social and political development that is authentically human.

35. The market is the economic institution for exchange of goods and services.
   a. It is governed by commutative (contract) justice.
   b. CST also highlights the importance of distributive justice and social justice because
      i. the market belongs within a larger social and political context
      ii. and operates within a wider network of relations
c. “Without internal forms of solidarity and mutual trust, the market cannot completely fulfill its proper economic function. And today it is this trust which has ceased to exist. . . .”
d. It is not true the market system requires a quota of poverty and underdevelopment.
   i. It is in the interests of the market to promote emancipation.
   ii. To do that it needs the moral energies it cannot provide itself.

36. The political community must direct economic activity towards the common good.
   a. Economic action seen merely as an engine for wealth creation produces grave injustices.
   b. Political action must pursue justice through redistribution.
   c. Economic activity is not intrinsically evil;
      i. how it is shaped by culture and used by individuals makes it good or evil
      ii. it must be structured and governed in an ethical manner, integrating authentically human social relationships of friendship, solidarity and reciprocity.
      iii. This means not merely traditional ethical principles like transparency, honesty and responsibility, but also the principle of gratuitousness and the logic of gift as an expression of community have their place within normal economic activity.

37. Justice must be applied to every phase of economic activity.
   a. It is wrong to say economic activity is just to create wealth, which can then be distributed later.
   b. Space must be created in the market for economic activity not directed primarily toward profit.
   c. In the global era, competitive models in different cultures differ:
      i. Commutative justice will be the main form of regulating exchanges between them.
      ii. But just forms of redistribution and the spirit of gift are also needed.

38. John Paul II saw civil society as the natural setting for an economy of gratuitousness and community.
   a. “In the global era, economic activity cannot prescind from gratuitousness, which fosters and disseminates solidarity and responsibility for justice and the common good among the different economic players.”
      i. Solidarity is first and foremost a sense of responsibility on the part of everyone with regard to everyone, and it cannot therefore be merely delegated to the State.
      ii. Today it is clear that without gratuitousness, there can be no justice in the first place.
   b. We need a market with room for commercial entities based on mutualist principles and pursuing social ends to take root. Then hybrid forms of commercialization could emerge.
      i. Shape and structure must be given to those types of economic initiative which, without rejecting profit, aim at a higher goal than profit as an end in itself.

39. Paul VI called for creation of a model of market economy capable of including all peoples and not just the better off.
   a. When the market and government are kept in separate realms, solidarity in relations between citizens, participation, and actions of gratuitousness are lost.
   b. To defeat underdevelopment, we need not only just exchange-based transactions (commutative justice) and public welfare structures (distributive justice), but also increasing openness worldwide to forms of economic activity marked by gratuitousness and communion.

40. Today’s international economic scene requires a profoundly new way of understanding business enterprise.
   a. It is a danger to be responsible only to investors:
      i. the need for capital drives short-term thinking
      ii. outsourcing production weakens the sense of responsibility to local regions and stakeholders
   b. Awareness is growing that management must assume responsibility for all stakeholders who contribute to the life of the business: workers, clients, suppliers, community of reference.
   c. Investors also need to look at the moral significance of their investments – the impact on the stakeholders
i. Speculative financial investment seeking only short-term profit without concern for long-term sustainability must be avoided.

ii. Outsourcing production and jobs simply to gain economic advantage or to exploit without making a real contribution to local society by helping to bring about a robust productive and social system is wrong.

41. Business enterprise involves a wide and widening range of values because it is a human activity in response to the needs and dignity of the worker and the needs of society.
   a. There needs to be cross fertilization between for-profit and non-profit, etc. if we are to construct an economy that will serve the national and global common good.
   b. Political authority also involves a wide range of values that need to be noted in constructing a new order of socially responsible, human economic productivity.
   c. The State is not obsolete in the global age. It must collaborate with other States more.
      i. The focus of international aid within a solidarity-based plan for the global economy should consolidate constitutional, juridical and administrative systems where needed.
      ii. The articulation (diversification) of political authority at the local, national and international levels is one of the best ways of directing the process of economic globalization.

42. Globalization is not a deterministic socio-economic process with no way to evaluate or direct it.
   a. Humanity is increasingly interconnected; there is an encounter of cultures.
   b. It is the product of diverse cultural tendencies which must be discerned.
   c. The truth of globalization is given in the unity of the human family developing toward the good.
   d. We need a sustained commitment to “promote a person-based and community-oriented cultural process of world-wide integration that is open to transcendence.”
      i. We shouldn’t be simply anti-globalization; we should be protagonists.
      ii. Suitably understood and directed, globalization could open up unprecedented large-scale redistribution of wealth on a world-wide scale.
      iii. Badly directed, it can lead to increased poverty, inequality and global crisis.
      iv. We must appropriate the ethical spirit that drives globalization toward solidarity if we are to avoid the risks and dangers.

Chapter Four: The Development of People, Rights and Duties, the Environment

43. Human solidarity imposes duties.
   a. Too much focus on rights can lead to the claim of arbitrary and non-essential rights in wealthy countries.
   b. The unrealized fundamental rights to food, water etc. among people in poverty globally imply duties in solidarity in the developed world that set a limit to questionable rights claims.
   c. Rights are grounded in human nature, not constitutions; this is the guarantor of authority at all levels.

44. Population Growth
   a. It is not the cause of underdevelopment
      i. Developed nations have less infant mortality
      ii. Serious Decline in birth rates brings signs of crisis
   b. Responsible procreation does not reduce sexuality to pleasure or entertainment; nor does it regulate it through mandatory birth control.
   c. The family should be the primary competence in dealing with procreation.
   d. Morally responsible openness to life represents a rich social and economic resource.
      i. States are called to enact policies promoting the centrality and integrity of the family.

45. The economy needs people-centered ethics to function correctly.
   a. “ethical” is used in many ways and needs to be discerned.
   b. CST is based on the creation of the person “in the image of God” which implies
      i. The inviolable dignity of the human person
      ii. The transcendence of natural moral norms.
c. We don’t just need ethical sectors of the economy; we need to ensure that the whole economy is ethical.

46. With all business required to be ethical, the traditional distinction between for-profit and non-profit organizations no longer does full justice to reality; nor can it direct the future.
   a. This is a broad new sector which doesn’t exclude profit but considers it a means for achieving human and social ends, a more humane market and society
      i. They assume more completely the duties of economic subjects to all stakeholders.
   b. These need to find juridical and fiscal structures to support and protect them in all countries.

47. The strengthening of these different types of business is important in poor nations as well.
   a. Development programs must stay focused on the centrality of the human person, promote subsidiarity and responsibility, involve the people they will affect in planning them, be flexible and fit their circumstances, and benefit their daily lives.
   b. International cooperation requires the solidarity of presence, supervision, training and respect.
      i. They must evaluate their bureaucratic structures
      ii. And commit themselves to transparency.

48. Duties arising from our relationship to the natural environment
   a. The environment is a gift of God to all; in using it we have a responsibility to all humanity through time.
   b. God gave it an in-built order from which we can draw principles for use/care of it and for guiding us in shaping culture and interacting.
   c. It is not more important than people; nor may we aim at total technical domination of it.
   d. Projects for integral human development need to be marked by solidarity and intergenerational justice while taking into account many contexts: ecological, juridical, economic, political and cultural.

49. The energy problem
   a. Some hoard energy resources.
   b. Poor nations cannot afford access to available non-renewable energy sources or to finance research into alternatives.
   c. These give rise to exploitation and conflicts.
   d. The international community has an urgent duty to find institutional ways to regulate the exploitation of non-renewable resources, working with the poor countries to plan together for the future.
   e. There is a pressing need for renewed solidarity
      i. Technologically advanced societies can and must lower their energy consumption.
      ii. A world-wide redistribution of energy resources is needed;
      iii. Everyone must responsibly recognize their impact on future generations.

50. This responsibility is global.
   a. Responsible stewardship using advanced technologies will enable the earth to accommodate and feed the world’s population.
   b. Authorities must ensure that the economic and social costs of using up shared environmental resources are recognized with transparency and borne fully by those who incur them, not others or future generations.

51. The way humanity treats the environment influences the way it treats itself and vice-versa.
   a. This calls for review and renewal of life-styles so “the quest for truth, beauty, goodness and communion with others for the sake of common growth are the factors which determine consumer choices, savings and investments.”
   b. Violations of solidarity and civic friendship harm the environment and vice versa.
      i. Wars squander resources; peace provides them greater protection.
      ii. Hoarding of resources (especially water) can generate serious conflicts.
c. The church has a responsibility to creation and must assert it.
   i. The deterioration of nature is closely connected to the culture that shapes human life.
   ii. Respect for life and respect for environment go hand in hand.

52. Truth and love can only be received as a gift from God.
   a. The vocation given us is intrinsic to a plan prior to us which constitutes a duty: it shows us the road to true development.

Chapter Five: The Cooperation of the Human Family

53. One of the deepest forms of poverty is isolation; as a spiritual being, the human creature is defined through interpersonal relations. Identity matures by living these relations authentically.
   a. The unity of the human family doesn’t submerge the identities of individuals, peoples, and cultures, but relates and links them more transparently in their diversity.

54. Development: the inclusion-in-relation of all individuals and peoples within one community of the human family, built in solidarity on the basis of justice and peace.
   a. Like life in the Trinity or the sacramental love of spouses.

55. Christianity teaches relationality is essential.
   a. Other faiths that promote it are valuable for authentic human development.
   b. Faiths which divide or ossify society in rigid social groupings impede it.
   c. Discernment by those with political power is needed to promote emancipation and inclusivity in the context of truly universal human community.

56. Faiths can offer their contribution to development only if God and religion have a place in the public square.
   a. Exclusion of religion and religious fundamentalism both hinder an encounter between persons and their collaboration for the progress of humanity.
   b. Reason always needs purification by faith and religion always needs to be purified by reason.

57. For believers, the world derives from God’s plan, giving rise to the duty to unite with all of good will of whatever faith to make the world correspond to God’s plan: living as one family before God.
   a. Subsidiarity is the guiding criterion for cooperation:
      i. It is assistance to human persons to help them accomplish what they can’t on their own through autonomous intermediate bodies.
         1. It is institutional assistance that frees people to assume responsibility.
         2. It protects against an all-encompassing welfare state.
         3. It helps to coordinate manifold plans.
   b. The governance of globalization must be marked by subsidiarity, articulated into several layers, helping different levels work together.

58. The principles of Subsidiarity and Solidarity must remain closely linked to resist social privatism or paternalistic social assistance.
   a. Concerning international development aid:
      i. Must not lock people in dependence or pursue secondary objectives
      ii. Must be distributed with the involvement of governments and local economic agents and bearers of culture in civil society in the receiving countries
         iii. Must involve participation of the local people
   b. The principal need for assistance may be the opening of markets for their products.
      i. International trade regulations and finance for development to support this are needed.

59. Cooperation for development is not simply economic; it involves an encounter of cultures.
   a. Technologically advanced societies should not presume cultural superiority
   b. In all cultures there are signs of ethical convergence as an expression of the one human nature – natural law.
c. Grounded in the common quest for truth and love, this universal moral law is the foundation of all dialogue.

60. Development aid is a valid means of creating wealth for all.
   a. Greater percentages of GDP of economically developed nations should go to international development aid.
      i. They can find domestic savings by applying the principle of subsidiarity to create better integrated domestic welfare systems with the active participation of private citizens and civil society.
      ii. One approach could be fiscal subsidiarity or donor designation of a portion of their taxes (but be careful against the promotion of special interests).

61. Greater international solidarity is seen in promoting greater access to education.
   a. It must be based on the nature of the human person and not promote relativism.
   b. International tourism must be designed to promote genuine mutual understanding in a context of rest and health recreation – avoiding the evils of sex tourism or consumerist and hedonistic patterns.

62. Migration is massive and requires bold policies of international cooperation.
   a. They should begin from close collaboration between the countries of origin and destination.
   b. They require international norms to coordinate different legislative systems to safeguard the rights and needs of migrants and their families and those of the host countries.
   c. Foreign workers make significant contributions to the economic development of the host country and of their home country (through remittances).
      i. They cannot be considered just a commodity, a factor of production.
      ii. Each is a human person with fundamental inalienable rights that must be respected by all.

63. Poverty and unemployment are directly linked
   a. The dignity of human work is violated when work opportunities are limited or a low value is put on it and the related right to a just wage and personal security for the worker and family.
   b. John Paul II supported the ILO strategy of a global coalition in favor of “decent work”
      i. Work that expresses the essential dignity of the worker in their society
      ii. Work that is freely chosen, effectively associating workers with the development of their community
      iii. Work that enables the worker to be respected and free from discrimination
      iv. Work that makes it possible for families to meet their needs and educated their children without child labor
      v. Work that permits workers to organize freely and make their voices heard
      vi. Work that leaves room for rediscovering one’s personal, familial and spiritual roots
      vii. Work that guarantees retirement with a decent standard of living

64. Labor unions must be open to the new perspectives opening in work:
   a. Conflict between worker and consumer
   b. The needs of workers outside their membership, especially in developing countries where social rights are often violated.
   c. Civil society is the proper setting for unions to defend and promote labor, especially the exploited and unrepresented workers.

65. Finance must go back to being an instrument directed toward improved wealth creation and development.
   a. The entire financial system has to be aimed at sustaining true development.
   b. This is the ethical foundation of finance; right intention, transparency and the search for positive results must not be separated. E.g. credit unions
   c. Regulation of the financial sector to protect the weak and new forms of finance to support development should be encouraged, highlighting the responsibility of the investor.
   d. Micro-finance should be strengthened and fine-tuned.
66. Global interconnectedness has led to the emergence of the new political power of consumers and their associations.
   a. Purchasing is always a moral act; consumers have a social responsibility.
   b. In difficult economic times, it is necessary to explore forms of cooperative purchasing like the consumer coops.
   c. Fair trade practices to guarantee producers from deprived areas of more just returns are helpful; they must be transparent, provide formation of producers.

67. With the unrelenting growth of global interdependence, there is an urgent need for reform of the UN and the economic institutions and international finance.
   a. There is also urgent need to implement the principle of the responsibility to protect.
   b. And giving poorer nations an effective voice in shared decision-making
   c. There is urgent need of a true world political authority, regulated by law, observing the principles of subsidiarity and solidarity to seek to establish the common good, to commit to securing authentic integral human development inspired by the values of charity in truth, to:
      i. Manage the global economy,
      ii. Revive economies hit by the crisis,
      iii. Avoid any deterioration of the present crisis and the greater imbalances that would occur,
      iv. Bring about integral and timely disarmament, food security and peace,
      v. Guarantee the protection of the environment and regulate migration.
   d. It must be universally recognized and vested with effective power to ensure security for all, regard for justice, and respect for rights
   e. The integral development of peoples and international cooperation require the establishment of a greater degree of international ordering, marked by subsidiarity, for the management of globalization.

Chapter Six: The Development of Peoples and Technology

68. Development involves the person and human freedom; it cannot be achieved simply through technology.
69. Technology is an expression of human freedom.
   a. It can be used to give dominion over matter, reduce risks, save labor, improve conditions of life.
   b. Technology reveals the human aspiration toward development, the drive to overcome limitations.
   c. So it must reinforce the covenant between human beings and the environment mirroring God’s creative love.

70. We need to avoid fascination with technology becoming an ideological mindset that limits our sense of truth and reality to the technologically possible and useful.
   a. Technology must be seen as a human creation to be used in service of responsible freedom which is a response to the call of being.

71. This mindset is present when development is considered a purely technical matter – economic, financial, etc.
   a. Development can never be fully guaranteed by impersonal economic or political forces.
   b. It requires upright people whose consciences are finely attuned to the common good.

72. Peace-building is not simply a technical process either. The voices of the people affected must be heard and attended to; they must be brought together and their development served on the basis of love and mutual understanding.
73. The means of social communication are pervasive and influential in engineering changes in attitude toward reality and the human person.
   a. When the strictly technical nature of the media is stressed, people tend to overlook its use to promote economic interests and ideological efforts to impose cultural models.
b. Their technological advances can have a civilizing effect when they are geared toward a vision of the person and the common good that reflects truly universal values.

c. Their most important contribution is to contribute to growth in the communion of the human family and the ethos of society by promoting universal participation in the common search for what is just.

74. Bioethics is so advanced today that it faces the temptation of deciding science explains everything, God is not necessary. That is in the end irrational.

75. As it comes to understand more of the mysteries of life, we face the danger of:
   a. Systematic eugenic programming of births on one extreme and a pro-euthanasia mindset on the other
   b. These imply a cultural mindset that denies human dignity; they foster a materialistic and mechanistic understanding of human life.
      i. This leads to indifference to situations of human degradation, arbitrary and selective determination of what is worthy of respect
         1. Insignificant matters are considered shocking.
         2. The poor of the world and their great needs are ignored.

76. Development must include spiritual growth as well as material growth
   a. Spiritual growth must not be reduced to psychological growth.
   b. “A prosperous society, highly developed in material terms but weighing heavily on the soul, is not of itself conducive to authentic development.”
   c. “There cannot be holistic development and universal common good unless people's spiritual and moral welfare is taken into account, considered in their totality as body and soul.”

77. There is always a ‘something more’ beyond empirical data or the love we receive that calls us to know and love more.
   a. They are experienced as gift.
   b. Glimping a development beyond what technology can give invites pursuing the integral human development that takes its direction from the driving force of charity in truth.

Conclusion

78. “Openness to God makes us open towards our brothers and sisters and towards an understanding of life as a joyful task to be accomplished in solidarity.”
   a. Only a humanism open to the Absolute can guide us in promoting and building structures, institutions, culture and ethos in service of the universal common good.
   b. It gives us the courage to keep working for the benefit of all even when it can’t be achieved immediately or completely.

79. Development needs Christians moved by the knowledge that truth-filled love from which authentic development proceeds is not produced by us but is given as gift.
   a. Christians long for the entire human family to be one in God, to glorify God by living according to God’s will, “to receive the daily bread we need, to be understanding and generous towards our debtors, not to be tempted beyond our limits, and to be delivered from evil.”