

## QUESTION 118

### Avarice

Next we have to consider the vices opposed to generosity: first, avarice (*avaritia*) (question 118) and, second, prodigality (*prodigalitas*) (question 119).

Concerning the first there are eight questions: (1) Is avarice a sin? (2) Is avarice a specific sin? (3) Which virtue is avarice opposed to? (4) Is avarice a mortal sin? (5) Is avarice the most serious of sins? (6) Is avarice a carnal sin or a spiritual sin? (7) Is avarice a capital vice? (8) Which sins are the daughters of avarice?

### Article 1

#### Is avarice a sin?

It seems that avarice (*avaritia*) is not a sin:

**Objection 1:** The [name] 'avarice' (*avaritia*) means, as it were, an eager desire for metal coinage (*aevis aviditas*), since it consists in a desire for 'monetary wealth', by which all exterior goods can be understood. But to desire exterior goods is not a sin; for a man desires them both because they are naturally subject to man, and also because through them a man's life is preserved, for which reason they are called a man's 'substance'. Therefore, avarice is not a sin.

**Objection 2:** As was established above (*ST* 1-2, q. 72, a. 4), every sin is such that it either against God or against one's neighbor or against oneself. But avarice is not properly speaking a sin against God, since it is not opposed to either religion or the theological virtues, by which a man is ordered toward God. Again, it is likewise not a sin against oneself, since this properly pertains to gluttony and lust, of which the Apostle says in 1 Corinthians 6:17, "One who commits fornication sins against his own body." Similarly, avarice does not seem to be a sin against one's neighbor, since a man does not injure anyone by keeping what belongs to him. Therefore, avarice is not a sin.

**Objection 3:** Things that come naturally are not sins. But as the Philosopher points out in *Ethics* 4, avarice follows naturally upon old age and upon every sort of hardship. Therefore, avarice is not a sin.

**But contrary to this:** Hebrews 13:5 says, "Let your behavior be without avarice; be content with what you have."

**I respond:** In every case in which the good consists in a due measure, the bad must come from either exceeding that measure or falling short of it. And in each thing that exists for the sake of an end, the good consists in a given measure, since the means to an end must be commensurate with the end, in the way that a medicine has to be commensurate with health. This is clear from the Philosopher in *Politics* 1.

Now as has been explained (q. 117, a. 3), exterior goods have the nature of being useful for an end. Hence, a man's good with respect to them must consist in a certain measure, viz., that a man should seek to possess exterior riches in a given measure, viz., insofar as those riches are necessary for his life given his own situation. And so sin consists in exceeding this measure, viz., when someone wants to acquire or to hold on to exterior riches in a way that exceeds the appropriate manner. This is what the nature of avarice involves, with avarice being defined as an immoderate love of possessing. Hence, it is clear that avarice is a sin.

**Reply to objection 1:** The desire for exterior things is natural to a man insofar as it is a desire for the means to an end. And so it avoids being wicked to the extent that is contained under the rule that is taken from the nature of that end. But avarice goes beyond this rule. And so it is a sin.

**Reply to objection 2:** There are two ways in which avarice can involve a lack of moderation with respect to exterior things:

In the first way, *immediately*, with respect to obtaining and holding on to those things, with the

result that a man obtains or holds on to them to a greater degree than is appropriate. And on this score avarice is directly a sin *against one's neighbor*, since in the case of exterior riches one man cannot have a superabundance without another's falling short. For temporal goods cannot be possessed by many individuals at the same time.

In the second way, avarice can involve immoderation with respect to the *interior affections* that one has toward riches—more specifically, someone's immoderately loving or desiring them or immoderately delighting in them. And on this score avarice is a sin of a man *against himself*, since his affections are thereby disordered, even if his body is not disordered as it is through carnal vices.

Now what follows is that avarice is a sin *against God*, just as every mortal sin is, insofar a man disdains the eternal good because of a temporal good.

**Reply to objection 3:** Natural inclinations have to be regulated by reason, which occupies the principal place in human nature. And so even though elderly individuals, by a defect of nature, more avidly seek the assistance of exterior things—just as every needy individual seeks that which satisfies his needs—they are nonetheless not excused from sin if they exceed the appropriate measure of reason with respect to riches.

## Article 2

### Is avarice a specific sin?

It seems that avarice is not a specific sin:

**Objection 1:** In *De Libero Arbitrio* 3 Augustine says, “Avarice, which is called *philargyria* in Greek, is understood to apply not only to silver or coins, but to all things that are desired without moderation.” But every sin involves an immoderate hankering for something, because, as was established above (*ST* 1-2, q. 71, a. 6), to sin is to adhere to changeable goods while disdaining the unchangeable good. Therefore, avarice is a *general* sin.

**Objection 2:** According to Isidore in *Etymologia*, ‘avaricious’ means being eager for metal coinage (*avidus aeris*), i.e., for monetary wealth (*pecunia*), and this is why in Greek avarice is called *philargyria*, i.e., love of silver (*amor argenti*). But as was established above (q. 117, a. 2), by ‘silver’, through which monetary wealth is signified, what is signified are all exterior goods whose value can be measured in coins. Therefore, avarice consists in a desire for any sort of exterior good. Therefore, avarice seems to be a *general* sin.

**Objection 3:** A Gloss on Romans 7:7 (“For I did not know disordered desire (*concupiscentia*) ...”) says, “The Law is good, since in prohibiting disordered desire, it prohibits every evil.” But when Exodus 20:17 says, “You shall not covet your neighbor’s goods,” the Law seems to prohibit specifically the disordered desire associated with avarice. Therefore, the disordered desire associated with avarice includes all evil. And so avarice is a *general* sin.

**But contrary to this:** In Romans 1:29 avarice is counted among the *specific* sins when it says, “... being filled with all iniquity, malice, fornication, avarice ...”

**I respond:** As was established above (*ST* 1-2, q. 72, a. 1), sins receive their species from their objects. Now a sin’s object is that good toward which a disordered desire tends. And so where there is a specific sort of good which is desired in a disordered way, there is a specific kind of sin.

Now the nature of a *useful* good (*bonum utile*) is different from the nature of a *pleasurable* good (*bonum delectabile*). But riches have in their own right the nature of something *useful*, since they are desired insofar as they come into a man’s use. And so avarice is a certain *specific* sin insofar as it is an immoderate love for having possessions that are designated by the name ‘monetary wealth’ (*pecunia*)—and it is from this that the name ‘avarice’ (*avaritia*) is taken.

However, since by its first imposition the name ‘having’ seems to pertain to possessions which we own in their totality, and since it is applied in a derivative way to many other things—in the sense in which, as is clear from the *Categories*, a man is said to ‘have’ health and to ‘have’ a wife and to ‘have’ clothes, etc.,—the result is that the name ‘avarice’ is also extended to *any immoderate desire to have anything whatsoever*. As Gregory puts it in one of his homilies, “Avarice has to do not only with monetary wealth but also with knowledge and high position, when these are sought beyond due measure (*supra modum*).” And on this score avarice would *not* be a *specific* sin. And this is the way in which Augustine is speaking of avarice in the passage quoted above.

**Reply to objection 1:** The reply to the first objection is clear from what has just been said.

**Reply to objection 2:** All the exterior goods that are used in human living are understood under the name ‘monetary wealth’ insofar as they have the nature of a *useful* good. But there are certain exterior goods, e.g., pleasant activities (*voluptates*) and honors and other things of this sort, which one can obtain with monetary wealth and which have a different kind of desirability. And so the desire for these goods is not properly called ‘avarice’ insofar as avarice is a *specific* vice.

**Reply to objection 3:** The Gloss in question is speaking of a disordered desire for anything whatsoever (*de concupiscentia cuiuscumque rei*). For it can be understood that what is prohibited by the prohibition of a disordered desire for things that one might possess is a disordered desire for whatever can be acquired by means of the things one possesses.

### Article 3

#### Is avarice opposed to generosity?

It seems that avarice is not opposed to generosity (*avaritia non opponatur liberalitati*):

**Objection 1:** In commenting on Matthew 5:6 (“Blessed are those who hunger and thirst for justice”) Chrysostom says, “There are two kinds of justice, (a) *general justice* and (b) *specific justice*, which avarice is opposed to.” Likewise, the Philosopher says the same thing in *Ethics* 5. Therefore, avarice is not opposed to generosity.

**Objection 2:** The sin of avarice consists in a man’s going beyond the measure in the case of things that he possesses. But a measure of this sort is established by justice. Therefore, avarice is directly opposed to justice and not to generosity.

**Objection 3:** As is clear from the Philosopher in *Ethics* 2 and 4, a virtue is a mean between two contrary vices. But as is clear from the Philosopher in *Ethics* 5, avarice does not have any contrary sin opposed to it. Therefore, avarice is not opposed to generosity.

**But contrary to this:** As Ecclesiastes 5:9 says, “An avaricious individual is not satisfied with his monetary wealth, and he who loves riches does not attain anything from them.” But not being satisfied with one’s monetary wealth, and desiring riches in an inordinate way, is contrary to generosity, which establishes a mean in the desire for riches. Therefore, avarice is opposed to generosity.

**I respond:** There are two ways in which avarice implies a lack of moderation with respect to riches.

In one way, *immediately with respect to the very acquisition and preservation of riches*, viz., insofar as one acquires monetary wealth beyond what is appropriate by stealing or by holding on to what belongs to another. And on this score avarice is opposed to *justice*. And it is in this way that Ezechiel 22:27 understands avarice when it says, “Her princes in the midst of her are like wolves ravishing the prey to shed blood and to pursue wealth avariciously.”

In a second way, avarice implies a lack of moderation *with respect to one’s interior affections for riches*, e.g., when one loves and desires riches excessively, or when he at least takes pleasure in them,

even if he does not want to snatch what belongs to someone else. And on this score avarice is opposed to *generosity*, which, as has been explained (q. 117, aa. 2-3 and 6), moderates affections of the sort in question. And it is in this way that avarice is understood in 2 Corinthians 9:5: “... to arrange in advance for the promised gift, so that it might be ready as a gift and not as avarice”—where a Gloss observes, “namely, lest they should regret their giving and give too little.”

**Reply to objection 1:** Chrysostom and the Philosopher are talking about avarice in the first sense explained above. On the other hand, as for avarice in the second sense explained above, the Philosopher calls it ‘being ungenerous’ (*nominat philosophus illiberalitatem*).

**Reply to objection 2:** Justice, properly speaking, establishes a measure for obtaining and retaining riches in accord with notion of a *legal debt*, so that a man neither obtains nor retains what belongs to someone else. By contrast, generosity establishes a reasonable measure mainly within the interior affections and, as a consequence, a reasonable measure in obtaining and conserving monetary wealth exteriorly and donating it insofar as the donations proceed from interior affection—not by observing any kind of *legal debt*, but instead by observing a kind of *moral debt* that involves the rule of reason.

**Reply to objection 3:** Insofar as avarice is opposed to *justice*, it does not have a vice opposed to it. For avarice consists in *having more* than one should according to justice, and to this is opposed *having less than one should*—which has the nature of a *punishment* and not the nature of a *sin*.

By contrast, insofar as avarice is opposed to *generosity*, it has the vice of *prodigality* opposed to it.

#### Article 4

##### Is avarice always a mortal sin?

It seems that avarice is always a mortal sin:

**Objection 1:** No one deserves death except for a mortal sin. But men deserve death for avarice, because in Romans 1:29 the Apostle began by saying, “... full of every sort of iniquity, fornication, avarice ...” and then adds, “... those who do such things deserve death.” Therefore, avarice is a mortal sin.

**Objection 2:** The lowest degree of avarice consists in someone’s holding on in a disordered way to what belongs to him. But this seems to be a mortal sin, since Basil says, “It is the hungry man’s bread that you are holding on to, the naked man’s tunic that you are hoarding, the needy man’s silver that you possess. Hence, you are injuring as many individuals as you are able to assist.” But to injure another individual is a mortal sin, since it is contrary to loving one’s neighbor. Therefore, *a fortiori*, every other degree of avarice is a mortal sin.

**Objection 3:** No one is blinded by spiritual blindness except through mortal sin, which deprives the soul of the light of grace. But according to Chrysostom, darkness of soul exists because of the excessive desire for monetary wealth. Therefore, avarice, which exists because of the excessive desire for monetary wealth, is a mortal sin.

**But contrary to this:** A Gloss on 1 Corinthians 3:12 (“If anyone builds on the foundation ...”) says, “One who builds with wood, hay, and stubble thinks about the things of the world and of how he might please the world”—which pertains to the sin of avarice. But one who builds with wood, hay, and stubble commits venial sin and not mortal sin, since it is said of him that “he will be saved, as it were, through fire.” Therefore, avarice is sometimes a venial sin.

**I respond:** As was explained above (a. 3), there are two ways to talk about avarice:

First, insofar as it is opposed to *justice*. And on this score avarice is a mortal sin by its genus, since, taken in this way, avarice involves someone’s unjustly obtaining or keeping what belongs to someone else, and this involves robbery or theft, which, as was established above (q. 66, a. 6), are mortal sins. However, as was explained above when we were talking about theft (q. 66, a. 6), in this genus of avarice

it is possible for something to be a venial sin because of the incomplete nature of the act (*propter imperfectionem actus*).

Avarice can be taken in a second way insofar as it is opposed to *generosity*. And on this score it involves a disordered love of riches. Therefore, if an individual's love of riches grows to such an extent that it is preferred to charity, with the result that because of his love of riches he does not fear acting contrary to love of God and neighbor, then his avarice will be a mortal sin. However, if the disorder of the love stops short of this, so that, namely, even though a man has an excessive love of riches, he nonetheless does not prefer this love of riches to the love of God—and, in particular, if he does not will to do anything contrary to God and neighbor because of his love of riches—then his avarice is a venial sin.

**Reply to objection 1:** Avarice is numbered among the mortal sins in accord with that explanation by which it is a mortal sin.

**Reply to objection 2:** Basil is speaking either (a) of a case in which someone is bound by a legal debt to disburse his goods to the poor, or (b) of a case that involves the danger of dire necessity, or even (c) a case that involves a superfluity of possessions.

**Reply to objection 3:** The soul is properly speaking blinded by an excessive desire for riches when this desire excludes the light of charity by preferring the love of riches to the love of God.

## Article 5

### Is avarice the greatest of sins?

It seems that avarice is the greatest of sins:

**Objection 1:** Ecclesiasticus 10:9 says, “Nothing is more wicked than an avaricious man,” and later it adds, “Nothing is more iniquitous than to love money, since that individual puts his own soul up for sale.” And in *De Officiis* 1 Tully says, “There is nothing that is so characteristic of a small or narrow mind as to love money.” But this pertains to avarice. Therefore, avarice is the most serious of sins.

**Objection 2:** A sin is more serious to the extent that it is more opposed to charity. But avarice is maximally opposed to charity; for in 83 *Quaestiones* Augustine says, “Excessive desire (*cupiditas*) is poison to charity.” Therefore, avarice is the greatest sin.

**Objection 3:** The fact that a sin is incurable pertains to its seriousness; this is why a sin against the Holy Spirit, which is the most serious sin, is said to be unforgivable. But as the Philosopher points out in *Ethics* 4, avarice is an incurable sin because “old age and helplessness of every kind make men ungenerous.” Therefore, avarice is the most serious of sins.

**Objection 4:** In Ephesians 5:5 the Apostle says, “Avarice is servitude to idols.” But idolatry is counted among the most serious of sins. Therefore, so is avarice.

**But contrary to this:** As Proverbs 6:30ff. has it, adultery is a more serious sin than theft. But theft involves avarice. Therefore, avarice is not the most serious of sins.

**I respond:** Every sin, by the very fact that it is *bad*, consists in a sort of *corruption of*, i.e., *privation of*, some good, whereas insofar as it is *voluntary*, it consists in the *desire for* some good. Therefore, the ordering of sins can be thought of in two ways:

First, on the part of *the good that is disdained or corrupted by the sin*. The greater this good is, the more serious the sin is. And on this score a sin *against God* is the most serious; and, after this, a sin *against the person of a man*; and, after this, a sin *against the exterior things which are assigned for a man's use* and which seem to be relevant to avarice.

Second, the grading of sins can be thought of *on the part of the good which human desire is subjected to in a disordered way*. To the extent that it is a lesser good, the sin is more deformed; for it is

more shameful to be subject to a lesser good than to a higher good. Now the goodness of *exterior goods* is the least among human goods, since it is less than the *good of the body*, which, in turn, is less than the *good of the soul*, which, in turn, is exceeded by the *divine good*. And on this score, the sin of avarice, by which human desire is subjected to exterior goods, has in a certain sense a greater deformity.

Still, because the corruption of, or privation of, the good is related to a sin as its *form (formaliter)*, whereas the turning toward a changeable good is related to the sin as its *matter (materialiter)*, the seriousness of a sin should be judged on the basis of the *good that is corrupted* more than on the basis of the good to which one's appetite is subjected. And so one should reply that avarice is not, absolutely speaking, the greatest of sins.

**Reply to objection 1:** These authors are talking about avarice on the basis of the good to which the appetite is subjected. Hence, in Ecclesiasticus it is subjected by reason of the fact that “the avaricious man puts his own soul up for sale,”—since, namely, he exposes his own soul, i.e., his own life, to danger for the sake of monetary wealth. And this is why it adds, “... since in his own life he has thrown away”—that is, held in contempt—“his inmost self (*intima sua*)” in order to make money. Tully likewise adds that it belongs to “a narrow mind” to want to subject itself to money.

**Reply to objection 2:** Augustine is here using *cupiditas* (excessive desire) in a *general sense* as directed toward any temporal good whatsoever, and it is not being used in a *specific sense* for avarice. For an excessive desire for *any* temporal good whatsoever is a “poison to charity” insofar as a man is spurning the divine good for the sake of adhering to a temporal good.

**Reply to objection 3:** Things stand one way with avarice and another way with an incurable sin against the Holy Spirit.

For a sin against the Holy Spirit is incurable on the part of *the contempt*, viz., because the man disdains God's mercy or His justice or something else through which the man's sin might be cured. And so incurability of this sort involves a very great *seriousness* on the part of the sin.

By contrast, avarice has incurability on the part of a *human deficiency* into which human nature always proceeds, because the more deficient one is, the more he needs the assistance of exterior things and so the more he falls into avarice. Hence, this sort of incurability does not show that the sin is a more serious sin, but instead shows in a certain way the reason why it is more *dangerous*.

**Reply to objection 4:** Avarice is compared to idolatry because of a certain similarity which it bears to idolatry. For just as an idolater subjects himself to an exterior creature, so too does an avaricious individual. Yet this does not happen in the same way. Rather, the idolater subjects himself to an exterior creature in order to give divine worship, whereas the avaricious individual subjects himself to an exterior creature by desiring in an immoderate way to make use of it and not to worship it. And so avarice need not have as great a degree of seriousness as idolatry has.

## Article 6

### Is avarice a spiritual sin?

It seems that avarice is not a spiritual sin:

**Objection 1:** Spiritual vices, it seems, have to do with spiritual goods. But it is corporeal goods—specifically, exterior riches—that are the matter of avarice. Therefore, avarice is not a spiritual sin.

**Objection 2:** *Spiritual sin* is divided off from *carnal sin*. But avarice seems to be a carnal sin, since it follows upon the corruption of the flesh; this is clear in the case of elderly people, who fall into avarice because of a deficiency in their carnal nature. Therefore, avarice is not a spiritual sin.

**Objection 3:** A carnal sin is one through which even a man's body is disordered—this according

to the Apostle in 1 Corinthians 6:18 (“One who fornicates sins against his own body”). But avarice troubles a man even corporeally; hence, in commenting on Mark 5:15, Chrysostom compares the avaricious individual to a demoniac, who is troubled in his body. Therefore, avarice does not seem to be a spiritual sin.

**But contrary to this:** In *Moralia* 31 Gregory counts avarice among the spiritual vices.

**I respond:** Sins reside mainly in the affections (*praecipue consistunt in affectu*). Now as is clear from the Philosopher in *Ethics* 2, all the affections of the soul, i.e., the passions, are terminated in pleasures and pains. But some pleasures are carnal and some are spiritual. Those pleasures are called *carnal* which are brought to completion in the senses of the flesh, e.g. the pleasures of food and sex, whereas those pleasures are called *spiritual* which are brought to completion solely in the soul’s apprehension. Therefore, those sins are called *carnal* which are brought to completion in carnal pleasures, whereas those sins are called *spiritual* which are brought to completion without carnal pleasure. And avarice is of this latter sort, since the avaricious individual finds pleasure in the thought that he possesses riches. And so avarice is a spiritual sin.

**Reply to objection 1:** Avarice with respect to a corporeal object seeks only *animal* pleasure and not *corporeal* pleasure, insofar as a man takes pleasure in his possession of riches. And so it is not a carnal sin. Still, by reason of its object it lies between (a) the *purely* spiritual sins, which seek spiritual pleasure with respect to spiritual objects, e.g., pride with respect to excellence, and (b) the *purely* carnal vices, which seek purely corporeal pleasure with respect to a corporeal object.

**Reply to objection 2:** A movement takes its species from its *terminus ad quem* and not from its *terminus a quo*. And so a vice is called *carnal* from the fact that it tends toward carnal pleasure and not from the fact that it proceeds from a deficiency of the flesh.

**Reply to objection 3:** Chrysostom compares the avaricious individual to a demoniac not because the avaricious individual is troubled in his body in the way that a demoniac is, but rather through an opposition. For just as the demoniac we read about in Mark 5:15 stripped off his clothes from himself, so the avaricious man burdens himself with superfluous riches.

## Article 7

### Is avarice a capital vice?

It seems that avarice is not a capital vice:

**Objection 1:** Avarice is opposed to generosity as the mean and to prodigality as the [other] extreme. But it is not the case either that generosity is a principal virtue or that prodigality is a capital vice. Therefore, avarice should not be posited as a capital vice.

**Objection 2:** As was explained above (*ST* 1-2, q. 84, aa. 3-4), vices are called ‘capital’ if they have principal ends toward which the ends of other vices are ordered. But this does not apply to avarice, since, as *Ethics* 1 points out, riches do not have the nature of an end but instead have the nature of a means to an end. Therefore, avarice is not a capital vice.

**Objection 3:** In *Moralia* 15 Gregory says, “Avarice arises sometimes from vanity (*ex elatione*) and sometimes because of fear (*per timorem*). For those who, thinking of themselves as lacking what they need to meet their expenses, allow their mind to give way to avarice. And there are others who, wishing to seem more powerful, are incited to make a display of things that others have.” Therefore, avarice arises from other vices rather than itself being a capital vice with respect to other vices.

**But contrary to this:** In *Moralia* 31 Gregory places avarice among the capital vices.

**I respond:** As was explained above (*ST* 1-2, q. 84, aa. 3-4), a vice is called ‘capital’ if other vices arise from it in accord with the nature of its end, where this end is very desirable and such that a man

proceeds to do many things, either good or bad, out of a desire for it.

Now the most desirable end is *beatitudo* (*beatitudo*) or *happiness* (*felicitas*), which, as was established above (*ST* 1-2, q. 1, a. 8), is the ultimate end of human life. And so the more something participates in the conditions of happiness, the more desirable it is. Now one of the conditions of happiness is that it be sufficient in its own right (*per se sufficiens*); otherwise, it would not bring the appetite to rest in the way that the ultimate end does. But as Boethius points out in *De Consolatione* 3, riches especially promise *per se* sufficiency. The reason for this is that, as the Philosopher says in *Ethics* 5, “We use money as a guarantee for having all things,” and Ecclesiastes 10:19 says, “All things obey money.” And this is why avarice, which consists in the desire for monetary wealth, is a capital vice.

**Reply to objection 1:** A virtue is brought to completion in accord with reason, whereas a vice is brought to completion in accord with the inclination of the sentient appetite. But reason and the sentient appetite do not mainly look to the same genus. And so it need not be the case that a principal vice is opposed to a principal virtue.

Hence, even though *generosity* is not a principal virtue, since it does not have to do with a principal good of reason, *avarice* is nonetheless a principal vice, since it has to do with monetary wealth, which, as has already been explained, has a certain centrality among sensible goods. By contrast, *prodigality* is not ordered toward any end that is principally desirable; rather, it seems to proceed from a defect of reason. Hence, in *Ethics* 4 the Philosopher claims that the prodigal individual is called *vain* rather than *evil*.

**Reply to objection 2:** Money is, to be sure, ordered toward something else as its end, but insofar as it is useful for acquiring all sensible things, it in some sense virtually contains all of them. And so, as has been explained, it has a certain sort of appearance of happiness (*habet quamdam similitudinem felicitatis*).

**Reply to objection 3:** As has been explained, nothing prevents a capital vice from at times arising from certain other vices, as long as other vices customarily arise from it in most cases.

## Article 8

### Are there so-called daughters of avarice?

It seems not to be the case that there are so-called daughters of avarice that go by the names treachery (*proditio*), fraud (*fraus*), deception (*fallacia*), perjury (*periuria*), restlessness (*inquietudo*), violence (*violentia*), and insensibility to mercy (*contra misericordiam obduratio*):

**Objection 1:** As has been explained (a. 1), avarice is opposed to [the virtue of] generosity. But treachery, fraud, and deception are opposed to [the virtue of] prudence; perjury is opposed to [the virtue of] religion; restlessness is opposed to [to the virtue of] hope or charity, which give rest in the beloved; violence is opposed to [the virtue of] justice; and insensibility is opposed to mercy. Therefore, vices of this sort are irrelevant to avarice.

**Objection 2:** Treachery, guile (*dolus*), and deception seem to pertain to one and the same thing, viz., deceiving one’s neighbor. Therefore, they should not be listed as daughters of avarice that differ from one another (*non debent enumerari tanquam diversae filiae avaritiae*).

**Objection 3:** Isidore posits *nine* daughters, viz., “lying (*medacium*), fraud, theft (*furtum*), perjury, the desire for filthy lucre (*turpis lucri appetitus*), false testimony (*falsa testimonia*), violence, inhumanity (*inhumanitas*), and rapaciousness (*rapacitas*).” Therefore, the original listing above of the daughters was insufficient.

**Objection 4:** In *Ethics* 4 the Philosopher posits many genera of vices that involve avarice, which he calls ‘illiberality’, and he names individuals who are “sparing (*parcos*), tight-fisted (*tenaces*), skinflints (*kyminopristes*), and misers (*kirbies*), all of whom do illiberal deeds,” and individuals who are



“growing fat on prostitution, usurers, gamblers, despoilers of the dead, and robbers.” Therefore, it seems that the enumeration given above is insufficient.

**Objection 5:** Tyrants especially inflict violence on their subjects. But in *Ethics* 4 the Philosopher says, “We do not call tyrants who destroy cities and despoil sacred places illiberal”—that is, avaricious. Therefore, violence should not be called a daughter of avarice.

**But contrary to this:** In *Moralia* 31 Gregory marks out the previously enumerated daughters of avarice.

**I respond:** What are called the ‘daughters of avarice’ are those vices that arise from avarice, mainly with respect to the desire for its end. However, given that avarice is an excessive love for possessing riches, there are two ways in which it is excessive:

First, it is excessive in *holding on to riches*. And on this score what arises from avarice is an *insensibility to mercy*, since the individual’s heart is not softened by mercy in order that he might help those in need from his riches (*ut de divitiis suis subveniat miseris*).

Second, avarice involves an excess in *obtaining riches* (*ad avaritiam pertinet superabundare in accipiendo*). And on this score avarice can be thought of in two ways:

First, *insofar as it exists in an individual’s affections*. And on this score what arises from avarice is *restlessness*, insofar as avarice thrusts upon a man excessive cares and worries, since, as Ecclesiastes 5:9 says, “An avaricious individual is not fulfilled by his money.”

Second, it can be thought of *in its effects*. And so in acquiring what belongs to someone else avarice sometimes uses force, which involves *violence*; and it sometimes uses guile, which, if it is done verbally, will be *deception* as regards simple speech and *perjury* if the confirmation of an oath is added. On the other hand, if guile is accomplished in a deed, then if the deed has to do with things, there will be *fraud*, whereas if it has to do with persons, then there will be *treachery*, as is clear in the case of Judas, who betrayed Christ out of avarice.

**Reply to objection 1:** The daughters of a given capital vice need not belong to the same genus of vice, since even sins of a different genus can be ordered toward the end of a single vice. For a sin’s having *daughters* is different from a sin’s having *species*.

**Reply to objection 2:** The three things mentioned are distinguished in the way that has been explained.

**Reply to objection 3:** These nine things are reduced to the aforementioned seven. For *lying* and *false testimony* are contained under *deception*, since *false testimony* is a certain specification of *lying*, just as *theft* is likewise a certain specification of *fraud* and hence is contained under *fraud*. Now a *desire for filthy lucre* involves *restlessness*. And *rapaciousness* falls under *violence*, since it is a species of violence. Moreover, *inhumanity* is the same thing as *insensibility to mercy*.

**Reply to objection 4:** These things that Aristotle posits are *species*, rather than *daughters*, of illiberality or avarice.

For an individual can be called illiberal or avaricious because he is *deficient in giving*, and if gives little, he is called *sparing*, whereas if he gives nothing, he is called *tight-fisted*. On the other hand, if he gives with great difficulty, he is called a *miser* (*kimibilis*)—a cumin-seller (*kimini vendor*), as it were, because he makes a big deal out of what is insignificant.

On the other hand, sometimes an individual is called illiberal or avaricious because he is *excessive in obtaining*—and this in two ways. First, because he *acquires wealth in shameful ways*, either (a) by performing vile and servile deeds through his avaricious operations, or (b) by getting rich from sinful deeds, e.g., from prostitution or from acts of this sort, or (c) by making money from what he should have done for free, as usurers do, or (d) by making small amounts of money with great labor. Second, because he *acquires wealth unjustly*, either (a) by using force on the living, as robbers do, or (b) by despoiling the dead, or (c) by taking it from his friends, as gamblers do.

**Reply to objection 5:** Just as generosity has to do with moderate amounts of money, so does

illiberality. Hence, tyrants, who take enormous amounts through violence, are called *unjust* rather than *illiberal*.