INTRODUCTION

It has been my pleasure to participate in this five-day Conference of the Pontifical Academy of Social Sciences; and I am grateful to Cardinal Bertone, whose inability to be here with you has given me this enviable opportunity to address you and to share some thoughts with you on the great social teaching, Caritas in Veritate, of our Holy Father: Pope Benedict XVI.

This Pontifical Academy, as I have been told, is the ‘think tank’ of the Pontifical Council for Justice and Peace, to which I belong; and I hope that this occasion will mark a new strengthening of the already close cooperation between this Pontifical Academy and the Pontifical Council for Justice and Peace, as the two Pontifical bodies help the Holy Father in his leadership of the Church and in his dual mission of Shepherd and Teacher.

Clearly, recent global events awaken us to the importance of a sustained Christian reflection on the nature and goal of human development and economic life, both within our own society and in other parts of the world. It is in this context that Pope Benedict XVI, keenly aware of the dynamics of globalization and its impact on the human family, issued his third and greatly anticipated Encyclical Letter Caritas in Veritate.

Here in the next few days, the distinguished members of this Academy will engage in learned discussions on some key elements of the Church’s

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1 The reception of the encyclical has been great. It is a document that appears to have something for everybody to identify with. Within thirty (30) days of its publication, Vatican Radio counted about 4,300 articles on the encyclical in English, French, Italian, Spanish and Portuguese on the web. The Meltwater Group, extending its survey to other languages, counted 6,000 articles on the encyclical (cfr. Gianpaolo Salvini S.J., Enciclica Caritas in Veritate, in La Civiltà Cattolica, (3822, 19 Sept. 2009), 458.
social doctrine, especially as this encyclical letter, *Caritas in Veritate*, articulates it. You will articulate, in your turn, not only the challenges that we face as a human family, but also the hope offered by a more fulsome integration of sound Christian, and indeed human, principles capable of guiding humanity toward a better future. You will thus seek to wrestle with and respond to *Caritas in Veritate*, and its identification of the twin call of love and truth upon our lives as citizens, professors, researchers, opinion-makers, entrepreneurs, and, most fundamentally, as followers of Christ and subjects of reason.

Allow me now to make only a few observations, namely, on the encyclical as a Social Teaching, its papal authorship, its appeal to faith and reason, some of its main themes and some of its striking features, which may help our regard of the encyclical and stimulate some more study of it in our days together and hereafter.

**Caritas in Veritate, A Papal Teaching and a Teaching Pope**

*A Papal Teaching*

Announced in 2007, on the occasion of the 40th anniversary of the encyclical letter *Populorum Progressio* of Pope Paul VI (1967) and the 20th anniversary of the encyclical letter *Sollicitudo Rei Socialis* of Pope John Paul II (1987), *Caritas in Veritate* was originally intended to celebrate the memory of these two encyclicals, especially for their treatment of the question of development. *Caritas in Veritate* originally intended to take up the issue of development in the new and changed situation of a globalized world. What was once a simple social issue in the days of Pope Paul VI and Pope John Paul II has now become a global issue. The incidence of the economic crisis of 2008-2009 invited the Pope to treat the issue and the ethics of economics in the context of human development in greater details. This delayed the completion of the encyclical letter somewhat; but on 29th June 2009 (feast of Sts. Peter and Paul), the Pope signed the new social encyclical and promulgated it on 7th July 2009 (month of St. Benedict), just before the meeting of the G-8 in L’Aquila, Italy.

*Caritas in Veritate* is a social encyclical like very many others before it, beginning with Pope Leo XIII’s *Rerum Novarum* (1891).² In it the insights of

² Counting the letter of the Sacred Congregation of the Council to Msgr. Liénart, Bishop of Lille, on 5 June 1929, two documents of Vatican Council II: *Gaudium et Spes* and
theology, philosophy, economics, ecology and politics have been harnessed coherently to formulate a social teaching\(^3\) that places the human person (his total and integral development) at the centre of all world systems of thought and activity. The human person (his salvation) was at the centre of the mission and ministry of Jesus Christ: as the *revelation of the love of the Father* (*Jn* 3:16) and the *truth of man’s creation in God’s image and of his transcendent vocation to holiness and to happiness with God*. This is the setting of the two concepts: love and truth, which drive the encyclical. *Love* and *truth* do not only lie at the heart of the mission and ministry of Jesus; they also correspond to and describe the essential character of the life of the human person on earth, namely, as a *gift and love of God to become gift and love too*.

In specifying *love* and *truth* as the premise and scope of human development, the encyclical may appear to be idealistic; but ‘this is a method the Social Teachings of the Church constantly follow, namely: to take the high road, not to distance us from reality, but to draw our attention to the essential point. It is then up to individuals, in their countries, in their profession, in their personal life, to follow through with concrete practice’.\(^4\) This dynam-

\(^3\) *A true understanding of the nature of the Church’s Social Doctrine starts with the faith experience of the ecclesial community itself. Following their response to God’s revelation of his love and truth in Jesus, the Word-made-flesh, people are transformed, re-socialized by the power of God’s word and love. This new social reality, the ecclesial community, celebrates and announces the love and truth of the Trinitarian life which surrounds and embraces it (*Caritas in Veritate*, n. 54). From this experience, people become subjects of love and of truth, subjects of new freedom and new way of thinking, called to become instruments of grace and communion, spreading the Good News of God’s love and weaving networks of love and of truth (*CV*, n. 5). This *baptismal* experience of life of the ecclesial community does not close in on itself; but it interacts at every level with the world. It is in living in Jesus, the Supreme Truth and Good, that the faithful discover anew an appropriate order of goods, an authentic scale of values and a new set of ethical criteria which honour the profound change which they seek to witness.*

ic of charity received and given is what gives rise to the Church’s Social Teaching, which is *Caritas in Veritate in re sociali*.\(^5\)

Human society, the reference of the Church’s Social Teaching, has changed over the years: from the misery of workers in the days after the industrial revolution and the emergence of Marxism (Pope Leo XIII), the crisis of 1929 (Pope Pius XI), decolonization and appearance of third-worldism (Pope John XXIII and Pope Paul VI), the fall of the Berlin wall and political changes in Eastern Europe (Pope John Paul II) to globalization, under-development, financial, economic, moral and anthropological crises\(^6\) of Pope Benedict XVI. In these changing situations, the social encyclicals of the Popes have fulfilled the need to actualize the same principles of the Church’s Social Teaching. ‘The Church’s social doctrine illuminates with an unchanging light the new problems that are constantly emerging’.\(^7\) From illuminating merely social problems and challenges in the past, the Church’s social doctrine, in *Caritas in Veritate*, illuminates social, global, economic, entrepreneurial, political, anthropological and ecological problems and challenges of our world-society.

Thus *Caritas in Veritate* preserves the tradition of the Pope or Church Councils, presided over by the Pope, offering teachings, which reflect the prophetic and teaching office of the Pope and which are meant to guide the Church’s living of the Gospel’s values and message in the world (social doctrine). In this sense, Pope Pius XII is believed to have held that Papal Encyclicals, even when they are not *ex cathedra*, can nonetheless be sufficiently authoritative to end theological debate on a particular question.\(^8\)

### A Teaching Pope

This long tradition of papal teaching does not only locate *Caritas in Veritate* in the living stream of Church life and practice. It also roots the figure

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\(^5\) *Caritas in Veritate*, n. 5.

\(^6\) Cfr. *ibid*. n. 75.

\(^7\) Cfr. *ibid*. n. 12; *Sollicitudo rei Socialis*, n. 3.

\(^8\) ‘It is not to be thought that what is set down in Encyclical letters does not demand assent in itself, because in this the Popes do not exercise the supreme power of their magisterium...; usually what is forth and inculcated in Encyclical Letters, already pertains to Catholic doctrine. But if the supreme Pontiffs in their acts, after due consideration, express an opinion on a hitherto controversial matter, it is clear to all that this matter, according to the mind and will of the same Pontiffs, cannot any longer be considered a question of free discussion among theologians’ (*Humani Generis*, n. 20).
of the teaching Pope equally deeply in the Church’s life and history; and the significance of this may not be overlooked.

As the author of an encyclical, the Pope is a religious figure, constituted pastor, leader, prophet etc., according to the faith of the Church, by Jesus Christ, the Son of God and founder of the Church. Like the Apostle Peter, his predecessor, whom he succeeds in the pastoral care of Christ’s sheep and lambs (Jn 21:15-17), the Pope shares in Christ’s prayer for Peter: ‘I have prayed for you that your faith may not fail; and you...strengthen your brothers’ (Lk 22:31-32). As the spiritual and pastoral leader of the Catholic Church, the Pope is prayed for universally by the Church. No Eucharist is celebrated without a prayer for the Pope; and he is himself a man of deep personal prayer; who seeks God’s face and the mind of Christ (cfr: 1 Cor 2:16) in prayer. Like the Church which he is made a pastor of by Jesus (Jn 21:16-17), the Pope is, therefore, a figure in whom heaven and earth meet, and whose mission is to form and inform the earthly with the heavenly. He is a figure who represents an openness to the divine and the transcendent, and who accordingly invites the world to a similar experience of openness to the transcendent and the divine. His is a leadership that is exercised in the power of the Spirit; and it is rooted in the long and ancient tradition of the exercise of religious leadership in Scriptures and in the history of the Church. Thus, like the prophets of old, the Pope cultivates an openness to God during which ‘his ears are awakened’ (Is 50:4-5) to hear a saving message for humanity and the world, and during which ‘the Lord gives (him) the tongue of a teacher to sustain the weary with a word’ (Is 50:1). He can be resisted and rejected, persecuted and disgraced, but for this, he is also given a ‘flint face’ (cfr. Is 50:7; Ezek 3:9) to teach ‘in and out of season’ (2 Tim 4:2).

This is not an apologia for the Pope. It is what Roman Catholics believe about their leader and Pope who teaches them and all men and women of good will in Caritas in Veritate, the encyclical under study.

THE ENCYCLICAL’S APPEAL TO FAITH AND REASON

Caritas in Veritate, like all the other social encyclicals, is addressed to Catholics and non-Catholics: all men and women of good will. Recogniz-

ing the pluriformity of confessions and mental postures (agnostics, atheists, free thinkers etc.) in human society, the social encyclicals seek to invite all the components of society to come together to develop a more human and better society.

The two basic groups addressed, Catholics and non-Catholics (men and women of good will), also explain the encyclical’s reference and appeal to faith and reason: faith for those who believe in Christ, and reason for non-believers. Thus the Pope reminds us that the Social Doctrine of the Church is a ‘truth of faith and of reason’.10 Indeed, the dynamic of charity received and given, which gives rise to Caritas in Veritate in re sociali is the proclamation of the truth of Christ’s love in society; and it is rooted in truth: the truth of faith and of reason.11 For, just as a person, on the order of nature, is led by the light of reason to the discovery of natural law, to the understanding of rights of people and to a reflection on social issues, so are Christians, as objects of God’s love and on the order of grace, called upon to become subjects of charity, pouring forth God’s charity and weaving networks of charity. So, the underlying affirmation of social encyclicals addressing Catholics and men and women of good will is the perfect compatibility between faith and reason, even if faith always challenges reason to open up to transcendence. Thus, though distinct in their cognitive characters and fields, faith and reason still converge in Caritas in Veritate and in the other social encyclicals to cast their prophetic regard on society, on its institutions and on its structures, condemning ideologies and social systems which deny humanity its freedom and dignity, and affirming those which promote the true nature of the human person, for example, by supporting justice with the culture of love to establish a civilization of love and to uphold the primacy of ethics over and all forms of manipulation of life, utilitarianism, economics and politics.

Observations on Some Themes of the Encyclical

An Integral Model of Human Development

Caritas in Veritate proposes an integral model of human development in the context of globalization, ‘the expansion of worldwide interdependence’, and calls for a ‘person-centred and community-oriented process of integra-

10 Caritas in Veritate, n. 5.
11 Cfr. ibid.
tion’. As has been aptly pointed out in these days, although globalization has indeed lifted millions of people out of poverty, primarily by the integration of the economies of developing nations into international markets, the unevenness of this integration leaves us deeply concerned about the flagrant disregard for human dignity, inequality, poverty, food insecurity, unemployment, social exclusion, violations of religious freedom, and materialism that continue to ravage human communities, with destructive consequences for the future of our planet and for our human family.¹²

A key element of *Caritas in Veritate*, and one that Catholic social teaching has consistently affirmed, is that economic life is not amoral or autonomous *per se*. Business and economic institutions, including markets themselves, must be marked by internal relations of solidarity and trust. This means that profit, while a necessary means in economic life, cannot be the exclusive end for truly human economic flourishing. Instead, as Pope Benedict points out, the social enterprise, that is, business efforts, must transcend the dichotomy of for-profit and not-for-profit, and pursue social ends while covering costs and providing for investment.¹³ More broadly, the Holy Father is urging business educators and practitioners to re-think who must be included among corporate stakeholders and what the moral significance of investment is.¹⁴ *Caritas in Veritate* is not an economic policy paper with the primary intention of advocating any particular institutional program. In fact, the Pope goes to great lengths to stress from the beginning that its central concern is not economic development *per se*, but ‘integral human development’, or the understanding of true human progress as a ‘vocation’. For Benedict, a proper understanding of the challenges to our moral development requires further and deeper reflection on the economy and its goals, to be sure, but this is only a first step towards bringing about a ‘profound cultural renewal’ that cannot fully be captured by the technical language or categories of academic economics.¹⁵

The Centrality of the Human Person, *the Continuity of Catholic Social Doctrine*

For Pope Benedict, the phenomenon of globalization, with its positive and negative consequences, is not the result of blind and impersonal histor-

¹³ Cfr. ibid., n. 21.
¹⁴ Cfr. ibid., n. 40.
¹⁵ Cfr. ibid., nos. 8,9.
ical forces, but rather the organic outgrowth of our deep longing for spiritual unity.\textsuperscript{16} While the family, and by extension the local community, are the most natural stages for moral flourishing, we are ‘constitutionally oriented towards “being more”’,\textsuperscript{17} always striving to further approximate the image of God in which we are made. This basic inclination towards transcendence expresses itself in the technological inventiveness of our freedom as well as is evidenced by our ceaseless attempts to conquer and control the forces of nature by our own efforts. And yet, as the Holy Father points out, the ‘cultural and moral crisis of man’, which comes about by ‘idealizing’ either economic or technological progress as the ultimate human goals, leads to a detachment of these goals from moral evaluation and responsibility. Both of these idealizations produce the intoxicating sensation of our own self-sufficient ‘autonom’, and a misguided notion of ‘absolute freedom’. Our gravitational pull towards ‘being more’ should never be confused with the possibility of ‘being anything’ or having everything.

Catholic reflection upon what it means to be authentically human in history and culture goes back to the Fathers of the Church in the second and third centuries. Throughout the course of history, the Church has never failed, in the words of Pope Leo XIII, to speak ‘the words that are hers’ with regard to questions concerning life in society. The proclamation of Jesus Christ, the ‘Good News’ of salvation, love, justice and peace, is not readily received in today’s world, which is devastated by wars, poverty and injustices. For this very reason, people everywhere have a greater need than ever of the Gospel: of the faith that saves, the hope that enlightens, of the charity that loves.\textsuperscript{18} When the Bishops of Africa gathered in synod last October, they expressed the same need of their continent for Christ, saying: ‘We are therefore committed to pursuing vigorously the proclamation of the Gospel to the people of Africa, for “life in Christ is the first and principal factor of development”, as Pope Benedict XVI says in \textit{Caritas in Veritate} (CV, 8). For a commitment to development comes from a change of heart, and a change of heart comes from conversion to the Gospel’.\textsuperscript{19}

\begin{itemize}
  \item \textsuperscript{16} Cfr. \textit{ibid.}, n. 42.
  \item \textsuperscript{17} Cfr. \textit{ibid.}, n. 18.
  \item \textsuperscript{19} \textit{Message to the People of God on the occasion of the Second Special Assembly for Africa of the Synod of Bishops} (October 23, 2009) n. 15.
\end{itemize}
It has often been said that the Church is an expert in humanity, and the Church’s expertise is rooted in its active engagement in human affairs, ceaselessly looking towards the ‘new heavens’ and the ‘new earth’ (2 Peter 3:13), which she indicates to every person, in order to help people live their lives in the dimension of authentic meaning. *Gloria Dei vivens homo: The glory of God is man and woman alive!* This sentiment is the reason why the Church teaches, not only Catholics but people of good will everywhere, about the things that truly matter in life. ‘Testimony to Christ’s charity, through works of justice, peace and development, is part and parcel of evangelization,’ because Jesus Christ, who loves us, is concerned with the whole person. These important teachings form the basis for the missionary aspect of the Church’s social doctrine, which is an essential element of evangelization. The Church’s social doctrine proclaims and bears witness to faith. It is an instrument and an indispensable setting for formation in faith’.20 In the context of faith, the social doctrine of the Church is an instrument of evangelization, because it places the human person and society in relationship with the light of the Gospel of Jesus Christ.21 In short, Catholic social doctrine offers a sound approach to thinking about economic and financial realities based on fundamental moral and spiritual principles that speak to the truth of the human person and the centrality of the human family in world affairs.22

*The Concept of Moral Responsibility and the Need for Solidarity:*

Preferential love for the poor is part of the most basic Christian tradition, dating from the practice and teaching of Christ (‘As you did to one of the least of these my brethren, you did it to me’) [Mt 25:40].23 This has been the central thread of the Christian tradition throughout history, expressed visibly by charitable works and defence of the poor. It was pursued in the institution of the Jubilee Year in the Old Testament, ‘so that there may be no poor one in your midst’ (Dt 15:1-11; cfr. too, Lev 25); and it was the exemplary life of the early Christians, so that ‘no one was in need’ (Acts 4:32-37).

But going beyond this duty of helping the poor, the principle of solidarity reflects the broader conviction that the human person is necessarily a

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20 *Caritas in Veritate*, n. 15.
21 Ibid. See also, nos. 63 and 64.
social being: what Africans would express as ‘sumus ergo sum’. Human society does not exist by accident or by a chance coming together. This conviction is at the heart of the many questions which the Church raises about economic activity, and in particular in relation to the development of the financial sector and the just distribution of power and wealth. In this respect, and in the light of our discussions in these days, it seems to me that there are several related questions that will require ongoing reflection: (1) the excessive concentration of power; (2) the inequality between countries; (3) the distribution of economic resources which conflicts with the wider requirements of the universal destination of earthly goods; and (4) the use of resources by those who control them which does not take sufficient account of the need for social justice:

(1) Pius XI was the first to set out a critical interpretation concerning the concentration of economic power. Listen to what he wrote 79 years ago to those engaged in the financial sector: ‘In the first place, it is obvious that not only is wealth concentrated in our times but an immense power and despotic economic dictatorship is consolidated in the hands of a few, who often are not owners but only the trustees and managing directors of invested funds which they administer according to their own arbitrary will and pleasure’. He went on to write that, ‘This power becomes particularly irresistible when exercised by those who, because they hold and control money, are able also to govern credit and determine its allotment, for that reason supplying, so to speak, the lifeblood to the entire economic body, and grasping, as it were, in their hands the very soul of production, so that no one dare breathe against their will’. While the style of the language may be rather dated, it remains true that the Church is asking a universal question concerning the concentration of power associated with financial development which stems from its understanding of human solidarity; and can we not hear a powerful echo here from the African synod, where its Message made the appeal: ‘To the great powers of the world, we plead: treat Africa with respect and dignity. Africa has been calling for a change in the world economic order, with unjust structures piled heavily against her. Recent turmoil in the financial world shows the need for a radical change

24 Cfr. ibid., n. 38.
26 Pius XI, Encyclical Letter Quadragesimo Anno (1931), n. 105.
27 Ibid., n. 106.
of rules. But it would be a tragedy if adjustments are made only in the interest of the rich and again at the expense of the poor’. 28

(2) Inequalities among countries must also be addressed squarely in light of the need for solidarity in this context. In order to be just, the interdependence between countries should give rise to new and broader expressions of solidarity which respect the equal dignity of all peoples, rather than lead to domination by the strongest, to national egoism, to inequalities and injustices. The monetary and financial issue therefore commands attention today in an urgent and new way. 29

(3) The Church holds that there is a universal destination of earthly goods, whereby the earth’s resources are provided for the use of all human beings, so that their right to life can be respected in a way that provides for both the dignity of the individual and for the needs of family life. This principle, however, raises certain problems for the economist. In a market economy, financial intermediation has a major role in the allocation of resources. The savings of some are used to finance the investment needs of others, in the hope that the proper functioning of this financial circuit will play its part in attaining an optimal economic growth. A serious question lies at the heart of this financial strategy: Does this process lead towards the effective implementation of the universal destination of earthly goods? The answer to this question is not easy to discern, but it must nevertheless be pondered, and often, when investment decisions are being made. 30

(4) This leads to the fourth consideration in the context of the need for solidarity. Since financial activity can involve important risks, it can lead to very large profits for both individuals and companies. In this context, the Church has usually restricted itself to pointing out in general terms some basic principles to be followed and the need for each individual to exercise his or her discernment. Yet, the individual must never lose sight of the fact that even those resources he possesses belong not only to him but also to the wider community. They should be used not only for his profit, but also for that of others. 31

The enterprise of business education and business practice must always be understood in conjunction with our moral responsibility, rooted in a

28 Message to the People of God on the occasion of the Second Special Assembly for Africa of the Synod of Bishops (October 23, 2009) n. 32.
30 Cfr. ibid., n. 42.
recognition of that which limits us. In this regard, effective governance and aid which provides support for development are needed in charting a path towards more integral development. The challenge to ‘humanize’ or ‘civilize’ globalization through the mechanism of business education and practice does not necessarily mean more government. It does, however, demand better government – the rule of law, the development of strong institutions of governance, the restoration of the balance between competing interests, the eradication of corruption. Caritas in Veritate properly recognizes that States are not to relinquish their duty to pursue justice and the common good in the global economic order, but also that subsidiarity and solidarity must be held in tandem. Ethical business practice demands fairer and freer trade, and assisting the poor of the world to successfully integrate into a flourishing global economy.

As we have discussed in this Conference, Pope Benedict is not so much concerned with globalization as an economic phenomenon, but rather the ‘underlying anthropological and ethical spirit’ of the economic order, of globalization, of the business world, and their ‘theological dimensions’. Indeed, this is what the Pope seems to mean when he contends that ‘every economic decision has a moral consequence’. The question of business, therefore, becomes a social and radically anthropological one: When it comes to business, we are called to respect not only profit, but the moral conditions of those who pursue it. If we engage in this effort, recognizing our call to do the truth in love, we will authentically continue to respond to the great commission to ‘make disciples of all the nations’.

**Some Striking Features**\(^\text{34}\) of *Caritas in Veritate*

The effort, as observed above, to address social, global, economic, financial, entrepreneurial, political, anthropological and ecological issues as they impact on the human person and his total and integral development is certainly a striking feature of *Caritas in Veritate*. The challenging task of presenting a synthetic vision of all the problems of human society, full of ten-

\(^{32}\) *Caritas in Veritate*, n. 42.


\(^{34}\) Fr. Gianpaolo Salvini S.J. prefers to describe these striking features of the encyclical as *Le novità dell’enciclica* [‘LEnciclica *Caritas in Veritate*’, in *La Civiltà Cattolica*, (#3822, 19 Sept. 2009), 469-470], and the ideas expressed here are taken from him.
sions, contradictions, pitfalls, but also with positive signs of hope, in the light of faith and in the light of natural ethics and reason is certainly new.

It is equally striking how benignly and pastorally sympathetic the encyclical treats even those issues which are considered problematic, unethical and unfavourable to humanity’s growth and development. There is no demonization of economics, market, technology, globalization, trade and other economic activities etc.: the structures and activities of man and society which impact negatively on the dignity and vocation to development of the person. There is rather a commendation for development, entrepreneurship, market, technology etc., as expressions of the human spirit and per se not evil. It is their abuse in the hands of sinful humanity against humanity’s good that the encyclical cautions against.

It is also noteworthy how the encyclical enriches the deposit of the Social Teaching of the Church with a series of notions and realities, hither-to unknown in the Magisterium of the Church, such as, notions about finance, voluntarism, ethics in economics (economia etica), reasonable use of natural resources, responsible procreation, gratuitousness and the logic of gift in economics (where until now the overriding concern has been profit-making), etc. These are ideas which are gaining currency in discussions among economists, believers and non-believers alike. The encyclical also invites the State and Politics to promote economic freedom and imitative, and not to suppress them. It calls for the recognition of the role of intermediate bodies and groups, guided by a principle of fiscal subsidiarity, to give voice to people in the determination of the life and conduct of the economy.

Another discernible thrust of the encyclical is the evangelization of reason and of social, economic, financial, political and technological structures with a view to making them more human and open to transcendence. The appeal to the reality of the brotherhood of the human family, and the consequent sense of solidarity and reciprocity aims at restoring hope to humanity’s sense of being a family.

**CONCLUSION**

In the final analysis, it is fundamentally the issue of the ultimate goals of humanity which should underline the concern of governments, non-governmental organizations, and individuals alike. Faced with the choices involved in finance and in economics at every level, there can be no purely financial and economic response. We must look higher!
If, in the end, our goal is to reach ‘the integral development of man and of all men’, according to Popes Paul VI, John Paul II, and now Benedict XVI, the response to these challenges from a Christian standpoint must go beyond the simple question of management, however efficient this may be. Since social relations also have a spiritual dimension, the true response must be both moral and spiritual. It must pass through a conversion implying renewed fidelity to the Gospel and an unshakeable determination to do nothing which could undermine the divine calling of humanity.

At the end of the day, the encyclical *Caritas in Veritate* calls all and sundry to the development of a serious sense of moral responsibility for humanity, for its world, for its integrity (anthropology) and for its vocation. Such a sense of responsibility can be developed only in the experience of love, which comes from God and is destined to be the nature and attribute of us all. Either as the nature and attribute of God or as an endowment of the human person, love is true to its nature only when it is free. Only a free being can love; and it is truth which makes one free. *‘The truth shall make you free’ (Jn 8:32).* Thus, ultimately, it is only in truth that one can love!

Thank you for your kind attention.