

Insurance

*"Security (some do say) is the suburbs of hell."
--John Webster*

Involving as it does the critical distinction between investment and insurance, the principle embedded in the parable of the talents is as important to economics as it is to the personality. This point is implicit in the word "talents", with its dual meaning of "money" and "gifts" or "abilities". Two of the servants "invested" the talents their master left with them; they "went and traded" with them. In other words, they exercised initiative and accepted responsibility. The result was "profit". The third servant preferred "security", and buried his talent in the ground, where it lay dormant and useless. He could not lose (he thought). At the same time, his position could only be static. Preferring a "sure thing" (and his master implies that putting the money out to usury would have been a similar sure, non-creative, thing), he guaranteed that no real profit could ensue.

We are accustomed to read this parable analogically: we are accountable to God for the gifts which He gives us--not merely to return them unused, but to apply them to the realizing of some kind of "increment of association", of profit. It is noteworthy that the use of "talents" in this sense should be portrayed in terms of initiative and responsibility, which are, it would seem, crucial attributes of personality.

These reflections are prompted, in part, by the growing reliance upon insurance (which is at best investment of one's money-initiative by someone else, but is more often the putting out of money to usury on one's behalf) as central to life and livelihood. This tendency, of course, has become institutionalized in various government schemes; that is, insurance, in itself a questionable practice, has been made compulsory and comprehensive. The result is a diminution of the important human powers (so intimately tied up with "talents") of choice and responsibility.

Take, for example, unemployment insurance. On the surface, "contributions" (compulsory, of course) to such insurance appear to be investment in a "sure thing". In fact, they are a forced subscription to idleness and incompetence; the recipient of benefits has to demonstrate (usually through mutually-agreed lies) to the bureaucrats administering the scheme that he is disabled and deficient. Money allocated to such insurance is "ear-marked" for non-productivity.

Worse than that, unemployment insurance is a shoddy imitation and obfuscation of the genuine income deriving precisely from "profit on investment" which is arguably each person's right. Insurance, which discourages initiative and responsibility, and "rewards" disability, is offered in the name of "security" while the populace are deprived of (or denied) access to the real "increment of association" which would be the basis not only of genuine investment but of genuine security in "unemployment". Or, in the words of C. H. Douglas: "a mass of Law which smothers initiative and substitutes a Beveridge insurance plan for the dividends of an advancing adventure is a creeping death".

In *Catholic Philosophy and the Common Law*, Richard O'Sullivan has observed that the tendency of insurance to become pervasive implies something like "creeping-death"--the degradation of human personality: "The insured person is by nature a dependent creature, of impaired responsibility, and scarcely free". The refusal to invest one's talents (or, as Douglas would have it, to "gamble") involves not merely their limitation, but their negation.

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Our Policy

SEED aspires to fulfil a unique role transcending the functions of other magazines and journals.

Our purpose is neither to propagandize in the sense of promoting some fixed point of view or body of thought nor merely to comment on current events.

Our partisanship does not extend beyond two considerations. Firstly, we believe that reality does exist: it is not a matter of opinion and will assert its authority over all opinions that contradict it. All sanctions reside in reality; opinion has none. Secondly, we believe in the desirability of extending human freedom. Genuine freedom is contingent upon our comprehension of reality, since to the extent that men disregard reality, they court personal and social disaster.

In other words, far from conforming to the modern view that value judgments are to be avoided, SEED will intentionally consist of a succession of value judgments, which will constitute the principal criterion of its success. Man cannot approach truth without rigorous formation of value judgments and perfecting of definitions. Discovery and refinement of the correct principles for human action and association will be the focus of our attention within the field of reality. If we carry our investigation of the nature of reality far enough, we shall illuminate the way to the formulation of sound policy.

We have no delusions about the facility of the course on which we are embarking. It is possibly the most difficult course open to us. However, its value should be proportional to the efforts it requires. If the distractions to intelligence and will which characterize contemporary society are, as we believe them to be, fundamentally unsatisfying, we are confident that some seekers of truth will involve themselves in the experiment that SEED represents. Such persons are the only ones capable of responding to such an experiment.

We approach our undertaking in the spirit of making an offering that will call forth latent creative capacities. If the ideas that SEED disseminates have validity and settle in good soil, they will grow. Moreover, their growth will be progressive and cumulative. SEED will serve as a medium permitting the cross-fertilization of adventurous intellects, thereby diminishing the effects of the entropic phenomenon that paralyzes development by compelling men to struggle to find truths that they have lost sight of and had to rediscover repeatedly during the past.

If our project is conducted correctly, it will at the least generate a new conceptual vigour among a segment of the community — and perhaps even result in the formation of new men.



("Problem-Solving", continued from p. 5)

in housing their people have been unimpressive were numerically dominant at the conference, the policies endorsed reflected their attitudes. Private home ownership is historically uncommon in such countries. Unfortunately, those who have never enjoyed the privilege of ownership tend to be cavalier about taking it away from others. Despite Prime Minister Trudeau's encouragements to organize "a conspiracy of love", the main conspiracy that emerged was one directed against personal property rights, especially in land. Considering that the highest standards of housing in the world have been attained in precisely those countries where the right to personal ownership of a plot of land is both traditionally established and widely experienced, this was an astonishing orientation for discussions about improving housing to take.

Organizational Fog

Of course, the revolutionary proposals were dressed up in the euphemistic language typical of the *genre*. "Past patterns of ownership rights should be transformed to match the changing needs of society." How altruistic, how reasonable, it all sounds — until we realize that for modern people who use this jargon, "society" is not the members of society but the planners of society.

The personification of society is an instrument of theft on a grand scale. Individuals can have desires; society cannot. According to one of the resolutions approved at Habitat, increases in land values should "be subject to appropriate recapture by public bodies (the community)". Is guilty conscience the explanation of this parenthetic addendum which falsely suggests that "the community" and "public bodies" are synonymous expressions? The community is the totality of individuals making up a society; but, if this is so, how can a proposal to strip monetary benefits away from the individual and funnel them into government coffers be represented as "recapture by the community"? What right, indeed, has the government to these benefits—especially when it has done nothing to alter the basic factors making for outrageously inflated land values? Could a more unworthy beneficiary be imagined? If a man can turn a desert into a garden, why should he not derive profit from his initiative?

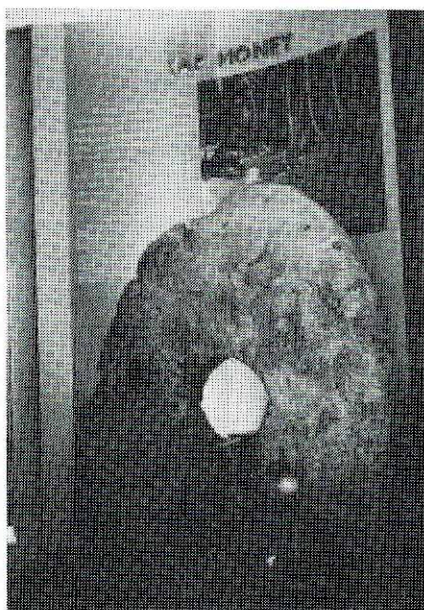
Another section of the "recommendations for national action" enunciates the principle that, "public ownership

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Transfer and Transmutation

The observation has often been made that man is a "symbol-using animal", that is, that he possesses the faculty of letting one thing stand for or represent another. Obviously, this capacity has greatly facilitated human progress: one need think only of the indispensable part language plays in any culture. But "symbolism" (in the broad sense) involves the use of analogies between *different* things. Therefore, while the use of systems of signs is undoubtedly necessary and beneficial, a danger resides in the possibility of misapprehending the nature of the analogy, or of taking the sign for the thing signified. The essay which follows investigates these matters--with particular reference to the specialized type of sign that we call "money".

My brother tells me that, on a recent visit to the Smithsonian Institution in Washington, D.C., he saw (in an exhibition dealing with the history of money) one particularly uncurrent form of currency: large stones with holes through them--apparently to allow for the insertion of some kind of pole or stick as a carrying device. The objective in using such ungainly "money" was supposedly to prevent its being stolen: no one person could easily lift, much less run off with, even a single unit of such currency. Notice the analogical thinking which seems to underly such a form of money: what is required is something to represent wealth; something weighty, substantial, seems appropriate--perhaps for reasons of "imaginative correspondence" as well as of expediency. Paradoxically, the concrete image or counter of wealth is so ponderous that it is virtually useless as a practical and convenient currency (which, as the name suggests, should run or flow). The example raises the question of the relationship between "reality" and the devices which men use to represent reality, to communicate about it, to figure it forth with greatest efficiency (that is, with minimum trouble and maximum effect).



**Yap Money
Smithsonian Institution
Washington, D.C.**

The absurdity of such a suggestion is clear; to try to refute it would be merely obtuse. But Swift does remind us here of a number of important issues, for example, that the purpose of language in the first place is to allow people to communicate about things by the use of a system of signs or analogues for things, and that the reality about which we communicate is not just simply material (can one carry about with him love, justice, truth, honour, and wisdom as one carries apples, buttons, and billiard cues?): man is characterized by his capacity for ab-

Words and Things

This matter has been raised elsewhere--notably, by Jonathan Swift in part III of *Gulliver's Travels*, among the projects to reform language which the narrator encounters at the grand Academy at Lagado:

The other, was a Scheme for entirely abolishing all Words whatsoever: And this was urged as a great Advantage in Point of Health as well as Brevity. For, it is plain, that every Word we speak is in some Degree a Diminution of our Lungs by Corrosion; and consequently contributes to the shortening of our Lives. An expedient was therefore offered, that since Words are only Names for *Things*, it would be more convenient for all men to carry about them, such *Things* as were necessary to express the particular business they are to discourse on¹.

The absurdity of such a sugges-

stract thought. As Gulliver (who possesses a talent for stating the obvious—or failing to state the obvious—with great seriousness) points out, the project "hath only this Inconvenience attending it; that if a Man's Business be very great, and of various Kinds, he must be obliged in Proportion to carry a greater Bundle of *Things* upon his Back, unless he can afford one or two strong Servants to attend him". And, if he had to carry out his business transactions (including paying his servants) with the money described above, he would be in a parlous condition indeed.

Signs and Symbols

The point of all this is, of course, that man is a sign- and symbol-using being: he does not need to carry around with him things, but can carry the idea of things (as well as of states of mind, moral values, and so on), which he can relate to others by the use of conventional analogues or signs. Language is the most obvious, pervasive, and, perhaps, important manifestation of this human propensity—as, for example, Aldous Huxley has observed: "It was language that made possible the accumulation of knowledge and the broadcasting of information. It was language that permitted the expression of religious insight, the formulation of ethical ideals, the codification of laws. It was language, in a word, that turned us into human beings and gave birth to civilization"². This point scarcely has to be made. But a point that is sometimes forgotten is that language is based on the faculty of the mind which perceives correspondences, or can use correspondences, between different orders of things. This tendency to notice or to seek correspondences is very clearly exemplified in what E.M.W. Tillyard calls "The Elizabethan World Picture": thus, for instance, the king among men corresponds to the sun among heavenly bodies, the oak among trees, the lion among animals, gold among metals, and so on. Thus, too, the sun, the oak, the lion, and gold become metaphors for the king.

Owen Barfield, in his essay "Poetic Diction and Legal Fiction", remarks on this characteristic of language when he points out that not only "poetry", but language in general is "in a high degree *figurative*; it is always illustrating or expressing what it wishes to put before us by comparing that with something else"³. The words which we use to describe "poetic diction" all imply comparison, the putting together of different, but

similar, things: thus, *simile* means "like", and involves comparison; *metaphor* comes from a Greek word meaning "to transfer", and thus suggests a carrying over from one thing or order to another; *symbol*—a mark, token, or ticket—means, literally, "a throwing together". Poetic diction involves a conscious and artificial use of likeness, transfer, and combination, at least implied combination. However, as Barfield notes, "in dealing with metaphor, we soon find ourselves talking, not of poetry, but of language itself": he observes that, in commonplace expressions like "*clear heads*", "*brilliant wit*", and "*seeing someone's meaning*", we are constantly using (albeit unconsciously) metaphor. Though this usage is "automatic", we understand the difference between the figurative and the literal meanings of the words: a flashlight does not help us to *see* someone's meaning. Beyond the question of metaphor, of course, the mere fact of language involves the throwing together of the sign (whose physical nature, as Swift implies, has to do with air passing over various organs and through various orifices) and the thing (or idea, or quality) signified. The whole of our system of communication is involved with our capacity to make one thing stand for another.

Apotheosizing Signs

Having pointed out that much of our thinking and the communicating of our thoughts involves analogy, correspondence, and comparison, and that these matters are crucial, we must be aware of the nature and limitations of our abstractions and transfers—as Sir Francis Bacon has observed:

The syllogism consists of propositions, propositions of words; words are the signs of notions. If, therefore, the notions (which form the basis of the whole) be confused and carelessly abstracted from things, there is no solidarity in the superstructure⁴.

We are reminded that the sign—for all its usefulness and importance—is not the thing itself and, if we mistake the sign for the reality underlying it, we are in danger of serious error. This question of understanding the nature of likeness (as opposed to sameness) is perhaps best illustrated by reference, again, to the kind of analogy involved in metaphor. Thus, when we speak of someone's looking "like a million dollars", we have to understand the essential element of the comparison: if we think that the correspondence is inclusive and

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New Model Problem-Solving

There seems to be no end to the advances being made in the theory and practice of problem-solving. One can only stand amazed—indeed, aghast—at what has been accomplished in this domain during even the past few years.

Getting from Here to There

Assume, for instance, that one were faced with the need to travel from Montreal to Calgary. There was a time, not long ago, when the action undertaken to meet this need would have involved such archaic gestures as inquiring into the means of conveyance available; comparing these on the basis of their qualities of comfort, safety, speed, economy, *etc.*; and employing people who you considered would get you to your destination in the most personally satisfactory way.

It is hard for us to imagine the inconvenience and hardship these outmoded procedures caused. Our ancestors' simple minds could not see the error inherent in their belief that the best way to achieve something is to go ahead and do it. We should be eternally grateful that the subtlety of modern thinking has triumphed over the old prejudices.

A really contemporary approach to the problem of getting from Montreal to Calgary would bear no resemblance to the old technique. In the first place, the prospective traveller would never act alone. He would automatically convoke a group of people (as large as circumstances permitted) to examine every aspect of the situation—such things as whether the tides in the Indian Ocean are propitious for the trip and how many thousands of children in Madagascar will go hungry as a result of your making it. If it could possibly be arranged, the persons inquiring into these matters would either (1) never have heard of Montreal or Calgary, or (2) know of them only through reading books written by a madman committed to razing any city whose name begins with "C" or "M".

The participants in the deliberations should also have a consuming passion for sneaking rides on other people's vehicles and a proven inability to organize a workable transportation system of their own. But, above all, they should have strong lungs—allowing them to win debates no matter how feeble or nonsensical their arguments.

The aspiring voyager would give this committee complete veto rights over his trip, along with the power to send him elsewhere than Calgary, should its members be so inclined.

The committee itself can be depended on, of course, to act with decorum and despatch. It would almost certainly begin by taking the transportation companies out of the hands of those who have spent their lives making them run. Secondly, it would unify them under "public control"—that is, under the direction of relatives of committee members and others to whom political favours are owed. Finally, the committee will advise the traveller that he is a thorough-going miscreant who not only will not be allowed to use the public system of transport to get from Montreal to Calgary, but will have his other non-ambulatory means of moving around severely restricted. He will be compelled to obey this edict on pain of having his legs amputated.

This illustration will render the superiority on all points of the latest methods of dealing with such a problem evident to the reader.

A Recent Case History

This bit of Leacockian satire might strike the reader as humorous, but it is virtually a prototype of what occurred at the Habitat conference in Vancouver in early June. The problem supposedly inspiring the meeting was one of providing people with adequate housing. The answer was to bring together in one center coast dwellers, mountain dwellers, jungle dwellers, prairie dwellers, people from blizzard country and typhoon country and earthquake country to work out all solutions simultaneously—in the space of 11 days.

As an information-exchanging session, the assembly might have been justified. However, the assumption of many of the participants was that some formula could actually be arrived at for solving the housing problems faced by countries as far removed from each other as Finland and Haiti. It was soon apparent that proceedings were dominated more by a concern with winning ideological points than getting people out of holes and into homes.

Because delegations from countries whose achievements

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("Transmutation", continued from p. 4)

exact, then our technique of communication by analogy is destroyed by the punch line, "all green and wrinkled". Nor, when we are told that "the king was a very oak" should we suspect that he was covered with bark. The literalization of metaphor is the dangerous tendency to take analogies for equations because of a failure to grasp the nature of comparison. Shakespeare knew well that a sure way to destroy communication was to insist upon taking metaphors literally, and he repeatedly used the device for comic effect: "Pray you," says Costard in *Love's Labor's Lost*, "which is the head lady?" "Thou shalt know her, fellow," the Princess replies, "by the rest that have no heads".

The Literalization of Money

In a sense, the tribe which used cumbersome stone doughnuts for money were evincing the tendency to literalize metaphors—if we take metaphor in the broader sense of "transfer". They were transferring the notion "wealth" to something that would signify wealth—but that they wanted to be literally "concrete", like their real wealth; therefore, as a device for facilitating business transactions (if that was the aim) this currency represents no real advance over the barter of things themselves. (Obviously, weight, not ease of manipulation, was the essential element binding the two terms of this "transfer".) Which brings us back to a consideration of money, a phenomenon which is a special, but important, manifestation of many of the issues that we have been discussing: money is a system of signs which correspond to reality (e.g., goods, labour, the cultural heritage) in some way, and which is a considerable aspect of communication between people. As a system of signs, money exhibits many of the tendencies which, say, language itself does.

The validity of this assertion may be suggested by considering that the project for the reform of language which Swift describes is actually a proposal for a return to the barter system as far as language is concerned. Barter, of course, involved the carrying out of business by the exchange of things for things; similarly, the project to abolish words in favor of things represents an attempt (ridiculous as it is) to eliminate the problem of correspondence, of transfer, of carrying over, by eliminating signs altogether. Obviously, this *is* one way of dealing with the problem of communication,

but it would be dreadfully inefficient and restricted.

Barter, as has often been noticed, involves the same type of difficulty (although much more limited in degree). I have two cows and I want a cart; to achieve the desired result of my commercial enterprise, I have to find someone who wants (or is willing to accept) two cows in exchange for a cart which he does not need. My two cows are *real* wealth; however, they are very specific things, have specific properties and uses. If, however, I had something which represented the same power of demand that two cows do, but that was less particular, my purchase of a cart would be much facilitated: I would now have to find only someone who had a cart to part with, not someone who simultaneously wanted two cows. This 'something' representing the power as demand of two cows would be money: a sign (something standing for something else) which would be generally acceptable (or, more generally acceptable than two cows). The essential element (remember our discussion of metaphors) in the correspondence between the cows and the money would be effective demand.

What this "money" might actually be is, literally, almost anything. It might, for example, be a leather disc—as it in fact was (thus, our word "pecuniary", having to do with money, derives from the word *pecu*, cattle). If it was a leather disc, the correspondence with real wealth (cattle) would be reinforced by the material relationship between cattle and leather: the "metaphor", if you will, would be more immediate than if the money were pebbles. But the leather discs, in themselves, as things, would be virtually valueless. Similarly, the Smithsonian rocks would be, as real wealth, negligible (they cannot be eaten or worn; they were not used to grind grain)—although, because of their weight, they might be more effective as metaphors than, say, feathers (which, because of their beauty, might be more effective as metaphors to a different mentality). Thus, the value of "money" can be (and usually is) purely abstract—that is, "drawn away". Money does not necessarily have intrinsic value, but has value as a result of the mind's power to transfer significances. Shells, stones, bits of metal, pieces of paper, squiggles of ink⁵—the essence of money is its power as effective demand which depends upon general recognition and acceptability, that is, upon psychological factors.

Again, as words, in themselves, are nothing but sounds created by vocal organs and air, so money (the physical object) need not be anything particular. And, as words are important and valuable not as air or exercise, but through their relationships to things and concepts, so money is important by virtue of its "figurative" powers.

Gold

There have, of course, been many attempts to make the intrinsic value of money somehow correspond to its extrinsic value, its "literal" worth match its metaphorical worth. Thus, for example, the precious metals have always been important materials for money: gold itself (unlike, say, bits of paper) is really "valuable", in the sense that it is demanded, for itself, to make beautiful and useful (?) things. Interestingly, though, when it is used as money, it becomes less useful as real wealth. When a king's head is stamped on a gold coin to make it money, what is the value of the coin? Is it valued as an attractive ornament? Is it more or less valuable (as real wealth) when it is melted and made into a wedding ring? Is it any longer "valuable" as money when the king's image is erased? Or when it is placed in vaults for safekeeping? Is it any more useful as money than a piece of orange or green paper with the king's image engraved on it? In any case, is there enough gold to cover the commercial transactions of the modern world? Obviously, there is not. William Jennings Bryan's famous phrase "You shall not crucify Mankind upon a cross of gold" had a certain validity; his Free Silver Campaign was, however, apparently based on the same misconception that money must have intrinsic value.

The notion that money must have intrinsic value is, in fact, a return to the idea of barter: it implies that, in any business transaction, one commodity is being exchanged for another. The belief that gold, say, is the "standard" commodity in this regard, and that the "value" of money must somehow be related to gold is merely ridiculous—more ridiculous, certainly, than saying that cattle are the standard commodity and that world monetary systems ought to operate on the Cow (or Bull) Standard, for cattle are at least a more central kind of wealth than gold.

As a return to barter, the "intrinsic value" idea represents an inability to deal with "metaphor", or,

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To Those Who Share Our Concern

The publication of SEED is an enterprise which we feel is of cardinal importance to the revitalization of our culture. This endeavour represents the concern of a few individuals sensible of their responsibility to reverse, where possible, what they perceive to be the deterioration of the ideological and practical bases of this culture, and prepared to make personal sacrifices in the accomplishment of this objective.

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("Transmutation", continued from p. 7)

with the whole area of transferred significance. The Gold Standard, for example, is a kind of literalization of metaphor: money is (metaphorically) wealth; therefore, we have to be able to eat money—or, better still, make it into ingots and store it in vaults beneath the earth. This type of thinking is analogous to that which, when confronted with the poetic expression that a woman is like a rose (or is a rose), anticipates that her body will be a green stem.

(To be continued)

D.R.K.

¹Ed. Philip Pinkus (Toronto: Macmillan, 1968), 178.

²In *Adonis and the Alphabet*.

³*Essays Presented to Charles Williams*, ed. C.S. Lewis (Grand Rapids: Eerdmans, 1974), 107.

⁴In *Novum Organum*.

⁵Alexander del Mar, in *The History of Money in America* (1899), lists some types of money used at various times by the Mound Builders of the Mississippi Valley: engraved lignite and coal, engraved ivory and bone, inscribed terra cotta, stones bearing various devices, gold coins, silver coins, copper coins, pieces of lead, mica, shells, pearls, carnelian, chalcedony, agate, jasper, fossil encrinates, stone lilies, beaver and marten skins, etc.

("Problem-Solving", continued from p. 2)

is the single most important means of . . . achieving a more equitable distribution of the benefits of development"—as though public ownership has not in practice proven exactly the opposite of distribution. As a sort of legal fiction, we all "own" the Bank of Canada. If you want a quick lesson in what this signifies, go down to the new headquarters in Ottawa and claim your share of the assets. Or try to insist on a change in the management.

Keeping What Is Our Own

Habitat was, in fact, an exercise in sheer lunacy—with the wrong people making wrong decisions for the wrong regions in the wrong way. Of course, by the definitions of promoters of internationalism for its own sake, all this makes the conference a roaring success. The only thing disguising the degree of the lunacy was the conference's lack of power to impose policy on the participating countries. However, nothing would be more dangerous than to assume that we shall enjoy this great mercy in perpetuity. The apparatus of international control over local policy is being progressively assembled, and one day the effects of having decisions made for us by bloody-handed dictators and brain-washed central committees will be more palpable than at present. Let us be forewarned by such performances as we witnessed in Vancouver this summer.

No suggestion that our house is not in need of cleaning need be implied; but, if we get further embroiled in phenomena such as Habitat, we risk waking up one morning to find we no longer have a house to clean.

R.E.K.

Two items are appropriate to man in reference to external realities. One of these is the power to obtain and dispose of them. In regard to this, it is licit for a man to possess things of his own. Indeed, it is even necessary for human life, for three reasons.

The first reason is because a person is more zealous in caring for something that belongs to him alone than for something that is common to all or to a group, because every person avoids work and leaves to the other fellow whatever belongs to the community, as happens where there is a plurality of officials.

The second reason is that human possessions are handled in a more orderly way, if it is incumbent on each person to provide his own things for himself; there would be confusion if each person were to take care of everything without any distinction of work.

The third reason is because this system preserves the condition of mankind in a more peaceful way, provided that each person is satisfied with his own possessions. Consequently, we observe that among those who possess something in common and without any distinction of interest, quarrels frequently arise.

—St. Thomas Aquinas

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