

MORALLY RESPONSIBLE INVESTING:
WHY CATHOLICS MUST MAKE EVERY
EFFORT NOT TO FUND IMMORAL ACTIVITY¹

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“The basis for all that the Church believes about the moral dimensions of economic life is its vision of the transcendent worth—the sacredness—of human beings. The dignity of the human person, realized in community with others, is the criterion against which all aspects of economic life must be measured Wherever our economic arrangements fail to conform to the demands of human dignity lived in community, they must be questioned and transformed.”

— U.S. Bishops Pastoral Letter *Economic Justice For All* (1986).

Introduction

In our day in the “culture of death,” it is clear that Catholics have contributed, whether knowingly or unknowingly, to the funding of immoral activity by the kinds of financial investments they make. This paper will address *why* Catholics as individual investors should *not*, to the best of their ability, contribute to immoral behavior—and thus fund the “culture of death”—through their investment choices.² The kind of immoral activity that Catholics help support, for example, by having stock or mutual funds in companies, concerns not only economic and social justice issues, but also issues which run the gamut from homosexuality, pornography, and anti-family entertainment to abortion, contraception, and inhuman biotechnology research. These activities are not only contrary to *faith*—in this case, Catholic moral teaching—they are contrary to *reason*, in this case, the dignity of the human person and the good of society.

First, before thinking about the morality of investing, I will briefly consider several “prior questions” that pertain to investing. Second, I will explore the key principles for thinking about morally responsible investing. These are the *principle of double effect*; the *principle of cooperation with evil*, that is, “formal” versus “material” cooperation, since essentially this is what we are primarily dealing with when we raise questions about morally responsible investing; and the

*principle of stewardship.*³ Third, I will apply these principles to the issue of investments in individual *stocks* and investments in *mutual funds*. Fourth, I will note two brief reasons for *why* Catholics should not to the best of their ability fund immoral activity. Finally, I will conclude with some brief words on the need for the Catholic investor to be *counter-cultural* in his or her investment choices in the “culture of death.”

Some “Prior Questions” About Investing

First, is it appropriate to invest this money I have or should I help others with it? That is, should I invest this money in order to provide for my future needs and those of my dependents or should I donate it to help other people who are in need? Christians should think about investing not in the selfish ways of the world,⁴ but from the perspective that wealth entails the duty to use it fairly to meet genuine human needs, especially those needs that are most urgent, namely those of the poor and others seriously needy in various ways.

Second, if I conclude that I should invest this money, I must ask what kind of investment will adequately meet the future needs that justify investing. A high rate of return is not the only criterion. So, I must ask, given my situation, what is a wise investment?

Third, I should ask myself how I can invest in ways that will likely promote genuine human goods, even at the sacrifice of part of the profit otherwise available.

Finally, I should consider not only the moral quality of the products or services of the companies I would like to invest in, for example, the nature of the service or product, its’ advertising, etc., but also the moral quality of the business as a “*community of persons* who in various ways are endeavoring to satisfy their basic needs, and who form a particular group at the service of the whole of society.”⁵

The Relevant Moral Principles

The Principle of Double Effect

The most basic moral principle in the Catholic Tradition is the biblically-based, “You are to love God above all things and your neighbor as yourself.”⁶ By our free choices we either respect this principle or turn against it. Even in the area of investing, I can show my love for God and neighbor by the free choices I make concerning where to invest or not to invest. As Pope John Paul II says in his 1991 social encyclical *Centesimus annus*, “even the decision to invest in one place rather than another . . . is always a *moral and cultural choice*.”⁷

Moreover, because all of my free choices are *self-determining*, I contribute to the kind of moral person that I become—with a good or bad character—through the kinds of investment choices that I make.

To analyze cases where my free action brings about more than one effect, that is, one good and one bad, Catholic moral theology has traditionally had recourse to the principle of double effect. An action that has a good intended effect and a bad side effect may be done even if the side effect is foreseen so long as (1) the act is either morally good or indifferent and not intrinsically evil, that is, it does not violate a moral absolute; (2) the intention is to bring about the good effect and not the bad effect; (3) the evil effect is not the means to the good effect; and (4) the good effect one intends is proportionate (not to be confused with the erroneous moral theory called proportionalism which denies the existence of moral absolutes) with the evil effect, that is, one has a “proportionate reason” for doing the act.⁸ In saying that there must be a proportionate reason for doing the act, included among these reasons must be “the unavailability of other alternatives.”⁹ The principle of double effect so understood “may be applied in the case of investing to untangle instances where making a certain investment will have multiple effects.”¹⁰

For example, as two Catholic social thinkers say, “suppose one invests in a mutual fund that has a policy of investing in firms that may be engaged in morally questionable practices but then uses their influence as stockholders to influence the board and corporate officers to alter this immoral behavior. The action of investing in such a fund may have multiple effects, and some of those effects may be undesirable. Given the realities of activity in corporate life, the production of socially beneficial goods and services is often inextricably linked to socially undesirable or immoral practices. The principle of double effect provides a way to reason through such cases.”¹¹

The Principle of Cooperation with Evil: Formal vs. Material Cooperation

We are never morally allowed to participate in a “formal” way with evil, that is, to intend the evil act of the primary agent or to cooperate in it in such a way by assisting, advising, or approving the act such that our participation is indistinguishable from the primary agent’s evil act. For formal cooperation “involves intending at odds with reason, and any act by which one formally cooperates in wrongdoing is morally wrong in itself.”¹² Most participation in various mutual funds, individual stocks, 401 K plans, and the like, is not, I would argue, formal cooperation in any evil that these plans would fund. Rather, this

participation usually constitutes “material” cooperation which can be morally licit. One who “materially” cooperates does not share the bad will of the wrongdoer even though he or she assists in some way in the performance of another’s morally evil action and yet, because of this assistance, the moral legitimacy of the act will depend on “the degree of the good to be achieved or evil avoided by the cooperation.”¹³ As one respected moral theologian says, “Whatever is badly willed by the wrongdoer is at most only an accepted side effect, foreseen but not intended, of the material cooperator’s act.”¹⁴ This is especially true with employer-based retirement or pension plans where the company will not make screened mutual funds available.¹⁵ Material cooperation, therefore, if not wrong for some other serious reason,¹⁶ is wrong if, and only if the person should not accept the *bad side effects* of contributing to another’s wrongdoing.¹⁷ Thus even material cooperation can be wrong, however, if one should *not* accept the bad side effects of assisting with another person’s evil act.¹⁸

Note also as a rule of thumb that one should keep one’s material cooperation with evil “as remote as possible,” avoiding proximate or immediate material cooperation which would be morally illicit.¹⁹ As the cooperation becomes less remote, “the more we should be seeking alternatives.”²⁰ As we will see shortly, in making investment decisions today it is clearly possible that a person can in fact keep his or her cooperation remote.

In many cases, but not all, it is true that we should not in fact accept the bad side effects of investing in companies which support various immoral activities, even when these companies and investment plans do much other activity that is good. In some cases it is also true, if we have a particular service, say with a phone company that supports immoral activity such as pornography, that we should not accept these bad side effects. I argue this way because today, whether we are speaking of mutual funds, stocks, products, or services, Christians have real *alternatives* to funding immoral lifestyles and the “culture of death,” while also usually being able to receive a sound return on their investment(s) as many pro-life Catholic fund managers have attested. We are not then necessarily backed into a corner and made to feel that we have no other options other than participating in, for example, a mutual fund that is involved with supporting the homosexual rights agenda.

Indeed, we now have the technology to screen mutual fund investments to determine what percentage of a specific fund is invested in companies that do not reflect a person’s social, moral, and ethical values. This allows concerned investors to establish guidelines the

investor, or their advisor, can then use to evaluate and choose investments that are consistent with their moral beliefs and financial objectives. Thus, we have the term “morally responsible values-based investing.”²¹ As in other aspects of investing, however, one should not be too trusting in this matter. For unlike the kind of morally sound screened funds many pro-life Catholics promote, not every mutual fund that is advertised as “socially responsible” actually reflects a notion of social responsibility conformed to a judgment based on Christian principles²² or actually screens for cultural issues that many Christians would be concerned about. For example, some liberal “socially responsible” mutual funds might rightly screen companies that profit from or support unjust labor practices, but not those that profit from abortion or anti-family entertainment.²³

The Principle of Stewardship

Finally, we have the principle of stewardship. This includes both “the responsibility to take care of things that one has been put in charge of—seeing to it that those things in one’s care are improved rather than weakened or destroyed—and the responsibility to see to it that those things in one’s care” are used in morally and socially upright ways.²⁴ The principle of economic stewardship also reminds us that the various resources of the world—not limited to the environmental kind—that we call “our own” are not really our own, but God’s good gifts of creation to every human person to be employed for the benefit of all—what Vatican Council II called the “universal destination of earthly goods.”²⁵ Thus, for example, while strongly affirming the right to private property, Pope Leo XIII, in his 1891 social encyclical *Rerum novarum*, pointed to the social function of our wealth and material belongings, making the words of St. Thomas Aquinas his own: “Man should not consider his material possessions as his own, but as common to all, so as to share them without hesitation when others are in need.”²⁶ Leo summarized his own thought and indeed the thought of the subsequent social magisterium as follows: “Whoever has received from the divine bounty a large share of temporal blessings, whether they be external and material, or gifts of the mind, has received them for the purpose of using them for the perfecting of his own nature, and, at the same time, that he may employ them, as the *steward of God’s providence*, for the benefit of others.”²⁷

What Are Our Responsibilities as Individual Investors?

Applying the moral principles to stocks and mutual funds, we can say that investors who buy individual *stocks* are formally cooperating with the goals of the company, that is, they are intending the same ends, and hence have a moral responsibility to ensure that their funds are being used for morally sound purposes. Investing carries both “negative” and “positive” responsibilities pertaining to stewardship: To avoid doing evil to one’s neighbor by avoiding investments in companies whose policies or products harm human persons and the common good (negative). And to do good to one’s neighbor by investing in companies whose products and policies promote the welfare of human persons and the common good (positive).²⁸

An investor has a duty to himself or herself and to those who depend on him or her to invest wisely in an economic sense. But unlike the case of shopping at a store for products or services, where there might not be alternatives, one in fact has a *choice* of where (or where not) to invest when it comes to individual stocks.²⁹

In the case of *mutual funds*, however, the investor is not buying shares in particular corporations. “Investors who place their savings in mutual funds likely intend to profit from the morally permissible activities of diverse corporations while not intending to gain from illicit or immoral activities.”³⁰ Here we can speak then of *potential material cooperation* in the conduct of corporations that are involved in morally wrong conduct.

Although it is true that some funds rightly use “negative” or “exclusionary” screens to exclude morally objectionable companies (e.g. a company whose only product is contraception) or companies whose products include some that are immoral, others can be more problematic when they are directed at screening out corporations that make products that Catholic moral theology has not traditionally condemned, for example, alcoholic beverages. It is the abuse, not the use of this product that is immoral.³¹ Thus, Catholics need to objectively evaluate these on a case-by-case basis so as to determine what type of investment would violate their conscience.

Nonetheless, today some mutual funds enable us to overcome many of the ethical problems with investing and screen out only those products/activities that are morally problematic. Thus, these funds allow one to “go the extra mile” so to speak and avoid not only formal cooperation (which is always wrong), but any questionable material cooperation as well. They are also financially wise investments enabling a Catholic to receive a decent return, and thus further enabling this person to meet his or her stewardship responsibilities.

Two Reasons to be a Morally Responsible Catholic Investor

But why should we as Catholics be concerned about this issue? That is, why should we refrain from investing in companies whose products and policies support morally objectionable activity and run counter to the Christian faith and our moral teaching? Indeed, to phrase the question differently, why should we engage in “morally responsible investing”? Is not business, business? What do ethics have to do with investing? But even if I am funding immoral activity, is not my moral responsibility reduced? Analogously, just as when I vote, am I not only one voice among a sea of participants in the political process? How can I bear so much moral responsibility in either voting or investing? How can I make a significant difference by these actions? Are my investments really part of living the Christian moral life? Yes, they are, I believe. And here are my two reasons why.

First, from the perspective of human reason or the natural moral law, it is clear that immoral products and policies do great harm to people and to society. Let us take pornography as an example. Pornography not only harms the women who are exploited, the families that are broken up by divorce, and the children who are abandoned and abused, but the men (and even women) who become enslaved to its addictive power, fleeing reality for fantasy, fleeing love for lust.³² Is it any wonder that divorce, rape, and violence against women, and the sexual abuse of the young have skyrocketed in the last thirty-five years since pornography has been widely available? Yet many “mainstream” and “respectable” companies make lucrative profits from pornography every day, forgetting that whenever we as much as look at someone lustfully, we have already committed adultery with that person in our hearts.³³ Pornography is not the only cause of these problems, to be sure, but as an approximately ten billion-dollar-plus a year industry in this country (and these figures are growing), it is clearly a major contributing factor.³⁴

Second, from the perspective of divine revelation or Christian moral teaching, it is clear that immoral products and policies poison both individuals and the larger society. This is clearly shown, for example, with the issue of homosexuality and the promotion of the “gay lifestyle” agenda. Basing its teaching on the Bible and Christian Tradition, the Magisterium of the Catholic Church teaches that while homosexuality is an “objective disorder,” homosexual *acts* are intrinsically evil.³⁵ These actions, when promoted by those forces in the culture pushing for the acceptance of sodomy and “same-sex marriage,” can only, for example, undermine the idea in the minds of the young that

marriage is a *lifelong union of one woman and one man open to procreation*. Since this understanding of marriage is, and has been, the basic building block of society and the best institution for raising children, its destruction will harm both the family and society and especially children who are its most impressionable members.

Although each one of us obviously has limited influence over the companies that we invest our money in, we must remember a truth of sound philosophy and the Christian faith that I set forth earlier: the truth that *by our freely chosen actions we make ourselves to be the kinds of persons that we are and are going to be*. Will we choose to help make ourselves good by the investment choices that we make? Will we, in the words of the author of Deuteronomy, choose life rather than death?³⁶ Since our free choices have a ripple effect, the answer we give to this question—which is also a question of stewardship—will profoundly determine the fate of our society, either building it up or tearing it down.

Conclusion

The late Pope John Paul II's biographer George Weigel has said, "Catholicism is not a hobby. Catholicism is not a life-style choice. Catholicism is a way of life—a life lived in the obedience of faith. Counter-cultural? To be sure. Challenging? Certainly. But it's the truth of the matter, and we won't be the Church of the new evangelization without embracing that truth."³⁷ Let us boldly live that truth in the area of our investments, "For where your treasure is," Jesus tells us, "there also will your heart be."³⁸

If Catholic Christians do not do so, who will?

Notes

1. This paper was given originally at a workshop on “Morally Responsible Investing: Are We Funding the Culture of Death?” sponsored by the Cardinal Maida Institute at St. John’s Center for Youth and Family in Plymouth, MI on March 13, 2004.

2. Thus, I ignore the responsibilities of institutional investors. See on the moral question of investment the masterful treatment in moral theologian Germain Grisez, *The Way of the Lord Jesus, Vol. 3, Difficult Moral Questions* (Quincy, IL: Franciscan Press, 1997), Question 112, “May one invest in morally tainted businesses?” pp. 502-507. See also the U.S. Bishops’ Socially Responsible Investment Guidelines: Principles for U.S. Conference of Catholic Bishops Investments, November 12, 2003 and the accompanying document, “USCCB Investment Policies,” January 30, 2004, both available at: www.usccb.org/finance/srig.htm. The U.S. Bishops 1986 Pastoral Letter, *Economic Justice For All*, also contains teaching relevant for socially responsible investing, e.g. see nos. 306, 347, and 354, in David J. O’Brien and Thomas A. Shannon (eds.), *Catholic Social Thought: The Documentary Heritage* (Maryknoll, NY: Orbis Books, 1992), pp. 572-680. Unfortunately, the recent *Pontifical Council for Justice and Peace’s Compendium of the Social Doctrine of the Church* (Washington, DC: U.S.C.C.B., 2004) does not have a moral treatment of investing.

3. For an excellent discussion of these three principles, which I largely follow, see Gregory R. Beabout and Kevin Schmiesing, “Socially Responsible Investing: An Application of Catholic Social Thought,” *Logos: A Journal of Catholic Thought and Culture* 6.1 (Winter 2003): 63-99, at 84-89. The first two of these principles are sometimes called by moralists “reflex rules of prudence.”

4. As we read in Mt. 6:19-20, we are to focus on storing up treasures not on earth, but in heaven. See also the warning of 1 Tim 6:9-10: “Those who want to be rich are falling into temptation and into a trap and into many foolish and harmful things. For the love of money is the root of all evils, and some people in their desire for it have strayed from the faith and have pierced themselves with many pains.” See further Cardinal John Henry Newman, Sermon 28: “The Danger of Riches,” available at: <http://www.newmanreader.org/works/parochial/volume2/sermon28.htm>

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5. Pope John Paul II, *Centesimus Annus*, no. 35, available at: http://www.vatican.va/holy_father/john_paul_ii/encyclicals/documents/hf_jp-ii_enc_01051991_centesimus-annus_en.html. Note: I have taken these four “prior questions” from Grisez, *Difficult Moral Questions*, pp. 503-505, with some adaptation on my part.
6. See *Mt* 22:36-40; cf. *Mk* 12:28-31; *Lk* 10:25-28; *Rom* 13:10; *Gal* 5:14.
7. See Pope John Paul II, *Centesimus Annus*, no. 36, available at: http://www.vatican.va/holy_father/john_paul_ii/encyclicals/documents/hf_jp-ii_enc_01051991_centesimus-annus_en.html.
8. See also on the principle of double effect, William E. May, “Double Effect,” in *Encyclopedia of Bioethics, Vol. 1*, Warren T. Reich, ed. (NY: The Free Press, 1978), pp. 316-320. Sometimes authors list five conditions and/or express the conditions in slightly different ways.
9. Mark Lowery, Ph.D. *Living the Good Life: What Every Catholic Needs to Know About Moral Issues* (Ann Arbor, MI: Servant Publications, 2003), p. 183. With respect to the fourth condition of the principle of double effect, there usually are many alternatives to where one will invest one’s money.
10. Beabout and Schmiesing, “Socially Responsible Investing,” p. 86.
11. *Ibid.*
12. Grisez, *Difficult Moral Questions*, p. 873. See also the entire Appendix 2: “Formal and Material Cooperation in Others’ Wrongdoing,” pp. 871-897.
13. Benedict M. Ashley, O.P. and Kevin D. O’Rourke, *Health Care Ethics: A Theological Analysis, 4th Edition* (Washington, DC: Georgetown University Press, 1997), p. 199.
14. Grisez, *Difficult Moral Questions*, p. 873.
15. See Phil Lenahan, “Faith, Finances and Final Wishes,” a book review of Mark Henry’s *Finish Faithful: How To Create A Lasting Christian Legacy For Your Family* (Christian Legacy Press), in *National Catholic Register* (January 18-24, 2004), p. 14.

16. For example, my act might not be good or permissible in itself (i.e. it might be intrinsically evil) or I might not have a just reason for cooperating. See also Grisez, *Difficult Moral Questions*, pp. 876-878, where he lays out the conditions for morally acceptable material cooperation in dialogue with St. Alphonsus Liguori's teaching.

17. See Grisez, *Difficult Moral Questions*, p. 873. Benedict M. Ashley, O.P. notes further that "When material cooperation is proximate to the evil act it is said to be 'immediate' and is always immoral. When it is remote from the evil act it is said to be 'mediate.' Only mediate material cooperation can be moral, and then only if the other conditions mentioned in the text [see p. 143] are also satisfied" (Ashley, *Living the Truth in Love: A Biblical Introduction to Moral Theology* [Staten Island, NY: Alba House, 1996], p. 143, footnote 92). See also the discussion in Ashley and O'Rourke, *Health Care Ethics*, pp. 195-199, especially the summary on pp. 198-199.

18. Ashley and O'Rourke express this point differently by saying that material cooperation will be wrong if it is immediate, i.e., if the cooperator acts "as an instrumental agent of the principal agent of the evil act" (*Health Care Ethics*, pp. 198-199).

19. Lowery, *Living the Good Life*, pp. 188-189.

20. *Ibid.*, p. 189.

21. See the following pamphlets: Patricia A. Daly, O.P., "What Does the Church Teach About Investing?" Liguori Publications, 2004; and "Put Your Money Where Your Heart Is," available at: www.morallyresponsibleinvesting.com. See also Ave Maria Mutual Funds, available at: www.avemariafund.com and the Catholic Equity Fund, available at: <http://www.catholicfunds.com/>. The latter fund, however, from what I can tell from reading the information on their web site, only screens for abortion and various social justice issues such as whether a corporation pays its employees a living wage. See also Matthew Heimer, "What Would Jesus Short?" *Smart Money: The Wall Street Journal Magazine of Personal Business* (November 2004), available at: http://www.avemariafund.com/SmartMoney_102104.pdf, for a discussion of those socially responsible funds based on religious values (e.g., Ave Maria Catholic Values fund) and an assessment of how well they do in terms of stock market returns. There is now a growing body of literature in this area.

22. See Germain Grisez, *The Way of the Lord Jesus*, Vol. 2, *Living the Christian Life* (Quincy, IL: Franciscan Press, 1993), p. 817.

23. See Samuel Gregg, “How to Be a Moral Investor,” available at: http://www.acton.org/press/pdf/2001-10-01_Gregg.pdf. This article originally appeared in *Crisis* (October 2001).

24. Beabout and Schmiesing, “Socially Responsible Investing,” p. 89. Theologically, this principle follows from the biblical command in Genesis for man (who is created in God’s “image,” Gn 1:26-27) to have “dominion,” i.e. to exercise responsible stewardship, over all the earth (see Gn 1:28).

25. Vatican Council II, *Gaudium et spes*, no. 69, available at: http://www.vatican.va/archive/hist_councils/ii_vatican_council/documents/vat-ii_cons_19651207_gaudium-et-spes_en.html. See also no. 70 (on investing) and no. 71 (on private property).

26. Pope Leo XIII, *Rerum novarum*, no. 22, quoting St. Thomas Aquinas, *Summa theologiae*, 2-2, q. 66, a. 2, available at: http://www.vatican.va/holy_father/leo_xiii/encyclicals/documents/hf_l-xiii_enc_15051891_rerum-novarum_en.html.

27. *Ibid.*, emphasis added.

28. See Beabout and Schmiesing, pp. 89-90.

29. Sister Daly, “What Does the Church Teach About Investing,” calls this “principled purchasing” (pp. 16-17).

30. Beabout and Schmiesing, p. 90. See also Grisez, *Difficult Moral Questions*, p. 503: “People who invest in a mutual equity fund holding many different stocks can intend to profit from the presumably morally clean businesses and only accept [as a side effect] the tainted profits that accrue . . . Holding stock in companies whose wrongful activities do not contribute significantly to its profits is morally questionable but not clearly wrong.”

31. See *ibid.* pp. 90-91. Although it must be admitted that the advertising for alcoholic beverages is often morally offensive as in, e.g. the exploitation of sex to sell the product. Beabout and Schmiesing also note how investing in certain mutual funds allows greater

opportunities for shareholder activism (see *ibid.* p. 91). On this, see also Daniel J. Steininger and Michael J. Naughton, “The Power of Catholics as Shareholders,” available at: http://www.catholicfunds.com/Power_of_Catholics.pdf.

32. The Church too teaches that pornography is an offense against chastity, the dignity of the human person, and marriage (see *Catechism of the Catholic Church*, no. 2354).

33. See *Mt.* 5:28.

34. In *The New Atlantis*, legal scholar Jeffrey Rosen notes: “In 2001, for example, Frank Rich reported in *The New York Times Magazine* that the American pornography industry—much of it hard-core—generated at least \$10 billion per year in revenues for more than 70,000 websites, pornography networks, pay-per-view and rental movies, cable and satellite television, and magazine publishers.” Rosen goes on to cite the following statistics regarding Internet pornography: “On the Internet, pornography consumption statistics are even starker. According to the *Internet Filter Review*, an industry group advocating pornography filtering, Internet pornography now accounts for \$2.5 billion of the \$57 billion worldwide pornography market. *The Review* estimates that in 2003 there were 4.2 million pornography Web sites—12 percent of the global total—allowing access to 72 million worldwide visitors every year, with 40 million of them Americans. One fourth of the search engine requests every day (68 million) are for pornographic material. And according to the Employment Law Alliance, nearly a quarter of Americans polled this year said they or their colleagues use computers at work to engage in sexually explicit online activity, from visiting X-rated websites to joining explicit chat rooms. Most of these lascivious Internet users, of course, are men: according to Hitwise, men make up 65 percent of visitors to X-rated sites in the U.S., spending an average of five minutes during each session. Moreover, 15 percent of teens (ages 12 to 17) and 25 percent of older boys (ages 15 to 17) have lied about their age to access an Internet site, according to the Pew research center” (see Rosen, “The End of Obscenity,” available at: <http://www.thenewatlantis.com/archive/6/jrosen.htm>. See also the web site of Morality in Media, available at: <http://www.moralityinmedia.org/>; and the informative article on Internet pornography by theologian David B. Hart, “The Pornography Culture,” available at: <http://www.thenewatlantis.com/archive/6/hart.htm>.

35. See *Catechism of the Catholic Church*, no. 2357; see too, e.g. Rom. 1:26-27. Homosexual acts are also against the natural moral law.

36. See *Dt.* 30:19.

37. George Weigel, "Catholicism is more than a hobby, it's a way of life," *The Michigan Catholic* (January 16, 2004), p. 6.

38. *Mt.* 6:21.



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