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Ἐν ἐνὶ πνεύματι, μὲ ψυχῇ
συναλλοδῶντες τῇ πίστει τοῦ εὐαγγελίου
Phil. 1:27

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was entirely new in the Church's teaching on the subject, but merely emphasized more clearly what it had been her teaching for centuries. In 816 the Council of Aix-la-Chapelle had rebuked those who felt that the narrow path of holiness was suited only to the quiet tread of monks and obligatory on them alone.⁵ Catholic theologians, leaning upon the unvarying exhortations of Scripture and the traditional interpretations of the Fathers, had always sought some obligation on the part of the ordinary Christian to seek perfection. Only by stubbornly resisting the evidence of clear and open Scripture could they have failed to do so.

Our Lord Himself had invited His followers to "be perfect as your heavenly Father is perfect" (*Matt.* 5:48). St. Paul is unremitting in urging his followers to be "perfect." The conclusion of his Second Letter to the Corinthians encourages the Corinthians to be perfected, to be comforted and to be of the same mind, at peace, that the God of peace and love may dwell with them (*I Cor.* 13:11). Paul presses upon the Christian a preoccupation with every virtue, that he may grow in holiness by consideration of these things. "Whatever things are true, whatever humble, whatever lovable, whatever of good repute, if there be any virtue, if anything worthy of praise, think on these things" (*Phil.* 4:8). For the body of Christians is the body of Christ and must be kept pure and undefiled in God's sight. "Now He has reconciled you in His body of flesh through His death to present you holy and undefiled and irreproachable before Him" (*Col.* 1:22-24). Paul's constant prayer is that the faithful may know more fully God's will and live that will more completely. "This is why we have been praying for you unceasingly and asking that you may be filled with knowledge of His will in all spiritual vision and understanding" (*Col.* 1:9). The writings of St. Paul repeatedly refer to the early Christians as "saints," as those called to be saints, and St. Paul's exhortations evidence a longing that this sanctity be whole, complete, involving a dedication to perfection.⁶

⁵ "... non solum monachis et clericis, verum etiam omnibus qui christiano modo censentur vocabulo, per hanc arctam et angustam intrandum esse vitam." Cited in J. De Gulbert, S.J. (ed.), *Documenta ecclesiastica christiana perfectionis studium spectantia* (Rome: Gregorian University Press, 1931), n. 117.

⁶ *Rom.* 1:7; *I Cor.* 1:2; *II Cor.* 1:1; *Eph.* 1:1.

THE LAYMAN'S OBLIGATION TO PERFECTION

Catholic thought of today shows increased interests in the precise nature of the layman's obligation to perfection,¹ and speculation on this subject has not been without divergent tendencies. On the one hand, moral theologians, legitimately concerned to preserve liberty where liberty exists, have reiterated the truth that substantial growth in holiness is continuous, if only the soul preserves the state of grace. On the other hand, certain publications have so insisted on the Divine invitation to sanctity, upon functional holiness, upon a zealous opposition to secularism and naturalism, that an incautious reader of these publications might conclude that the counsels are of obligation for all.

Pope Pius XI gave impetus to this increased interest by his encyclical on St. Francis de Sales, in which he declared his conviction that the holy Bishop seemed to have been raised up by God to bear witness to the truth that holiness is for all Christians. He further stated that it was among his dearest wishes that the faithful should have recalled to them "the duty of each one to cultivate his own holiness."² Pope Pius XI again expressed the truth that holiness of life is not a singular gift conceded to only a few but rather the "common destiny and common duty" of all.³ In praising the life and writings of the Bishop of Geneva, he warns against "that opinion already old in his time, and still alive, that holiness worthy of the name, such as the Catholic Church proposes, either cannot be achieved by most of the faithful or demands such arduous efforts that it is to be left to the few whom God has gifted with high and lofty souls."⁴ The Holy Father further condemns the opinion that such holiness implies so wearying a labor that it is simply not suitable for those outside the cloister. St. Francis de Sales has himself shown to all the same way of Christian perfection and holiness that he personally travelled.

These lines of Pius XI in *Rerum omnium* proposed nothing that

¹ "The essence of perfection consists in love of God." A. Tanqueray, S.S., *The Spiritual Life*, n. 320.

² *ALAS*, XV (1923), 59.

³ *Ibid.*, p. 59.

⁴ *Ibid.*, p. 51.

That the frequent exhortations to holiness in the Scriptures imply more than a mere *invitation* is clear from Revelation itself. We are commanded to love God with all our heart, all our soul and all our mind (*Deut.* 6:5; *Matth.* 23:27). That charity, in which perfection consists, is therefore urged upon us without restriction or limit, as an ideal towards which we must constantly strive.⁷ The very frequency and insistence of Scriptural admonitions to seek perfection forbid us to interpret them as mere counsels. Thus St. Paul categorically states: "This is the will of God, your sanctification."⁸ God's will imposes upon us the obligation of a genuine effort to fulfill it. St. Peter, in his exhortations, speaks in the same terms as the Apostle of the Gentiles. "But as the one who has called you is Holy, be ye also holy in all your behavior; for it is written, 'Ye shall be holy because I am Holy'" (*I Pet.* 1:15-16). St. Peter stresses increasing growth for the Christian, ever-increasing knowledge and love of Our Lord Jesus Christ. The Christians should crave, as new-born babies, pure spiritual milk, that they may grow to perfection (*I Pet.* 2:2; *II Pet.* 3:18).

St. Thomas Aquinas, interpreting the data of Scripture, and taking into account the constant teaching of the Fathers, exposed in clear-cut Scholastic terminology the truth which these sources embodied. St. Thomas begins with the truth that the end of every commandment is charity (*I Tim.* 1:5). But when there is question of an end, we do not seek for a measure to decide how much of the end we will have. It is true that we measure the *means* to the end, but this is merely to insure that they will be adapted to, proportionate to the end so that we may attain the end in its fullness. We cannot have too much of an end like health; therefore we do not measure health, but rather the means to it: the medicine, the exercise, the food. Nor should we ever say: "So much charity is enough; the rest is merely a matter of counsel"; for charity, in which perfection consists, is an end in itself. It is in fact the end

⁷ *Sum. theol.*, II-II, q. 184, a. 3.

⁸ *I Thess.* 4:3; cf. *I Thess.* 3:13. Cf. J. M. Vosté, O.P., *Commentarius in epistolam ad Thesalonicenses* (Rome and Paris, 1917), p. 117: "Sanctificatio vestra: ἀγιασμός . . . distinguitur ab ἁγιότητι, quae est abstracta qualitas sanctitatis, ab ἁγιασθέντι, quae est sanctinomia seu sanctitatis status; ἀγιασμός est inter utrumque, ut via ad statum; est scilicet, prout in Vg. optime vertitur, sanctificatio activa, quam, volente et adjuvante Deo, semper prosequi debemus."

of all precepts and counsels. The love of God is not a thing to be measured out, in terms of greater and less; it is rather an ideal, which does not admit of excess, but which is to be approached more and more closely.⁹

The obligation to perfect charity may seem an almost impossible burden at first glance, but as St. Thomas explains it, this is not true. The perfection of charity falls under the precept to love God not as the *matter* of the precept, but as the *end*.¹⁰ In other words, we must always strive towards perfect charity as towards our end, but we have not failed to obey the precept if our charity is not perfect. In discussing this question of the matter of the precept St. Thomas points out that the substance of the commandment is observed if nothing is loved more than God, if the lowest necessary degree of charity is kept, if charity itself is kept through the avoidance of mortal sin. He who avoids mortal sin has kept the essence of the precept of charity and possesses essential perfection. His charity will gain him an eternal reward if he perseveres in that state, for his charity has fulfilled the lowest demands necessary to attain beatitude. His perfection is essential, incipient perfection. Only secondarily does Christian perfection consist in observing the counsels which are most apt means to perfection. But at this point we must distinguish between the spirit of the counsels and the exterior acts which are at once a means of cultivating this spirit and a manifestation of it. The Beatitude represents the high peak of the spirit of the counsels; and the Christian is obliged to cultivate poverty of spirit, meekness, hunger and thirst after justice, and all the other interior attitudes described by the Beatitudes. He is not however obliged to externalize these attitudes in the corresponding outward acts, which are effective means of obtaining perfection. That is, he is not obliged to actual observance of perpetual evangelical poverty, chastity, and obedience. But he must strive to maintain that spirit of detachment from the world which such observance is intended to foster. And he must, furthermore,

⁹ *Sum. theol.*, II-II, q. 27, a. 6: "In dilectione Dei non potest accipi modus sicut in re mensurata, ut sit in ea accipere plus et minus; sed sicut invenitur modus in mensura, in quo non potest esse excessus, sed quanto plus attingitur regula, tanto melius est."

¹⁰ On this and the following paragraph, see the whole of *Sum. theol.*, II-II, q. 27, a. 6.

be ready for such observance as may, here and now, be necessary that he may avoid serious sin.¹¹

St. Thomas' explanation of the obligation to perfection is a lucid exposition of what the ordinary Christian's obligations are in this matter; but furthermore he insists on man's needs to grow in charity, to cultivate his holiness.¹² It is the very nature of an end that has not been perfectly attained that it should draw the person on to that perfect possession: by an inherent drive in the case of happiness in general, by a divine call to free will in the case of charity. If then the Angelic Doctor's position on the obligation to perfect charity has at times been given a minimizing interpretation (which would stultify charity and give it the nature of a means instead of an end), such an interpretation does not do justice to his conception of charity or to his metaphysics of finality. Furthermore, the burden of fallen human nature is such that unless man makes an effort to progress he will not long remain in the state of grace. There are grave precepts whose fulfillment by the ordinary Christian may at times demand lofty self-abnegation; unless the Christian is schooled in generosity, it is difficult to see how he can then avoid serious sin. Unless he has accustomed himself to do more than avoid serious sin, unless he has aimed at some measure of perfection beyond avoiding grave sin, he will not long preserve essential perfection.¹³

The life of grace and charity is a true life and implies the movement, action, growth which accompany life. The ascetical theologians and, in fact, Holy Scripture itself describe the spiritual life as a journeying to God. Men are *viatores*, travelers on the way, men who have not here a lasting city; and it is expected of them that they will move towards the goal of union with God. We are "pilgrims and strangers on earth" (*Heb.* 11:13). It is in this sense that St. Peter urges Christians "as pilgrims and stran-

¹¹ Cf. Cornelius a Lapide, *Commentary on Matthew*, V, 48.

¹² The Church's approval of this position of St. Thomas is reflected in the encyclical *Studium Decem. AAS*, XV (1923), 312.

¹³ A detailed discussion of the theology of the layman's vocation to sanctity may be found in Rev. William R. O'Connor, *The Layman's Call* (New York: Kenedy, 1942). The renowned Catholic philosopher, Dietrich von Hildebrand offered a penetrating study of a similar theme in *Katholisches Berufsethos* (1931).

ers to abstain from carnal desires which war against the soul" (*1 Pet.* 2:11). This same theme—the necessity of progress—is found in many of the doctors and fathers of the spiritual life.

St. Augustine is very forceful in addressing the faithful on the subject of continual progress to perfection. Stressing the operative character of charity, he asserts the impossibility of remaining stationary upon the road to perfection. Either we advance or we retreat. He who has once said "enough" has already perished! He who would return to a point of perfection already passed regresses in the spiritual life.

You acknowledge that we are travelers, yet you would like to know in what this traveling consists: I'll answer briefly: "Get on the march"—for fear that you would drift lazily along, not understanding how necessary it is to move onward. You must always be dissatisfied with your present achievement if you want to arrive at a further goal. For where you are content with your progress, there you will halt. But if you once say: It is enough at that point you have already failed. Always give more, always keep advancing, always on the march; don't dally on the way, don't turn back, don't turn from the path. He who doesn't advance, stands still; he who returns to a point of perfection already passed, is on the road back.¹⁴

St. John Chrysostom corrects those who would say that only monks need strive for perfection, and he points out to his listener that the Sermon on the Mount was addressed not only to monks but to all who would follow Jesus. The whole human race and not only monks are ordered to enter in by the narrow gate, to hold their life in hatred in this world; and all Christ's great and wonderful commandments were addressed to a universal audience.¹⁵

St. Bernard, in an engaging dialogue, exhorts his disciples to continual progress in terms that would not have won him the title of the Mellifluous Doctor:

Where are those who are saying: we've come far enough, we don't want to be better than our fathers? My good monk, you don't want to make further progress? No. You want to be a failure then? Not at all. Well, what then? I want to stay just as I am. I'm content with the progress I've made. I won't permit myself to slip back, but I've no great anxiety to go ahead either. In that case you are simply asking

¹⁴ St. Augustine, *Sermo 169*, c. 15, n. 18; cf. *Sermo 96*, c. 7, n. 9.

¹⁵ St. John Chrysostom, *Adversus oppugnatores vitae monasticae*, I, 3, n. 14.

for what is impossible. For what is there on this earth that stands still? At the point that I cease to press forward, at that point I've begun to fall back. It's perfectly clear that I've failed already, the moment I stop looking for progress.¹⁶

Bernard urges the same truth in another letter even more pointedly: in the spiritual life one either moves forward or backward. Progress is absolutely necessary.

We have not here a lasting city. Nor have we yet arrived at the goal; we are still in search of it. You must go up, then, or down; try to stand still, and you will certainly come to ruin. It is by no means certain that that man is a good man who doesn't want to be better; and the moment you are unwilling to better your state, at that moment you already cease to be good.¹⁷

This dynamic notion of the spiritual life of the Christian is present in all the great ascetical teachers; it sounds through the Gospels, the Fathers, the documents of the Church. The Christian is always obliged to keep moving towards perfect charity. He must always keep perfect charity in view as an ideal, and develop beyond the degree of charity he already possesses. The great precept of charity stands, as it were, at the summit of perfection and below it stand its explicit determinations, the commandments. These commandments form, on the negative side, a definite list of "don'ts" whose complete neglect will destroy the domination of the great precept over the soul. On the positive side, the commandments point out the indispensable means of preserving the great precept. The lower limits are fixed by what we call mortal sin. To have escaped those lower limits and gained safety gives no one the right to cease from effort. If one stops here and declares himself satisfied, he will not long preserve charity in his soul. The Christian must always strive to press beyond the point of perfection reached; in fact, to call a halt is already a regression. In this sense it can be said that the will to make no further progress is already a sin, for the Christian has failed in his duty to tend to perfection.

There is a sense in which this obligation to progress is central to Christianity, for it marks a radical departure from other religions, placing Christianity on a level all its own, giving to Chris-

¹⁶ St. Bernard, *Ep.* 254.

¹⁷ St. Bernard, *Ep.* 91.

tianity an orientation and a dynamism that set it apart. The ideal of perfection set for the Christian assures him of an ever-present stimulus to foster within himself the indefinite development of the new life planted in him at Baptism. This may explain the solicitude of the saints before slight imperfections, a solicitude marvelously combined with the liberty of the children of God. In the light of Him who dwells in inaccessible light, darkness may seem more dark. And the closer the Christian soul approaches to Infinite Charity, the more imperious are the demands of its own love.

What has been said above represents the usual way of posing the problem of the Christian's obligation to perfection. But there is another way of posing the problem that has recently received considerable attention. It is skillfully presented in the writings of the French theologian, Yves de Montcheuil, whose death in the last war cut short a career of great distinction. Fr. Montcheuil distinguishes two classes of Christians, as did Augustine.¹⁸ The first class comprises those to whom Christianity appears primarily, though not exclusively, as a law, as a "contract" with God promising a reward for faithful obedience and a great reward for ardent obedience. For this class, the description of the obligation to perfection set forth above will be of great help. But there is a second class of Christians also, and it is in treating of them that Fr. Montcheuil complements the classical approach with valuable insights.

The second class visualizes its relations to God more exclusively in personal terms, more in terms of their personal love of God. On this plane the notion of "obligation" is enveloped in the notion of striving for a complete self-donation. Obligation does not have the same force between two persons whose love is mutual; neither considers the other precisely under the aspect of obligation.¹⁹ One is indeed ontologically still "obliged" to obey, but for the lover there is no strict obligation to love; his love wishes to realize itself totally, grieves that it is still imperfect, and tends to perfection from its own weight. He sees that there are faults gravely and less gravely opposed to that love, but the perspective has changed, for the lover no longer compares the faults to the recompense of

¹⁸ Yves de Montcheuil, *Mélanges théologiques* (Paris: Aubier, 1944), p. 358; *Problèmes de vie spirituelle* (Paris: Éditions de l'Épé, 1948), pp. 74 ff.

¹⁹ *Problèmes de vie spirituelle*, p. 75.

which they would deprive him or which they would lessen, but only to that love to which they are opposed.

In such a perspective the question as to whether what one does is of supererogation is simply not raised; for this notion of supererogation has reference to a clearly defined limit, whereas love, of its own nature, has an immanent tendency to be limitless. The norm for judgment of what is supererogatory is somewhat foreign to this plane of love and finds its full intelligibility rather in a conception where there is a contract to be fulfilled, a recompense to be gained if the minimum obligatory is observed. The personal relation of love, in this second type of Christian, has not been super-added extrinsically to his other relations with God, but has interpenetrated them, establishing a new norm of evaluation for his acts, a new way of judging them.

For this second type of Christian, the obligation to tend to perfection, which remains dynamic, will not be suppressed; the motivating force of the divine reward will not be rendered weaker, but both will be operative through his preoccupying effort to love more completely. His obligation to perfection will be visualized by a Christian of this class rather as a fidelity to that love with which God has enriched him.

Fr. Montcheuil seems to have contributed certain insights to the traditional speculations on the subject of the Christian's obligation to perfection that will be of consoling value to many Christians. In no wise does he deny the validity of the traditional approach or its conclusions, but rather he gives us a picture that embodies all of the fruit of previous thought on the subject while opening new avenues for further speculation. The distinction of the two classes which Fr. Montcheuil made could perhaps be a unifying force in reconciling different approaches to the problem.

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THE PARISH CREDIT UNION IN THE FEDERAL CREDIT UNION SYSTEM

The credit union, the modern descendant of the mediaeval *mont de piété*, is a society organized among a definite group of people and which operates under either a federal or a state charter for the purpose of providing its members with facilities for saving money and for obtaining loans for provident and for productive purposes at reasonable rates of interest. Credit union charters are given only to groups having a definite bond of membership; in the parish credit union the membership base consists of the parishioners of a particular parish.

The first credit union in North America was a Catholic parish credit union. It was founded in 1900 by Alphonse Desjardins in Lévis, Quebec. The first credit union in the United States was a parish credit union. This was also founded by Desjardins in 1909 in the St. Marie Parish in Manchester, New Hampshire.¹ As early as 1913 the Central Verein advocated the formation of credit unions and during the 1920's it put the promotion of parish credit unions on its program of social reform.² The Department of Social Action of the National Catholic Welfare Conference has a committee organized to encourage the establishment of credit unions on a parish basis.³

The philosophy of the credit unions is in the tradition of the social teaching of the Catholic Church. Alphonse Desjardins, the Canadian pioneer who brought the credit union to North America, was knighted by the Pope for his work in organizing these credit societies. One quotation from Desjardins will give a glimpse at the philosophy motivating his efforts:

A cooperative people's bank [credit union] is not an ordinary financial concern, seeking to enrich its members at the expense of the general public. Neither is it a loan company seeking to make a profit at the expense of the unfortunates who need loans, laboring men suffering from unemployment, agriculturalists suffering from drought or

¹ R. F. Bergengren, *Credit Union North America*, (Kingsport: Southern Publishers, 1940), pp. 71-82; 89.

² *Social Justice Review*, XLIII, 1 (April 1950), 22.

³ *The National Catholic Almanac, 1950* (Paterson, N. J.: St. Anthony's Guild), p. 432.