

Money and the Middle-class Christian

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Summary: An interview by the NCR with Dorothy Day and Gary MacEoin, writer and social justice advocate. Dorothy explains the Catholic Worker positions on taxes, money, surplus money, cooperatives and credit unions. They agree the economic goal is that “everyone can live at a human level. They critique Church wealth. They agree and disagree during the conversation. (DDLW #20)

Each week we’re discussing a different aspect of what it means to be a Christian. This week we’re going to talk about money and the Christian—but we’d like to take a step backward and approach the question of money and the Christian indirectly by asking you, first of all, what is your image of Jesus Christ?

MacEoin: I see Jesus Christ as somebody whose viewpoint I would want to know in relation to anything I was planning to do so that I could adjust my approach to the issue and my action on the issue to what I think his viewpoint would be. For a very simple reason: I know that he loves me and I try to reciprocate that love. Naturally you will want to take the viewpoint of somebody you love and respect into account in making your decisions.

To apply that specifically to what was the outlook of Jesus Christ in regard to money: I would think that one can very easily here project oneself backward and create a totally false image of Jesus Christ in this context, namely the image oneself has of the function of money.

I see Jesus Christ not as somebody who had an ideological fixation on this subject but as somebody who was very pragmatic and very existentialist and who thought of money in relation to his own life and the life around him. His was a very primitive society in which money played a relatively small part in life because living was largely on a subsistence and exchange level. And secondly, and I think more importantly, money had an extremely small development value then.

In modern life money is one of the essential factors that is required to do things, in order to build machines or what have you. Money has a dynamic role in society. In the society in which Jesus Christ lived, money had a much more static role; it was a measure of value but it was not a primer of the economy.

Within this framework, then, what do I learn, what do I think were his attitudes towards money? First of all, I do not think that there was in any sense a rejection of money by Jesus Christ. I think that some of the notions of poverty that we have are completely fictionalized and mythologized. He was prepared to adopt the whole human condition of which money is

an important value to the extent that it is a servant of man. I would say basically what he saw was an order of the universe in which both people and things are important but people are more important than things. The lesson I would take from him is that you must use money to serve the purposes of man and not the other way around.

Now, to apply this very briefly to our society, I think each person has to make a very basic decision as to what contribution he is able to make to society and make his judgment of how much money he needs within this determination. If, for example, the person believes as I do that the productive capacity of modern society is a good thing and something to be encouraged as helping to bring the world to the perfection which was willed by God and by Christ, then one has to be prepared to accumulate money if one's function in life is to perform this type of activity. If one decides that his particular charism is to work as an entrepreneur to develop a major company or to work as a bank president or to work as a stock market broker, then he has to take the necessary means to accumulate the money without ever allowing it, of course, to become his master.

I think we'll probably get back into that but—before going to Dorothy—I wonder if you could come back to your reflections on Jesus and money and reflect on what incidents or episodes in Christ's life would give you these views that you have formed about what he felt about money.

MacEoin: One episode that immediately comes to me, is that when Jesus and his disciples were going about teaching and healing they had a cashier with them; they brought their money along. The discussion of taxes came up and Jesus insisted very clearly that people should pay their taxes.

The Italians never learned that lesson?

MacEoin:* No. Also, the presence of warnings against the abuse of money—that is, you cannot serve God and Mammon—but to me always put in terms of warning against abuse.

Day: I've always associated Jesus Christ with the poor; the poor had the gospel preached to them and the poor make up the great majority of mankind. So it seems to me that we can't disassociate the whole problem of money and the poor, that's all there is to it. They may have had a cashier along with them but that cashier was Judas.

“All things in their proper place” was the attitude towards money. When they had an accounting as to how much money they had to buy food for the multitude that was following him around, Jesus took what there was of goods, in this case it was loaves and fishes—and multiplied them. The point was that our material goods—our property, or money itself in a purse—belong to the poor. Whatever we don't actually need ourselves belongs to the poor—that's an attitude very far from being accepted. St. John the Baptist said, “Let those who have two coats give to him who has none.”

It isn't just a question of charity, it's a question of justice, too. The revolutionists have always claimed Jesus Christ. In the Spanish Civil War they went ahead and draped the statue of the Sacred Heart in a red flag and said, “He belongs to us.” They claimed him, because of his life as a wandering teacher and because of his attitude towards the poor. He healed the sick—mostly the sick are the unemployable and the poor.

When it came to paying taxes, he said, “Give to Caesar, render to Caesar what is Caesar's.”

Well, St. Hilary made the most wonderful comment on that and I've quoted it again and again in the Catholic Worker: The less you have of Caesar's, the less you have to render to him. We have received so much from Caesar that we practically have to render body and soul. We certainly have to render body. And I've had college students, Catholic college students, get up and say everything we have comes from the state, our education, our GI bill, and so on. So, of course, you pay your taxes, of course you go when you're drafted, and so on. The whole element of freedom is lost, the whole element of man's free will, the primacy of conscience is lost.

It just seems that you can't disassociate Christ from the poor. Father Regamey, in his book on poverty, talked about Jesus being with us not only in the eucharist but with us when two or three are gathered together in his name for discussion like this and also he's with us in the poor.

At the Catholic Worker, we pay taxes on whatever land and houses we own; we feel that it's only just and right to participate in the work of the community. Taxes go for all kinds of services which we use. Sometimes we get taxed far more than we ought to. The farm at Tivoli is in the very high-tax Dutchess county and we don't get the services we're supposed to be getting. We have to clean our own roads; we paid \$85 this year so far just for a snow plow to come and dig us out. However, we've paid our taxes conscientiously since 1936 when we first began owning. But we've never paid income tax because 80 per cent is generally conceded to be what goes to the military. A lot of that may be for hospitalization of war veterans, pensions and so on, but from the very beginning we felt that it was tied up so in war and this whole business of Caesar—the less you have of Caesar's—and we've tried ourselves to do without as much as possible.

We've never paid federal income tax for another reason. A bishop out West once said, "I don't believe in state ownership of the indigent," and that's what it amounts to. A family, for instance, can't take in another family and support them as one of our Catholic Worker families did in San Francisco once. They took in a family of five, took care of them the entire winter and tided them over a crisis. They took care of them. Do you suppose they could have taken that out of their income tax, the support of these other dependents? No, you have to be passed on by the government as a charitable institution. You have to actually, you might say, have the permission of the government to have any tax exemption.

Anybody giving money to the Catholic Worker cannot deduct that from their income tax either.

At the Worker, we're living as families in the neighborhood and we live from a sense of day to day and from our superfluity going on out and being spread around the neighborhood. We haven't got room for all the furniture we have and so we just put it out—let the neighbors come and help themselves to it. In turn, when we need an extra bed, we hunt around the neighborhood to find where some bed has been discarded. Down on the East Side you see people walking home with a mattress on their shoulders; you clean it up and there you supply yourself with the furniture you need.

And so we have to treat money also in the same way. I mean small amounts that keep coming in day after day to keep the Catholic Worker going. It is small and yet over and over again

there has been some windfall, which we try to get rid of as quickly as possible. If someone goes ahead and hands us \$10,000, we pay all the bills we have on hand and then pay off the mortgage for somebody, we pay off some of the debts of the other houses. We do this in order to think in terms of the scriptural idea in both the Old and New Testaments: the extreme idea of only gathering manna for the day and only over the Sabbath having enough for two days, but any that we get over and above that will turn to dust and ashes.

Do you suggest that as a vocational choice for yourself and the people at the Worker or do you propose it as an ideal for everyone?

Day: It's the kind of thing, a phase, that practically every religious order has gone through and prospered with, and all rather long to get back to. Many of them would be glad to get rid of property, get rid of the responsibility, get rid of the ways of handling money that has come about, the constant building, and so on. . .

It was revealing to me that you said your approach is essentially that of a religious order, and I think I agree. But I think for that reason it says relatively little to me and I fear to the vast majority of middle-class Catholics married with children whose vocations aren't in a religious order but who still would like to find a way to come to terms with the practice of poverty in the life that they're in. What does your experience have to say to me and to these people?

Day: Well, I think they've been more or less caught by the affluent society. Andrew Young at the Southern Christian Leadership movement has said that all the students that used to be in the civil rights movement are now in the affluent society, have jobs, run around with attache cases and are paying off mortgages, paying for the education of their children. In other words, they've moved up so that they're no longer concerned with the great problem of poverty of the masses and they're lost to the movement.

*They might be caught up in an affluent society but this is not a judgment on them necessarily because they might want to do something with money in a Christian way. Gary, would you address yourself to this?

MacEoin: Yes, I would like to very much. First, I would like to express total agreement with Dorothy's initial formulation: that Christ always showed a special concern for the poor. Christ identified himself with the poor. This I would accept totally.

But I would like to put it in an existential and not in an ideological context. Why had Christ special concern for the poor? Because he had concern for the person, people came before things and among people those who are most reified if I may use the word—or most treated as things and not as persons—are the poor. So his purpose, as I see it, in showing a special concern for the poor was in order to get them out of their poverty and onto a human level of living.

Dorothy's application of this in terms of what she and her group are doing is for me a Christian application of the principle but not necessarily the Christian application. In other words, it is one of many.

Again, to come back to my earlier principle, each person has to determine in his own concrete existential circumstances how he is going to dedicate his surplus, which again I quite agree with Dorothy—belongs to the poor.

How is he going to dedicate that to the poor? Is he going to do it in the direct way which Dorothy does and which, of course, I regard as very admirable, or is he going to use the intelligence and the knowledge which we possess to create conditions which will be ultimately more helpful to the poor than simply remaining in poverty with them by sharing wealth?

As I mentioned earlier, in Christ's time wealth had a static function; it was not a lever for the development of the economy as it is today.

That brings me to a specific comment on these youngsters with the attache cases. I don't think we should write them off so casually. If going around with a brief case means you can't live as a Christian, then we are narrowing down alternatives. Then all you can do is drop out of society and abandon society to people who are unconcerned about Christian principles and who consequently will continue to increase the present distortions in our economy. Distortions which will insure that, in spite of all the efforts of Christians to share with the poor, the proportion of poverty and the level of poverty will always increase. If you look at our capitalist society, each year the gap between the rich and the poor grows wider. Unless there is some way, as I believe there is, to introduce the Christian to the decision-making process in our society you're not going to change this.

Are you saying then that I could make a conscious choice to amass or to accumulate capital so that I could have an influence on society as a Christian, that I would be justified in living a life style that was commensurate with the contribution I thought I could make?

MacEoin: You have to in my opinion.

I think you need some more differentiation, because it sounds something like the Victorian concept: We are doing great good for the poor because we provide them with employment. Or it sounds almost like "white man's destiny" too. I mean there's a notion of being an entrepreneur or providing employment. But first of all there is a question about whether capitalism itself is not a distortion. And secondly, there's the personal aspect which I think the other question was trying to get at, that in the process of being an entrepreneur, do you have to live according to the life style of the society in which you are a bank manager or an industrialist and therefore do you need two Continentals and a swimming pool?

Day: I was trying to point out these two aspects of the work, the fact that you go ahead and live as poorly as you can but at the same time you go ahead and try to make an oasis in the midst of this poverty—what Peter Maurin said, make the kind of society where it's easier to be good. You don't go ahead and sort of grovel in poverty yourself.

For example, I know a group of people who have formed a committee to set up housing cooperatives in Harlem. It has been demanding work, requiring a good deal of study and dedication on their part. Every one of these people who are working on this committee live normal lives with their children, try to educate them, but they go through grave sacrifices and risks to go ahead and to meet the needs of this situation of the cooperative.

One of these families had a child who needed special schooling, so another family went ahead and paid a couple of thousand dollars for tuition at a school. The child was a genius but sort of an uncontrollable genius. But they go ahead and make these big sacrifices which is almost a folly. Some say, "Well, what good will it do? You do it for one year, what good will it do for you to take your \$2,000 and throw it away?" Well, you sow it in order to reap. If you sow

sparingly, you'll reap sparingly. You sow it with the hopes that it will bring about others who will take on the burden too. You go ahead and you try in every possible way to meet these situations. It's a question of changing society. I think it's a question of work too—we need accountants and bookkeepers and credit unions.

One of the things they have in the Cesar Chavez farm workers' organizing committee is a big credit union, a place where the workers can go in emergencies to pay their rent or to pay a doctor bill or to pay a midwife for the baby. Why put your money in a savings account for your children's education when you could put it in the credit union? There's all kinds of ways of combatting the banks.

The question of money, the question of the rich and the poor, is tied up certainly with a revolutionary concept of changing the whole social order in which there will be cooperatives and credit unions and regionalism, Thoreau-ism. It is so much deeper than just the business of giving out soup to a line or running a headquarters in a neighborhood where everybody's free to drop in.

Would that be a specific answer to his question about what a middle-class Catholic could do? To put his money into a credit union or join a cooperative?

Day: That's one thing; he can do a great many things. I've heard about a group of lawyers up in Chicago; each law firm's adopting a black to put him through law school and maybe take him into the firm to handle cases of the poor and of the black, like the Jesuits putting up this bond money, for instance. These gestures toward handling the problems of poverty I think are tremendous. These are very great things that are happening.

But it's a risk; it's a risk that may not turn out. They may be unworthy, they may not be grateful, they may not go out and enrich themselves, they may turn bourgeois and exploit their brothers. But the important thing is to go ahead despite the risk.

Of course, you realize that a certain amount of goods is necessary to lead a good life, but we're smothered with goods in this country.

MacEoin: It seems to me that now our two positions are much closer than they seemed a moment ago, because you admit the need for accountants; I would add the need for economists. I think one of the great distortions of society today is the absence of a serious economic criticism within a religious framework. Once you admit this then you have to admit the need for people to live at the corresponding life style.

Day: Well, I rather question that.

MacEoin: You may question that but for me, in terms of my own experience, it is perfectly clear you cannot exercise your influence on society as an economist or as an accountant or as a banker unless you are part of the society. For me the Christian problem is how to be part of the society without allowing it to dominate you. But you must be part of the society in order to make a positive contribution to it. This perhaps is where we differ.

Would you specify some circumstances?

MacEoin: I have to be a member of the Overseas Press Club in order to exert the influence that I seek to exert on others in our society.

And that requires?

MacEoin: That requires—how concrete do you want to get?—that requires a \$1,000 a month income. I have to live at that level.

You mean otherwise you're not eligible? You mean, in order to dress well enough?

MacEoin: In order to identify with this group, to stand my round at the bar or whatever it happens to be.

That's the kind of thing I mean. There's nothing wrong with being that specific.

MacEoin: Otherwise, if I were to wear dungarees or a flight suit I would immediately identify myself as an oddity of some kind and the impact would be different. For some I think such impacts are desirable too; wearing a beard does have its purpose. This is not my life style at all. This is not the way that I feel that I can make the greatest impact on the group.

What about an answer to the objection that your idea sounded Victorian?

MacEoin: I'd be very happy to go into that because I think that actually the Victorian concept is one that Dorothy is formulating. It involves the support of poverty at a tolerable level rather than the remaking of society in order to eliminate poverty, which I conceive as being the perfection of the world of which the scripture speaks and which Teilhard de Chardin developed in terms meaningful to modern man. The millenium, the eschaton, means a world in which everyone can live at a human level.

Day: You haven't been reading my Catholic Worker, I'm sure. I mean, you don't recognize our anarchist-pacifist position. The very fact that the federal government pays us the compliment of saying we're not just a charitable organization, we're an organization dedicated to making a different kind of society—we consider this real discernment on their part. We are very much dedicated to overthrowing the kind of society we have to live in; that's not a Victorian concept at all. We believe thoroughly that there has to be new institutions within the shell of the old.

MacEoin: To that extent, then, we are in agreement on principle and it is a question of techniques as to how we are to achieve this change in society. I'm not victorian either. The function of the Christian at the richest level of society is not to be a paternalist imitating what the big business people of society are doing, using money to set up institutions to distort society in favor of their personal objectives. But the problem is that the "Catholic" industrialist has, by the time he has reached that level, absorbed the conventions of the society and this I think might bring us into some discussion of what is wrong with the use of money in our society. We have developed a society of unlimited productivity, reversing the traditional factor of a demand creating a supply and instead producing a situation in which supply comes first and creates demand. It is not necessarily bad but it is bad in the terms in which it is used in our society.

Unlimited productivity creates unlimited consumerism?

MacEoin: Exactly, the problem of consumerism. Instead of projecting your production to where it is needed, you project it to where it can continue this cycle of unlimited productivity. So, you reduce a man to the level of being a consumer, his purposes in life are to produce, to

buy, to amuse himself. This is where the society is left; the result is a reduction of man to the level of a thing; he is one of the elements which is manipulated by a very small group of people—the technocrats who program the machines. And, too, in this sense I think Dorothy and I are in complete agreement that this society has to be changed.

But how do you change it? I think the answer lies in how you can affect the thinking of the middle class. The middle class is the essential element in the economy that we have. The middle-class man is the man that I spoke about when I said society, as organized in Western capitalism, is designed to have a man perform these three functions. And this is what our technocrats have successfully established as the pattern of living of the middle-class man in our society. How is he going to get out of this?

It seems to me that the Marxist analysis of capitalism has been completely undercut by this development. Marx saw a continuing conflict between the worker and the capitalist. Here in fact you have total identity of interest as far as the middle classes are concerned. In our society, they're the structure; they're the main group in our society. They have lost all concept of class war against the capitalist because the capitalist succeeded in having them accept the way of life which he is able to deliver to them. Is this a Christian way of life? Definitely not.

It is not a Christian way of life for two reasons: 1) because the man who is needing is not free himself; he is the new slave. He is committed to this type of treadmill in order to maintain his place in society and in order to maintain society as it is. And 2), I regard it as not being Christian because it is based on the exploitation of the poor; it is based, concretely, in our own society and generally in Western society, on the exploitation of the poor of the Third World, because this capitalism is able to control the entire process of exchange so that it gets more than it gives at all times, increasing each year the already intolerable tension between the rich world and the poor world. It is also based on the exploitation of the internal poor, what people are now beginning to call the Fourth World—the inner cities in our society, frequently though not exclusively, identified by race.

There are economists who now dispute that. They say this was true in the burgeoning years but that now our internal poor are simply surplus. We don't need them as sources of wealth and the wealth is being produced and amassed apart from the Fourth World or from the internal poor. They say that large companies do not any longer depend on a great mass of exploited workers, that they depend on the middle class and the poor are simply left out of this society—the internal poor.

MacEoin: I would think that if you take simply the United States, this is largely true because the poor are marginal to society. Society has been middle-classified to such a great extent that I would think that it is true.

But if you take the Western world in general, it is not nearly so true. The services which the poor get in relation to the contribution they make to the society represents exploitation. Even accepting your point, my point is still valid in terms of the injustice of the relationship which is involved in this thing as far as the Third World is concerned.

Now, having offered this analysis of the situation, what can the middle-class Christian do about it? I think the first, and this is what N.C.R. is doing in its way, the first step is a

process of making him aware, to develop a realization that his own life is inadequate, that he is unfree because of his commitment to these materialistic goals which have been set for him by society, so that he will withdraw himself from this slavery.

Does that mean quitting his job?

MacEoin: I do not think so, but I think, to put it in terms which will be meaningful to him, he will have to start money management, he will have to make value decisions as to what part of this life style is necessary and what is superfluous.

Day: The austerity that I mentioned.

MacEoin: Yes, exactly. And once he reaches that point, how will he use his surplus? Will he put it in credit unions? Will he educate a black doctor in South Africa? Or what will he do with this surplus? This is at the personal level.

But I think even more important is to create the awareness in the middle class—in a sense to justify Marx—that it is being exploited and that it must rebel against this exploitation. He must rebel in the sense of reformulating the goals of society and working through his political structures. In the United States, the middle class is highly politicized and has the media of communications to establish its goals and work to change the structures of society so as to establish these goals.

Now on this point I think Dorothy and I would differ radically because I see this process as being capable through the instruments of government which we have. It is not really so much a question of increasing the controls which already exist on industry because our industry and our whole society is enormously controlled already. But to use these controls not for the benefit of the capitalist groups for whom they are used today but for the benefit of the entire society and of the entire world.

Just a footnote—but on this question, “Will he have to quit his job?” I think probably you would want to say that he needs to evaluate his job to see whether it is constructive. And his sources of wealth—for example, if he has a lot of money and it’s invested in oil stocks, he doesn’t necessarily have to give it away but he better get out of the oil industry which is destructive.

MacEoin: Yes, thank you, I think that is very important. He has to evaluate it because as of today—as far as our GNP is concerned—the production of pornography is as valuable a contribution to society as the production of N.C.R.

Let’s get it right down on the personal level then. How do you do this yourself?

MacEoin: Well, I’m putting a young man through medical school in South Africa.

There’s one other question I’d like to ask. Are there kinds of human experience—art, music, beauty—that are only achievable within a society that’s amassed a certain amount of wealth; are there kinds of leisure and enjoyment of life that are possible only through wealth? Or, do you think these things are expendable, or that they carry within them such a trap that they ought to be expendable?

MacEoin: I would say in principle most definitely there are, but in practice one has to make one’s judgments in relation to the hierarchy of values here and now. It’s very hard to put

this in a neat formula because some types of educational development are necessary to create the society which I regard as being the first priority.

My first priority would be to make everybody in the world human. In broad figures I think that as of now less than a third of the human race is human in any realistic understanding of what it means to be a human being. To be a human being one must have the material situation in terms of food, clothing and shelter, and the intellectual development to be able to identify himself as a person and to be able to form social links so that he is part of a community, and so that he, with the other members of his community, are working together towards the ends for which man was created. On this basis, two out of three people in the world, in my opinion, today have not achieved these minimum goals and these goals are more urgent than any architecture.

Here we come into the issue of church wealth. I know of one church in an inner-city parish which has \$1 million in investments in addition to a fully paid plant, but which is “unable” to provide any money toward a program for the Negroes and Puerto Ricans who are the parishioners. And here you have the total reversal of the values that I see. I think in the same terms of the cardinals’ Mercedes-Benz limousines. These, while not necessarily wrong in themselves, particularly in terms of what I said before about life style, they are un-Christian in today’s world. Or the nunciature in Pakistan. You go out through the most horrible slum in the world, foul smelling, to reach the sea where you have the breezes wafted off the shore and there you have the most beautiful building, a beautiful church, for nothing, no congregation, nothing, merely to create what is regarded as being a necessary environment for a nuncio. And this for me, in this situation, is a reversal of values and a rejection of Christianity.

Let me give you a more extreme example which I also know concretely of what happens when you cease to reflect on priorities. This is a convent where they have a beautiful room for the bishop, plush carpet and all this kind of thing, and when the visitor has admired this it is then said, “Oh, but you haven’t seen anything yet. Wait till you see the room we have for the cardinal.” They take you across the hall where there is a room six times more elaborate and more expensive, beautiful furniture and what-have-you, and then you suddenly stop and you say “What cardinal?” because in this particular area there is no cardinal. And the answer is, well, there isn’t a cardinal but just in case.

What would they do for the pope?

MacEoin: This was before the pope was traveling.

But this is a great problem which the institutional church has never really come to grips with. Dorothy was talking a little while ago about the way in which all the religious orders began in poverty and then she used an expression which I thought was very good and “they prospered.” She meant that they prospered in one sense but it came across to me in a different sense. They prospered.

Day: I meant it in that sense.

Gary: They lost their sense of poverty and instead they created a largely self-serving, self-protecting institution.

Day: You know what the Quakers say. They came to this country to do good and they did well.

MacEoin: And this also is one of my problems about the approach which you yourself have adopted, that history is against a continuation of this in the terms in which you have formulated it. St. Francis tried it and see what happened to him.

Day: All things become corrupt; there has to be constant renewal. I feel that over and over again in history the church has become so corrupt it just cries out to heaven for vengeance.

If we don't do it ourselves the Lord takes it in hand. I see it in the orders being emptied of vocations. In our neighborhood, the Jesuits have sold out their place; nothing is left except the chapel and the cemetery where Teilhard de Chardin is buried. The Christian Brothers have folded up after building an enormous high school; they've put all the brothers to work. And the Marists bought a great big place and not a single vocation left. This is just in our neighborhood. The crisis is something terrific.

You think it has a great deal to do with property?

Day: I think it's the result of the corruption in the institutional church, through money and through their acceptance of this lousy, rotten system. I still have this sense of the need for a far more thorough reform. I think there's a tremendous amount going on, the way priests are going to work, getting little apartments down in the slums; all kinds of hidden things are happening which are wonderful. Priests are going over to the municipal lodging house and are interested, for the first time in the history of New York, in taking care of these down-and-out men who built the railroads and laid the pipelines from Texas to the port of New York, who've done all the hard work in the world and end up in the bowery.

No, I think the church is undergoing a purification and what they won't do themselves will be done for them. It makes me very happy because it's the same way with us. In general we're constantly corrected in our way.

MacEoin: I think Dorothy has to some extent formulated what I'm going to say, but I'd like to put it a little sharper. I think the church has the same blindness toward this need that the middle class has and for precisely the same reason, that it has over-incarnated, it has become an integral part of the society and accepted its values. Before the church could perform this prophetic function of proclaiming the distortions in society and denouncing the misuse of money, it would have to undergo a total self-reevaluation.

I know a religious congregation in this country which in addition to owning its houses and real estate and novitiates and churches and what have you has an investment in the market, of the equivalent of \$70,000 per member of this group.

Now, I would like to evaluate this for a few minutes, because one of my problems as an individual with no institution whatever behind me is that I am obligated in justice, as I see it, to my wife and family, to insure as best one can one's future against the uncertainties of health and the uncertainties of old age. This requires: 1) the investment of a substantial part of my time, and 2) the accumulation of what I judge to be the minimum capital that a prudent person would need to perform these functions. Here the socialist states have made an enormous advance by eliminating these two problems. But our society has not.

However, in the case of this religious congregation where you have a group of men who are highly educated and vigorous, they do not need any such protection against the vicissitudes of fortune because they're enough of them to average out so that anyone who is sick or anyone who is old can be carried by the others on the current income they are capable of earning because of their qualifications. So that while I, let us say, could reasonably say I need \$10,000 or \$15,000 in capital—I certainly don't need \$70,000 in relation to my particular function—they have no justification for having any of this capital. And this should be given to the poor.

You're assuming that that capital is held for security in old age of these people whereas they would justify it in terms of perhaps capital reserve for future good works on the part of the whole congregation.

MacEoin: I don't care what they call it; as far as I am concerned, it comes back to the same. We're speaking now in terms of the priority of urgencies. If you have a group of that size, it is capable of generating the capital it needs for future developments. I'm not talking about \$70,000; I'm talking about \$70,000 multiplied by the number of people. I know the number of people, but it might identify this particular congregation if I mentioned it.

What you're saying then is they're not voluntarily living any kind of poverty at all, really?

MacEoin: For me it's not a question of them voluntarily living poverty; it's a question of their not serving the poor in the terms in which Christ called them to serve the poor, because they are accumulating what is needed to be at work as of now. I don't mean in terms of sending out a check and saying let everybody have a good time, but this money could be a contribution to the development of a nation in Africa. There're all kinds of ways in which they could contribute to the development of a country—not of the wealthy which it does when it is in the market of this country. It is now being made available to the rich to increase their wealth, and it should be made available rather to the poor to reduce the differential between the wealthy and the poor.

Day: Well, I would like to say that I think that the poor we'll always have with us; we're not going to eliminate it no matter what kind of a society you have. We should refer to the poverty of mind and body very often that people have. The point is that we're going to be poor in many ways, in mind, in physical strength and so on.

Of course when you're talking about what Christ wanted, he left a last command, that we love others as he had loved us, which means really to the point of giving up your life itself. It just seems to me that we should go to what extreme we can. I think we should be always trying to go further. And if we don't do it, I think the Lord will do it for us. He will go ahead and the way opens up. I do feel that we can never do enough; he who says he has done enough has already perished. I think that was St. Augustine. It's a terrible saying: "He who says he has done enough has already perished." And there's no end to all the different things that we could do, all the things we could give up. They're so many things that we haven't discussed such as the philosophy of work, what work is necessary, what work comes first, what work one needs to be trained for before the bureaucratic state comes over and puts people to work here and there and we have the all-over state. It seems to me that all of these are tremendous and crucial questions—and that we have to be prepared to go to extremes.