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Moral Theology, Development of Doctrine, and Human Experience

Christopher Kaczor

The most important questions presently facing the Church, in moral theology and beyond, involve conceptions of development of doctrine and human experience. If the renewal of moral theology is going to take place within the context of a renewal of theology more generally, then the question of development comes to the fore. Revisionist theologians, in both moral theology and systematic theology, emphasize the importance of “human experience” in the formulation of dogma and doctrine, and they argue for changes in official teaching on the basis of human experience. In this essay, the focus will be on the abuse of human experience as a category within theology. Needless to say, theology can also make legitimate and proper uses of human experience, whether this be understood in terms of empirical studies of behavior, scientific research on the influences on human action, polls of opinion, or a legitimate sense of the faithful moving the People of God to new endeavors, ministries, or insights. Just as abuse does not take away legitimate use, so too legitimate use does not eliminate the possibility of abuse.

Revisionism and Human Experience

Given that legitimate uses may be made of human experience, the topic of this essay includes some contemporary theologies that replace human experience with “women’s experience,” “American experience,” or “African experience.” *Mutatatis mutandis*—what is said about revisionist theologies based on “human experience” may be said about theologies based on “women’s experience” or whatever other species of experience is chosen. In the words of Richard McBrien, “We cannot accept teachings as ‘truths revealed by God’ if they have no apparent connection with our own understanding of ourselves, an understanding derived from our experience as human beings.”¹

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1. Richard P. McBrien, *Catholicism* (San Francisco: Harper & Row, 1981), 130. The origin of this idea in Catholic circles may be traced to Alfred Loisy (1857-1940), or in the realm of philosophical theology, to George Tyrrell (1861-1909).

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Many of these revisionist authors contrast “faith” as experience of commitment versus “faith” as belief in propositions. We have faith in a person not a proposition. Surely this is true, but a question arises naturally: Who is this person? Who is Jesus? This is or is partially an intellectual or cognitive question that may be partially satisfied through an intellectual answer, an answer formulated through propositions. We can communicate truths about Christ in many ways, but one important way in the tradition is through the proclamation of the Gospel. Words, sentences, and propositions, in addition to ways of life, symbols, and sacraments, are a means of communicating the Gospel. It is erroneous to pit faith in a person against faith in a proposition, because, excluding private revelations, our faith in the person of Christ is mediated, at least partially, through propositions.

What is the nature of these propositions that seek to communicate certain aspects of the person of Christ? For Tyrrell, revelation ultimately belongs to the realm of experience, an experience leading to the expression of doctrines and dogmas that are not timelessly true but relative to the age in which they were formulated, such that what is true for one period of time may or may not be true for another. Hence, the idea that God revealed certain irreformable doctrines about morals or dogma must be abandoned. In this mindset, statements from the past cannot be said to be true for all time, for the truth is not static but dynamic, and the very course of history makes it impossible for any statement to be irreformably true. Hence, Scripture and creeds, as well as conciliar and papal pronouncements, must be altered to fit the experience of the contemporary human person.

Given that modern man does not characteristically experience miracles, for instance, biblical accounts of miracles and contemporary claims of divine intervention must be reinterpreted in terms of philosophical assumptions. This idea arises from Hume and other naturalistic philosophers who believe that miracles cannot take place and that claims about the supernatural are, in the end, irrational. Revisionist theologians characteristically believe, or theologize as if they believe, the philosophical theory of naturalism—Charles C. Hefling writes:

To Hume himself, living as he did in the enthusiastic days of modern science’s youth, miracles were thoroughly unintelligible; he could make no sense of anything that supposedly violated the uniform regularity of the universe that science was disclosing. And much the same logic as his came to dominate the explicit and implicit methodology of historical investigation, including ‘higher criticism’ of the Bible, throughout the nineteenth century and well into the twentieth.²

2. Charles C. Hefling Jr., “Miracle,” in *The New Dictionary of Theology*, ed. Joseph A. Komonchak, Mary Collins, and Dermot Lane (Wilmington, DE: Michael Glazier, 1989), 663.

Scripture then was reread in such a way that miraculous accounts became naturalized, and claims of divine inspiration were no longer recognized as legitimate. Given that biblical miracles did not take place, *a fortiori* the miracles of the divine inspiration of Scripture and the divine guidance of the Church cannot take place.

Ecclesial Understanding of Development

An authentically Roman Catholic view accepts some but rejects other aspects of a revisionist understanding of development of doctrine. In accord with revisionists, and in accord with the historical evidence, the Catholic Church recognizes doctrinal development. Although the first theologian to reflect extensively on this concept of development of doctrine was the Anglican-turned-Roman Catholic John Henry Newman, the seeds of Newman's own research can be found in early sources of the tradition. An example is the growth of understanding of the Hebrew people. St. Gregory the Great writes: "With the progress of times the knowledge of the spiritual Fathers increased; for, in the Science of God, Moses was more instructed than Abraham, the Prophets more than Moses, and the Apostles more than the Prophets."³

Even following New Testament times, however, there is a growth in knowledge. Although general revelation is ended, the "science" called theology—our understanding, presentation, and synthesis of revelation—continues to develop. Aquinas recognized that truths formerly implicitly believed can come to be explicitly professed. Ambiguous or misleading language about God and matters related to God can give way to language that helps differentiate closely related but often importantly different understandings of revelation. Disputed questions can be resolved in light of further reflection, prayer, and guidance of the Spirit. Although the Apostles had a more complete understanding of the mysteries of the faith than others, and although they had a greater grasp of the principles than later followers of Christ due to special graces and proximity to Christ, even as early as Aquinas there was a clear recognition that those following the Apostles developed a more differentiated science of theology with the help of the growth of philosophy, changes in language and the historical context, and the rise of various heresies.⁴ Hence although Christ is the same yesterday, today, and forever, human experience in philosophy, history, archeology, natural science, and prayer can contribute to the development of our understanding of Jesus and his word in Scripture, as Vatican II taught in *Dei Verbum*.⁵

Although the Catholic Church's self-understanding incorporates elements of the revisionist view in so far as it recognizes the development of doctrine, it also

3. Gregory the Great, *In Ezechielem*, lib. 2, hom. 4, 12, *Corpus Christianorum, Series Latina* CXLII, ed. Marcus Adriaen (Turnholt Brepols, 1971), 267 (my translation).

4. See Christopher Kaczor, "Thomas Aquinas on the Development of Doctrine" *Theological Studies* 62 (2001): 283-302.

5. Catholic Church, Vatican Council II, *Dei Verbum* (Dogmatic Constitution on Divine Revelation, 1965), no. 8.

rejects other elements. According to the Catholic Church's teaching, Christ's contribution to our knowledge of God is both unique and definitive. Human experience and the ongoing nature of philosophical sciences contribute greatly to a more differentiated, richer, and fuller presentation of revelation, but according to the Catholic Church's self-understanding, revelation does not arise from these sources, nor do these sources act to confirm, ratify, or negate revelation in whole or in part. It is not human experience that is the source of revelation, but Christ himself and the Apostles' experience of the risen Christ and the Holy Spirit.⁶ With Christ comes a fulfillment of all that had come before and a promise to remain with the Church even to the end of time. The Apostles, those who had a singular experience of Christ the teacher (Mt 5:17), regarded their task as preserving and presenting full and undiluted the saving message of the gospel. In this view, revelation is not ongoing or continuous but complete in Christ and in the transmission of this revelation by the Apostles (1 Tim 6:14, 6:20; 2 Tim 1:14, 2:2, 3:14). Hence, although private revelations to individuals binding solely upon them may continue, the public revelation of Christ's earthly ministry ended with the death of the last Apostle.⁷

Although affirming that doctrines certainly develop over time, the Catholic Church holds that true development is an organic growth that confirms and perfects that which came before rather than radically revising or reversing it. According to Catholic teaching, authentic development of doctrine cannot contradict early teaching but must rather extend or develop it. Writing around 450, Vincent of Lerins notes that development excludes reversals of previous teaching: "But perhaps someone is saying, Will there then be no progress of religion in the Church of Christ? Certainly there is.... But it is truly progress and not a change of faith. What is meant by progress is that something is brought to an advancement within itself; by change, that something is transformed from one thing into another."⁸ Likewise, John Henry Newman, the pioneer in theorizing about the development of doctrine, writes: "As developments which are preceded by definite indications have a fair presumption in their favor, so those which do but contradict and reverse the course of doctrine which has been developed before them, and out of which they spring, are certainly corrupt."⁹ John Paul II echoes these sentiments in *Veritatis Splendor*:

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6. Of course, how this revelation is mediated to us is a matter of dispute. Whether revelation is captured exhaustively in Holy Writ, or Holy Writ and Church Councils, or Holy Writ, Church Councils, and Papal Pronouncements gives rise to three different conceptions of the Church and different versions of modernism.
 7. Vatican II, *Lumen Gentium* (Dogmatic Constitution on the Church, 1964), no. 25; Catholic Church, Vatican Council I, *Pastor Aeternus* (Eternal Shepherd, 1870), no. 4; Denz. 1836 (3070), no. 26.
 8. Vincent of Lerins, *Commonitoria*, 23, 28, as cited by Karl Keating, *Catholicism and Fundamentalism* (San Francisco: Ignatius Press, 1988), 143.
 9. John Henry Newman, *Essay on the Development of Christian Doctrine* (Notre Dame: University of Notre Dame Press, 1989), 199.

Within Tradition, the authentic interpretation of the Lord's law develops, with the help of the Holy Spirit. The same Spirit who is at the origin of the Revelation of Jesus' commandments and teachings guarantees that they will be reverently preserved, faithfully expounded and correctly applied in different times and places. This constant 'putting into practice' of the commandments is the sign and fruit of a deeper insight into Revelation and of an understanding in the light of faith of new historical and cultural situations. Nevertheless, *it can only confirm the permanent validity of revelation and follow in the line of the interpretation given to it by the great Tradition of the Church's teaching and life*, as witnessed by the teaching of the Fathers, the lives of the Saints, the Church's Liturgy and the teaching of the Magisterium.¹⁰

Authentic developments of doctrine, as opposed to corruptions of doctrine, preserve what was taught in the past but in an enlivened, clarified, and new way. Different words may be used to present the substance of the same teaching. On the other hand, inauthentic developments of doctrine reverse, reject, and radically reformulate prior teachings.

Revisionist Objections

Revisionists hold, on the contrary, that there can be reversals and radical reinterpretations of revelation, which means in effect that there is either ongoing revelation in light of human experience and philosophy or *de facto* that there has been no definitive divine revelation. These views share in common much with the ancient Gnostic vision that the truth about God is not known by the people at large (the people of God) but only by the inner circle that has secret knowledge (the academic theologians).

One revisionist objection to the Roman Catholic understanding of development of doctrine is that there simply cannot be any such thing as an irreformable teaching. It is argued that human language is weak and only imprecisely captures divine realities, hence all teachings must be considered as only "the best so far." Thus, they are subject to reversal and correction by present considerations. Language itself, in so far as it is bound to a given historical epoch, culture, and people, cannot capture "timeless" truths, for language is constantly developing. Hence, even the alleged "reversals" of traditional teachings could only be *alleged* reversals, for no true reversal or contradiction is, in principle, possible.

This objection may be grounded historically in profound insights arising from the Pseudo-Dionysian tradition, namely that language about God is either metaphorical or apophatic. It is undoubtedly true that human language cannot

10. Pope John Paul II, *Veritatis Splendor* (The Splendor of Truth, 1993), no. 26 (emphasis added).

completely capture, exhaustively explain, or definitively define God, not only because of the unique nature of God among all beings, but also because human language cannot completely capture, exhaustively explain, or definitively define anything, even everyday realities such as animals or plants. Language cannot transmit exhaustive, comprehensive knowledge about God or even about a goat.

It does not follow from this, however, as the objection assumes, that nothing irreformably true may be said about God or a goat. If indeed, in truth, this goat is living and I say that “this goat is living,” such a statement is irreformably true, even if later the goat dies. It is true forever and irreformably true that at this moment “the goat is living.” Might some future version of English mean something significantly different by the symbols “the goat is living”? Certainly, but that does not change the meaning of my statement *now*, nor does it change the meaning of my statement in the future. If the symbols “the goat is living” come to mean in the future what we now mean when we say “goat meat is good to eat,” then those in the future who interpret my words as making a judgment about the palatability of *carnis caperis* have simply misunderstood my meaning, which remains as it was. None of the considerations about language brought forward by revisionist theologian Hans Küng, for example—namely that propositions fall short of reality, are open to misunderstanding, can be translated only up to a point, are in motion, or are ideology-prone—entails the desired thesis that irreformable statements cannot be made.¹¹ The historicist argument is, in the logical sense of the term, invalid. From the true premises that languages cannot capture the entire reality of a thing and that languages develop over time, it simply does not follow that irreformably true statements cannot be made.

Given that these arguments against the irreformability of doctrine fail, at least in principle, irreformably true statements may be made about the ever-living, unchanging God. In the words of John Paul II in *Fides et Ratio*, “The word of God is not addressed to any one people or to any one period of history. Similarly, dogmatic statements, while reflecting at times the culture of the period in which they were defined, formulate an unchanging and ultimate truth.”¹² Historicism, writes the pope, is untenable and incompatible with the Catholic faith. The fact that language is a human invention, itself changing over time, does not alter the meaning of previous statements made in a given time and place but rather may only increase the difficulty of determining that meaning. As John Paul II writes in *Fides et Ratio*:

To understand a doctrine from the past correctly, it is necessary to set it within its proper historical and cultural context. The fundamental claim of historicism, however, is that the truth of a philosophy is determined on the basis of its appropriateness to a certain period

11. See, for instance, Hans Küng, *Infallibility: An Inquiry*, trans. Edward Quinn (New York: Doubleday & Company, Inc., 1971), 158-60.

12. Pope John Paul II, *Fides et Ratio* (Faith and Reason, 1998), no. 95.

and a certain historical purpose. At least implicitly, therefore, the enduring validity of truth is denied. What was true in one period, historicists claim, may not be true in another. Thus for them the history of thought becomes little more than an archeological resource useful for illustrating positions once held, but for the most part outmoded and meaningless now. On the contrary, it should not be forgotten that, even if a formulation is bound in some way by time and culture, the truth or the error which it expresses can invariably be identified and evaluated as such despite the distance of space and time.

In theological inquiry, historicism tends to appear for the most part under the guise of 'modernism.' Rightly concerned to make theological discourse relevant and understandable to our time, some theologians use only the most recent opinions and philosophical language, ignoring the critical evaluation which ought to be made of them in the light of the tradition. By exchanging relevance for truth, this form of modernism shows itself incapable of satisfying the demands of truth to which theology is called to respond.¹³

John Paul notes the benevolent motives of revisionist theologians, but he cannot ignore the deep problems of the modernist project. The demands of truth suggest that we should critically evaluate historicism itself before we use historicism to evaluate traditional theology.

Revisionist Inconsistency

There are a number of other reasons for suggesting that historicism and the revisionist project, in so far as it relies upon historicism, is untenable philosophically. The views of language and truth implicitly relied upon by revisionists involve a certain faith, a faith of which those seeking to be "critical" ought to at least be aware. Presumably, those who believe that there is no irreformably true statement are convinced that this conclusion is true on the basis that some arguments could (can?) be parsed into premises. If the conclusion is true, these premises themselves would not be true *as such*, but true from a certain historical perspective, for a certain time. Given that this is the case, there seems to be no way in principle to resolve conflicts between those who do not share the same "perspective" or who disagree about what it is that "modern man" (whoever he is) is rationally obliged to believe. In the end, then, disagreement is not a matter of failure of rationality but failure of faith in one historical perspective or another. The practice of revisionists, however, characteristically shows that they do not argue as if this were the case, but rather they suggest that "contemporary" theology must adhere to this or that disputed tenet of contemporary philosophy of nature, language, or ethics in order to be "truly critical" and "truly rational."

13. Ibid., no. 87.

Not only does the practice of revisionist theology undermine any argument that could be given for the historicist conclusion, but its conclusion is problematic simply considered in itself. Given this, the statement "There is no irreformably true statement" appears to be self-referentially inconsistent. Just as one cannot consistently say, "There is no truth," for in the very utterance of this sentence a statement is asserted as true, so the statement "There is no statement that is irreformably true" is characteristically asserted precisely as a statement that is irreformably true and not merely a "statement of historical perspective" subject to reversal or contradiction.¹⁴

Contradictions in Statements not Experience

A more powerful objection to the Roman Catholic account of development of doctrine I am suggesting is that there have, in fact, been many reversals of previous teaching, particularly in the moral realm; hence, there may be still more reversals, and, furthermore, such reversals are not incompatible with authentic doctrinal development. For example, it is said that the Church once forbade taking interest on loans. This negative judgment of usury changed as the Church authorities recognized that the human experience of its people did not correspond to the official teaching.

Clearly, this objection is a powerful one. It presupposes, of course, a rejection of Tyrrell's account of revelation and the historicist objection just treated. Contradictions and reversals are only possible if one asserts a proposition as having one meaning and then denies the very same proposition with the very same meaning later. If dogmatic statements only capture "Paul's experience" or "Peter's experience," or "the Vatican II experience" or "the Nicea experience," they cannot be in contradiction any more than the statements "You like chocolate" and "I hate chocolate" are in contradiction. Experiences simply do not contradict experiences, for only statements and not experiences are properly called contradictions (*contra-dictio*, speaking against). If condemnation of usury was not, and could not have been, asserted as irreformably, ahistorically true, then it cannot be contradicted later. On historicist grounds, even if previously the Church taught that "usury is wrong" and now the Church teaches that "usury is not wrong," there is no contradiction, for these propositions *really mean* "usury is wrong here and now in the thirteenth century" and "usury is not wrong here and now in the twentieth century." Obviously, these statements are not in contradiction. Truly critical theologies cannot consistently press both of these critiques of traditional theology, for they are mutually exclusive. One finds such mutually exclusive objections in, for instance, Hans Küng, *Infallibility: An Inquiry*. He asserts on the one hand

14. See J. Maritain, *On the Church of Christ* (Notre Dame, IN: University of Notre Dame Press, [1973]), 26-7, and John Finnis, "Historical Consciousness and Theological Foundations," Etienne Gilson Lecture no. 15 (Toronto, Pontifical Institute of Medieval Studies, 1992).

that the Church has, in fact, many times reversed a previous teaching,¹⁵ and yet he holds a theory of language and truth that, if it were true, would exclude the possibility of true reversal or contradiction.¹⁶ One cannot consistently claim both that all statements are relative to their historical context expressing the experience of the period and that statements separated by centuries contradict one another.

If a theology of revision were to relinquish the historicist objection in favor of this second objection that genuine reversals have taken place, a great deal of work would remain to be done to make the revisionist case. This second objection presupposes something that has not been clearly established, namely a coherent theory of development of doctrine such that one can distinguish between developments that do not contradict and reversals that do contradict original teaching. Certainly, one cannot simply juxtapose, as so often revisionist theologians do, a series of "proof-texts" that show that an earlier teaching has been simply reversed or contradicted.¹⁷ Many questions must be asked and answered in order to show that this is indeed the case. What is the intended audience? Is the question one of discipline or doctrine? What sort of authority does the teaching have? Is the teaching a private opinion or an exercise of the teaching office? Might the same words be used to describe what is in fact a very different practice? Might economic, social, or other conditions have so changed such that what was circumstantially problematic before becomes circumstantially non-problematic later or vice-versa? In other words, a sophisticated reading of texts is required and a hermeneutical context must be established as *a priori* conditions for demonstrating any such contradiction. Aside from difficulties produced by history, the complexity and ambiguity of much theological terminology makes the task of demonstrating contradiction a daunting one indeed. Given that all of these matters are ones of ongoing dispute, dialogue, and disagreement, the literary, historical, and theoretical work has not been done to the degree that we can conclude that the Church's teaching has indeed reversed itself.

Usury: An Example

Consider the teaching on usury. Usury is condemned by St. Ambrose (d. 397), St. Jerome (d. 420), St. Augustine (d. 430), and Pope St. Leo the Great (d. 461) characteristically in connection with taking advantage of the poor. Bishops condemned usury at the Council of Elivira (305 or 306), the council of Arles (314), and the First Council of Nicea (325).

15. Küng, *Infallibility*, 31-3.

16. *Ibid.*, 157-62, 172.

17. This approach sometimes can be found even in historians. Brian Tierney, in his study *Origins of Papal Infallibility: 1150-1350*, simply juxtaposes a quotation from the Fourth Lateran Council and another from the Second Vatican Council, and he concludes that there is a contradiction ([London: E. J. Brill, 1972], 277). For Tierney, the status of the statements as matters of doctrine or discipline, efforts to reconcile the two logically, considerations about the ambiguity of words, even rival interpretations of the passages in question merit no consideration.

According to Aquinas, usury contradicts justice, and therefore it is incompatible with the happiness of the virtuous person in this life and with the rectitude of will required to enjoy perfect happiness in the life to come:

To take usury for money lent is unjust in itself, because this is to sell what does not exist, and this evidently leads to inequality which is contrary to justice. In order to make this evident, we must observe that there are certain things the use of which consists in their consumption: thus we consume wine when we use it for drink and we consume wheat when we use it for food. Wherefore in such like things the use of the thing must not be reckoned apart from the thing itself, and whoever is granted the use of the thing, is granted the thing itself and for this reason, to lend things of this kin is to transfer the ownership. Accordingly if a man wanted to sell wine separately from the use of the wine, he would be selling the same thing twice, or he would be selling what does not exist, wherefore he would evidently commit a sin of injustice. On like manner he commits an injustice who lends wine or wheat, and asks for double payment, viz. one, the return of the thing in equal measure, the other, the price of the use, which is called usury.¹⁸

What is Aquinas getting at in this passage? Thomas draws a distinction between the use of a thing and the thing in itself. Some items one can use without the item being destroyed in its very use, for instance a house can be rented out and returned in good condition. On the other hand, the use of other things, such as, say, the eating of an apple, destroys the very thing used. Thus, you could not rent the eating of an apple, but only sell it, and in selling it the transaction would be complete. Since money, on this model, is a thing consumed in its use, to charge a person interest on a loan is to demand payment for selling the money (principal) and another payment for renting the money (interest). As Finnis notes:

To make any further charge in respect of the loan of money is unjust, and the name for this sort of charge—this sort of wrong—is usury.... For (as we saw) in making a loan of this sort I willy-nilly transfer ownership (and thus the risks of loss) along with use. The two cannot be separated; to transfer the one is to transfer the other, and to use a thing of this sort is to ‘consume’ it, that is, to lose both possession and ownership of it, either by transfer to someone else (in the case of money as such) or by destruction of the thing ‘lent’ (as in the case of bread or wine).¹⁹

18. Thomas Aquinas, *Summa Theologiae* (Dominican Fathers, 1920), II-II, q.78, a.1.

19. John Finnis, *Aquinas* (Oxford: Oxford University Press, 1998), 205-6.

Justice in exchange can be understood as an equality between what is given on both sides of the exchange. Thus, if someone lends amount X, then in justice the borrower must repay amount X, no more and no less. To demand more is to be unjust.

Of course, the contemporary Catholic Church does not abide by this teaching. As John T. Noonan Jr. notes: "By 1750, then, the scholastic theory and the countertheory, approaching the same problem from different theoretical viewpoints, agree in approving the common practice [of demanding interest on loans]." ²⁰ As time went on, the majority of respected theologians approved of taking interest on loans, the Holy Office did not condemn these opinions, and confessors were not obliged to disturb those involved in the practice. In 1917 canon law actually required Catholic institutions, such as hospitals, schools, or universities to invest their assets profitably. There has undoubtedly been a change between the ancient teachings of the Fathers and the contemporary Catholic tradition. Is this change a simple contradiction and repudiation of past belief? Perhaps. There is another way of characterizing the change, however, namely as a development of doctrine. Let us return to Thomas.

Although charging interest on a loan is understood as wrong on the Thomistic account, Thomas did not believe that in all circumstances the lender must extend a loan and receive only exactly the same amount in return. On Thomas's account, one may require, over and above the amount of the loan, indemnity protection or insurance against loss or damage. Aquinas also says that the lender may be repaid not just for the principal but also for expenses incurred in making the transaction, including what was "lost" in the transaction. For instance, if the borrower pays back the principal late, the lender may ask for an additional return, since he was deprived of the use of the money during a time when he could have made use of it. As Finnis notes, what is "lost" could therefore include money that could have generated had the loan not been made.

Aquinas apparently considered this possibility of restoring income lost in making the loan and rejected it: "But the lender cannot enter an agreement for compensation, through the fact that he makes no profit out of his money: because he must not sell that which he has not yet *and may be prevented in many ways from having*."²¹ The truth of this last phrase, however, would seem to depend greatly upon existing market conditions. In some markets, like the ones existing in Aquinas's day, the growth of an investment would be highly speculative; in other markets, like the ones existing today, the growth of an investment would be virtually assured. With the rise of such secure ways of investing money, the person who loans money loses what with reasonable assurance he could have made. In other words, Aquinas assumes that money is a sterile, non-fungible commodity, but in contemporary markets money may be quite productive indeed.

20. John Noonan, *The Scholastic Analysis of Usury* (Cambridge: Harvard University Press, 1957), 377.

21. Aquinas, *Summa Theologiae* II-II, q.78, a.2, ad1, emphasis added.

Finnis concludes:

Aquinas's account of usury, taken with his general theory of compensation, thus identifies principles (not rules made up by moralists or ecclesiastics) which enable us to see why in his era it was unjust for lenders to make a charge (however described) in the nature of profit, but with the development of capital market for both equities and bonds it was to become fair and reasonable to make precisely such a charge, correlated with (which is not to say identical to) the general rate of return on equities.²²

Aquinas's conclusions about lending at interest were adequate given the financial assumptions and market conditions of his time, but they must be adjusted to account for contemporary circumstances. In a similar way, in medieval times, to remove someone's heart is just the same as to kill him; but today to remove someone's heart may be part of a heart transplant operation. For us today, to cut off someone's head is nothing other than an act of killing; but it is at least possible that someday such separation would not be always fatal. Murder, that is, the intentional killing of an innocent person, is always wrong, but which kinds of acts actually count as murder may vary with circumstances. Similarly, usury is always wrong, but what counts as usury depends upon circumstances, and contemporary developments indicate that not all lending at interest counts as usury.

Although there has been development in determining what constitutes usury, there has been no contradiction or radical rejection of previous teachings on the subject in the Catholic tradition. As Noonan points out:

[A]s far as dogma in the technical Catholic sense is concerned, there is only one dogma at stake. Dogma is not to be loosely used as synonymous with every papal rule or theological verdict. Dogma is a defined, revealed doctrine taught by the Church at all times and places. Nothing here meets the test of dogma except this assertion, that usury, the act of taking profit on a loan without a just title, is sinful. Even this dogma is not specifically, formally defined by any pope or council. It is, however, taught by the tradition of the Church, as witnessed by papal bulls and briefs, conciliar acts, and theological opinion. This dogmatic teaching remains unchanged. What is a just title, what is technically to be treated as a loan, are matters of debate, positive law, and changing evolution. The development of these points is great. But the pure and narrow dogma is the same today as in 1200.²³

22. Finnis, *Aquinas*, 210.

23. Noonan, 399-400.

Put another way, the Church maintains that usury is wrong, but it does not hold and never did hold that all charging whatsoever of amounts beyond the principal is wrong. This continuity in condemning usury is reflected in the first universal compendium of Catholic teaching in over four hundred years, the *Catechism of the Catholic Church*, written with the input of all the bishops of the Catholic Church and published by the authority of John Paul II. The *Catechism* mentions usury in a condemnatory way: "The acceptance by human society of murderous famines, without efforts to remedy them, is a scandalous injustice and a grave offense. Those whose usurious and avaricious dealings lead to the hunger and death of their brethren in the human family indirectly commit homicide, which is imputable to them."²⁴ The Church retains the ancient patristic emphasis on seeking money only in such a way as is compatible with virtue and charity to the poor. Usury remains condemned in the Catholic tradition, but as Germain Grisez points out: "The Church never taught that all charging of interest is wrong, but only that it is wrong to charge interest on a loan in virtue of the very making of the loan, rather than in virtue of some factor related to the loan which provides a basis for fair compensation."²⁵ In other words, in the case of usury, there is development but not contradiction in the tradition. Similar contextualization is needed in the case of other alleged reversals. For instance, Cardinal Avery Dulles has offered a developmental account of other alleged reversals in the Second Vatican Council's teaching on religious liberty.²⁶

A Question of Faith

Even if the Church's teaching can be shown not to have undergone radical reversals, however, that obviously does not ensure that its teaching is true. One can be consistently wrong. A full defense of the authority of the Church requires therefore a full defense of each and every disputed teaching. Obviously, this is not the work of a single essay, for it is not the work of a single life. Most deeply, however, the conflict at hand then is between not just two philosophies but two faiths. The Catholic Church's self-understanding is clearly not a matter of philosophy but of faith, a faith in Christ, who abides with his people, preserving them from errors through the pope and the bishops in communion with the pope. Revisionist theology, too, is based on a certain kind of faith, or more precisely an often unrecognized allegiance to aspects of the modern philosophical tradition, which leads to Cartesian doubting and captious reading of everything "traditional." If there is a will to believe, there is also a will to disbelieve. As a theologian, does one operate with a hermeneutics of trust or a hermeneutics of suspicion? This question is one of faith and will, not merely rationality.

24. Catholic Church, *Catechism of the Catholic Church*, 2nd ed. (Città del Vaticano: Libreria Editrice Vaticana, 1997), no. 2269.

25. Germain Grisez, *The Way of the Lord Jesus*, vol. 2, *Living a Christian Life* (Quincy, IL: Franciscan Press, 1993), 834.

26. See, for instance, Cardinal Avery Dulles, "Religious Freedom: Innovation and Development," *First Things* 118 (December 2001): 35-9.

One might object to the revisionist project on other grounds. Contrary to enlightenment assumptions, there is no such thing as unmediated, untheoretical human experience. Hence, there is a problem with the facile presupposition of Richard McBrien and others that human experience ultimately judges theory, including those judgments reflected in theological doctrine. In *After Virtue*, Alasdair MacIntyre writes:

[It was once supposed] that the observer can confront a fact face-to-face without any theoretical interpretation interposing itself. That this was an error, although a pertinacious and long-lived one, is now largely agreed upon by philosophers of science. The twentieth century observer looks into the night sky and sees stars and planets; some earlier observer saw instead chinks in a sphere through which the light beyond could be observed. What each observer takes himself or herself to perceive is identified and has to be identified by theory-laden concepts.²⁷

Hence, rationality functions within a tradition, more or less, explicitly recognized. The revisionist tradition springs from the Enlightenment, and like any tradition, this one operates from more or less explicitly assumed presuppositions and indeed ways of living that habituate both practical and theoretical judgment on all matters, not just religious ones. Its first principles are not subject to rational demonstration but, at best, only a dialectical one. Given its presuppositions, such as the denial of supernatural interventions, all phenomena are assessed accordingly. Hence, any alleged miraculous intervention, no matter how astonishing to the senses, is interpreted as mere mass hypnosis or sensory deception. Some people would not believe even if someone were to rise from the dead. The revisionist project of authenticating revelation, or any other set of beliefs, by human experience fails because it presupposes that human experience is not itself shaped by belief or lack of belief. In fact, there seems to be a reciprocal influence between belief and experience. Belief influences experience, and experience influences belief.

This truth of interpretation leads the revisionist project into being arbitrarily selective in whose human experience contributes to theology. In other words, human experience or, one might say, the sense of the faithful (*sensus fidelium*), does not seem to be consistently used by revisionist theologians. Take, for example, currently debated topics in moral theology. Theologians often argue that the Church's teaching on issues in sexual ethics must be changed because it is out of step with the beliefs of the vast majority of American Catholics. On the other hand, such theologians do not seem as concerned about the *sensus fidelium*, the

27. Alasdair MacIntyre, *After Virtue* (Notre Dame, IN: University of Notre Dame Press, 1984), 79.

human experience of the faithful, when the vast majority of American Catholics voice opinions favoring the liberal use of capital punishment, contrary to the Church teaching that “if bloodless means are sufficient to defend human lives against an aggressor and to protect public order and the safety of persons, public authority must limit itself to such means.”²⁸ If human experience, as indicated through studies or behavior or opinion polls, is a relevant factor in the debate over sexual morality or women’s ordination, why is it not a relevant factor in determining whether we have an obligation to care for the poor or to use inclusive language in liturgy? The Catholic laity donate less to charity per capita than any other major religious group in the United States and tend not to favor the welfare state, and polls show that the laity prefer traditional language. The experience of the faithful is here exchanged for pleas for ongoing education and other strategies to change the opinion or behavior of the laity.

Richard McBrien, in discussing alleged miraculous occurrences in Worcester, Massachusetts, illustrates that not all human experience merits affirmation, but only human experience that confirms previously held theory. Although numerous lay people, and priests as well, report miraculous healing through the intercession of an ill fourteen-year-old child, McBrien writes: “God continues the divine healing work on our behalf not through outlandish and bizarre happenings [i.e., miracles], but through ordinary people rendering ordinary service to others through the ordinary events and activities of life.”²⁹ Human experience must yield, in this instance, to a philosophical naturalism that dictates that God simply does not intervene in human history in this way. It seems that the *vox populi* is the *vox Dei* only when it accords with the opinion of revisionist theologians, and when the sense of the faithful does not so accord, revisionist theologians bemoan that Christian faithful need to be better educated and more open to change. Hence, the sense of the faithful or human experience is selectively invoked or ignored depending upon its usefulness in arguing for previously accepted positions.

There are further reasons to cast doubt on the litmus test of human experience as ratifying revelation in so far as human experience can be nefariously influenced, for Augustine by the Fall and for Aristotle by moral vices, corrupt communities, illiberal education, and theoretical errors. A good case can be made that contemporary society is, in many ways, corrupt, and so the human experience of those in this culture, formatted, as it were, by the expectations of such a culture, is likewise corrupt. When questioned about why they are present that day in class, the vast majority of my students tell the following story. “I am here to pass the class, in order to graduate, to get a good job, to make money, to be happy.” The worship of gold, or its substitutes, as a final end did not fall out of practice with the ancient pagans. Asked about what constitutes “the good life,” most Americans

28. *Catechism*, no. 2267.

29. Richard McBrien, “Where is God to be found?” *The Tidings* (October 23, 1998): 11

instinctively think of money, prestige, and bodily pleasures. From a Christian perspective, we should know all too well the fallibility of individual and collective human experience, but such lessons may be found in pre-Christian sources as well. What gives pleasure to the vicious differs from what gives pleasure to the virtuous.

All of what is said here about theologies based on “human experience” applies *mutatis mutandis* to theologies based on “women’s experience,” “American experience,” or “African experience.” The renewal of moral theology will not take place until a renewal of theology takes place. This will happen not through a complete rejection of human experience, as if that were even possible in the most fideistic theology, but through a more judicious, scientific, and qualified use than presently takes place. ■