

Investing in the Light of Faith:

The USCCB Socially Responsible Investment Guidelines and Mensuram Bonam

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Money matters.

That statement goes without saying in the worlds of investment and finance. However, it is equally true from the perspective of faith.

Many people might be surprised to learn just how much the Bible says about money—its right use as a gift of creation versus the danger of it becoming an idol that can divert us from the God who is our true end and happiness.¹ Many Catholics might be shocked to learn that over the last century and a half there has been more official Church teaching on issues of social, economic, and environmental justice than on marriage, sex, the family, and life issues.²

Catholic investors are called not just to do well with their money and investments; **they are called to do good as well.**

As Pope Francis states: “Put simply, [then,] it is a matter of redefining our notion of progress. A technological and economic development which does not leave in its wake a better world and an integrally higher quality of life cannot be considered progress.”³

To help investors pursue this end, the Church has offered teaching both in the form of moral principles and more specific guidance to help investors implement strategies for “faith consistent investing” (FCI). These include statements by national conferences of bishops and by various Vatican dicasteries. This paper will draw on two such statements: the United States Conference of Catholic Bishops (or USCCB) *Socially Responsible Investments Guidelines* updated in November of 2021 and the Pontifical Academy of Social Sciences’ document “*Mensuram Bonam*”. *Faith-Based Measures for Catholic Investors: A Starting Point and Call to Action* released in October of 2022.⁴



Not just Environmental, Social and Governance but Catholic Social Teaching

Recent years have seen a growing interest in Environmental, Social and Governance (ESG) concerns on the part of asset managers and companies.⁵ More and more investors are taking ESG factors into account when deciding what to do with their money. These concerns do not just lead to excluding bad corporate actors from investment portfolios, but to consciously seeking out good ones. The idea that this will somehow hinder investment performance has been increasingly debunked.⁶ This development is certainly a positive one since many of these ethical concerns are shared by Catholic teaching. As *Mensuram Bonam* observes: “. . .[m]any of the underlying factors for ESG resonate with the aims underlying CST [Catholic Social Teaching].”⁷

Yet ESG has definite limitations. The same Vatican document notes that “ESG is not a synonym for CST.”⁸ Further, there are “no internationally ascertained and validated evaluation criteria” for ESG investing.

Some deeply important dimensions of the Church’s teaching escape the ESG lens including: “*the sacredness of life, the holiness and beauty of creation, and the sacramental (Eucharistic) quality of our human interconnectedness.*”

Thus, an evaluation through an ESG lens “needs to be scrutinized by the priorities and criteria for faith coherence.” The document notes that there could be cases where a firm scores high on ESG criteria “while producing or marketing a specific product that is incompatible with the norms and values of faith.”⁹

That last point deserves elaboration. In the U.S. context, it is evident that some iterations of ESG concerns are actually driven by views hostile to the faith. In the aftermath of the Supreme Court’s 2022 *Dobbs v. Jackson Women’s Health Organization* decision overturning *Roe v. Wade*, it has become commonplace for many corporations to advertise their public support for abortion or to tout abortion-related travel coverage for employees in states with laws that aim to protect the lives of the unborn. According to some, this is an application of the human rights concerns of ESG. For Catholics, the direct killing of the innocent can only be a human rights violation of the first order.

Likewise, legitimate ESG concerns for promoting authentic diversity in labor practices and corporate management are sometimes hijacked by our current confused sexual politics. The result is that including certain numbers of people who identify as gender non-conforming or same-sex attracted in labor and management is seen as equally important as positive features of human diversity such as race, ethnicity, or sex. Those who speak in opposition to such practices are often silenced regardless of their sincerely held religious or moral beliefs in these matters. While both sides might appeal to “social justice” as the basis of their positions, it is clear that definitions of what this entails differ widely.

The Nature and Foundations of Catholic Social Teaching

Rightly understood, Catholic Social Teaching is broader than just a set of political or economic concerns. Its foundation is the nature and dignity of the human person made in the image and likeness of God (cf. Gen. 1:26-28). It includes and integrates the Church’s teaching on the sacredness of human life from conception to natural death and the irreplaceable nature of the family as the basic cell of human society.¹⁰ A society and a business can only be just if it is built on these foundations. In other words, Catholic Social Teaching can be used synonymously with the moral teaching of the Church.¹¹

The moral truths drawn from scripture and magisterial teaching on which the USCCB guidelines are based are themselves not negotiable.

Documents of a Vatican Dicastery and a national conference of bishops such as the USCCB are not in themselves exercises of the Church’s magisterium—that is contained in the teaching of the pope in union with his brother bishops.¹² However, insofar as these documents synthesize the Catholic tradition, they provide “Investment strategies . . . based on Catholic moral principles as outlined in the teachings of the Holy See and the statements of the USCCB.”¹³ As such, the guidelines are no mere statement of preference or suggestion—they represent prudential applications of authoritative Catholic teaching on moral matters drawn from scripture and the Church’s moral teaching.¹⁴

The moral truths drawn from scripture and magisterial teaching on which the USCCB guidelines are based are themselves not negotiable. In the Catholic view, adherence to revealed truth definitively taught by the magisterium is necessary to be in communion with the Church and, ultimately, for salvation.¹⁵ Other accounts of morally upright investing that reject or compromise these basic truths, no matter how well-intentioned or sincerely believed, cannot rightly claim the label of “Catholic.”



The Two Main Goals of Catholic Investments



The bishops point to two overall goals for Catholic investors:
avoiding harm and working for change.

Avoiding Harm

In terms of concrete investment strategies for avoiding harm, the U.S. bishops mention two:

1. Refusal to invest in companies whose products and/or policies are counter to the values of Catholic moral teaching or statements adopted by the Conference of Bishops
2. Divesting from such companies.¹⁶

The decision to forgo investment in a problematic company or to divest when it becomes clear that a company is engaged in morally illicit activity is a decision based on concerns about unacceptable forms of cooperation with evil and the possibility of giving scandal to others.¹⁷

Cooperation refers to giving aid to the sinful act of another. Scandal, in this case, refers to the counter witness, given by those who profess the faith but act in a manner contrary to it. It is the collateral damage wrought by morally bad choices.

In some cases, only a small part of what a company does may be morally problematic. In these cases, the bishops point out, prudence is needed to determine whether the activity or the amount of a company's profits which it comprises, is morally significant or whether it could be an occasion of scandal.¹⁸ Even if much of what a company does is good or the investment promises significant returns, if the form of cooperation is morally unacceptable or there is significant possibility of scandal, the company should not be held by the Catholic investor. St. John Paul II reminds us of the teaching of Saint Paul: "it is not licit to do evil that good may come of it."¹⁹

This principle is foundational in Scripture and in Catholic Social Teaching, which is based on it. The distinction between negative and positive moral rules is a fundamental one. Scripture gives us both negative norms (e.g., "You shall not have other gods beside me" or "You shall not steal") and positive or goal-directed ones (e.g., "Love your neighbor as yourself").²⁰ While negative norms preclude specific acts—such as idolatry or theft—as objectively evil, positive commands can be pursued and realized in a variety of ways. The manner in which a person might love his or her neighbor is shaped by the concrete situation in which the person and the neighbor are found and the application of the virtue of prudence. One can, however, never love a neighbor through theft or worship God by kneeling before an idol. In other words, one can never fulfill a positive norm through an act precluded by a negative command.

Working For Change

There is more to being a Christian than just avoiding evil. We are called to positively do good—to love God and our neighbor, and to put this love into action. This call holds true in the realm of business and investment.

When Christians enter the marketplace, they are called to pursue and promote virtue in their business dealings and to use their money for more than the pursuit of profit.

Saint Augustine, the great Latin Church Father, told his North African congregation: “The Lord says this: ‘Take this gold which I’m giving you, and make good use of it. Instead of adorning yourself with it, you should adorn it. Instead of hoping to derive honor and beauty from it, your way of living should beautify your gold and not bring disgrace upon it.’”²¹

Catholics can effect positive change through investments by:

- Influencing corporate cultures
- Partnering with like-minded investors to increase the impact of advocacy
- Engaging in impact investing aimed at promoting the common good
- Shaping corporate policies and decisions through
 - + Dialogue with management
 - + Votes at corporate meetings
 - + Introduction of resolutions
 - + Participation in investment decisions.



Both *Mensuram Bonam* and the latest iteration of the USCCB guidelines point to a variety of proactive measures that investors can take to use their investments to effect positive change. The U.S. bishops speak of the responsibility to “influence the corporate cultures and to shape corporate policies and decisions” through “dialogue with management, through votes at corporate meetings, through the introduction of resolutions and through participation in investment decisions.”²² Failure to undertake such active engagement or merely assigning proxies to management is to effectively vote for the status quo with whatever unjust practices or structures it may contain. The USCCB encourages partnering with other like-minded investors to increase the impact of this advocacy and to engage in impact investing aimed at promoting the common good, especially for the poor or historically marginalized groups.



“It is not licit to do evil that good may come of it.”

Saint Paul

Worth the Effort

Vote, Voice, Exit

- Vote on companies’ policies and practices
- Engage in dialogue with management
- Divest when necessary when it becomes clear that these measures are not producing the desired results

Echoing these recommendations, *Mensuram Bonam* advocates a “vote, voice, and exit” strategy for engaged investors (i.e., voting on the policies and practices of the companies which they hold, engaging in dialogue with management, and divesting when it becomes clear that these measures are not producing the desired results).²³ When is the right time to divest from a company moving in the wrong direction? This too is a judgment that requires the application of prudence.

The virtue of prudence both helps us to perceive the good and to recognize the best way to pursue it in concrete circumstances. Hence, pursuing the same good in engaging two different companies might require somewhat different strategies, given differing circumstances. Furthermore, moving the needle in terms of corporate policy and practice can take time and patience. The U.S. bishops wisely note that “[t]his approach may take years before a satisfactory end is achieved.” However, it notes that “the effort is worth making.”²⁴



Applications: Putting It into Practice



The USCCB Investment Guidelines' 5 Areas of Focus:

1. Protecting human life
2. Promoting human dignity
3. Enhancing the common good
4. Pursuing economic justice
5. Saving our global common home



The two interrelated strategies of avoiding harm and working for positive change are implemented through an evaluation of companies' products, practices, and commitments in a variety of areas corresponding to components of Catholic teaching. The USCCB guidelines focus on the following areas: protecting human life, promoting human dignity, enhancing the common good, pursuing economic justice, and saving our global common home.²⁵ *Mensuram Bonam*, though using different language and seeming to add further categories, actually covers the same ground but with less specificity about the criteria for deciding when to divest and when to engage.²⁶ For this reason, we will focus on the guidelines.

In regard to protecting human life, the USCCB document would exclude investment in “any company whose activities include direct participation in or support of abortion, euthanasia or assisted suicide.” It defines this “direct participation” as “the manufacture of materials that are produced and/or marketed for the specific purpose of abortion (including abortifacients), euthanasia, or assisted suicide as well as companies that perform abortions or facilitate assisted suicide or euthanasia.”²⁷ The same concern for protecting vulnerable human life would exclude companies engaged in Assisted Reproductive Therapies (such as IVF), embryonic stem cell research, or human cloning.²⁸ In regard to working for change related to the protection of human life, the guidelines mention the importance of pressing companies that have some tangential connection to abortion, euthanasia, or assisted suicide (e.g., a food service company that donates to Planned Parenthood) to eliminate this connection,²⁹ advocating for affordable drugs and vaccines both domestically and abroad,³⁰ and pushing for drugs and vaccines that do not rely on cell lines derived from procured abortion.³¹

In relation to human dignity, avoiding harm means “considering divestment” from companies known to violate the human rights of their workers or to collaborate with governments that consistently do so.³² It also means eschewing investment in firms whose “sole purpose is to appeal to an indecent interest in sex or to incite sexual excitement through the production of sexually explicit films,

videos, or internet sites or services”³³ or that “directly participate” in gender transitioning procedures.³⁴ Finally, the bishops indicate that they “will not invest in companies that manufacture contraceptives or derive more than 10% of their revenue from the sale of contraceptives, even if they do not manufacture them.”³⁵

Many of these areas of violation of human dignity also provide opportunities for engagement to promote positive change. These opportunities include:

- Advocating for just wages, safe working conditions, and equitable benefits for employees and their families.³⁶
- Promoting policies that oppose discrimination against persons based on race, sex, skin color, language, or religion.³⁷
- Advocating for equal pay and leadership roles for historically disadvantaged groups (e.g., women and people of color).³⁸
- Working for disengagement from any sources of revenue derived from pornography.³⁹
- Promoting marriage-affirming and family-oriented content in media and communication technologies.⁴⁰
- Seeking to eliminate human trafficking and forced labor in commercial supply chains.⁴¹



A third area of focus in the guidelines has to do with enhancing the common good. According to CST, the common good is “the sum total of social conditions which allow people, either as groups or as individuals, to reach their fulfillment more fully and more easily.”⁴² Promoting the common good is a moral responsibility of every member of society. In spite of its goal-directed orientation, this area of concern also generates specific responsibilities for avoiding harm. The U.S. bishops eschew investment in companies that produce weapons of mass destruction (nuclear, chemical, or biological weapons) or those which do not discriminate between enemy soldiers and noncombatants (such as anti-personnel land mines). Instead, they allow for investment only companies which produce weapons for “hunting and/or legitimate military or law enforcement organizations.”⁴³ They likewise specify that they will not hold “companies whose primary purpose is to derive revenue from gambling or the production of tobacco or the recreational use of cannabis” as these products or practices are potentially addictive and thus destructive to communities.⁴⁴ In regard to working for change in order to enhance the common good, the USCCB recommends advocating for limiting weapons production and sales and discouraging the production of addictive materials.⁴⁵

Catholic investors
are Christians
before they are
investors.



In regard to pursuing economic justice, the guidelines focus on positive measures aimed at effecting change for the good. These include advocating for clear ESG measures within corporations and promoting greater corporate transparency in regard to social, environmental, and financial matters.⁴⁶ The bishops also recommend the promotion of profit sharing, worker led social responsibility, and initiatives to enhance human dignity, and economic justice such as supporting ethical banking, fair credit and lending, more affordable housing options, and increased capital in order to better serve historically marginalized communities.⁴⁷ They note that partnering with other like-minded investors, practicing impact investing, and targeted charitable giving can increase the effectiveness of these efforts.

Finally, the U.S. bishops, following the lead of Pope Francis, turn their attention to our moral responsibility to save “our global common home” for future generations.⁴⁸ This involves a whole series of proactive, prudent, and practical measures: seeking lower greenhouse gas emissions believed to be responsible for climate change, pressing companies for better disclosure of their corporate carbon reduction plans, advocating for corporate promotion of ecosystems and biodiversity, and conservation of water resources.⁴⁹ In addition to encouraging firms to adopt the highest standards of environmental responsibility, it also involves pressing companies to remediate environmentally damaging corporate practices which they employed in the past where possible.⁵⁰



Conclusion

Chapter 25 of Matthew's Gospel contains the parable of the talents (Mt. 25: 14-30). In this parable, Our Lord tells of a rich man who entrusts some of his wealth to his servants. The amounts entrusted vary. The first servant receives five talents, the second two, and the third one. In Jesus' day a "talent" was a measure for something weighty, typically a precious metal such as silver or gold. The first two servants invested wisely, earning a one hundred percent return and their master's praise on his return. The third dug a hole in the ground and earned nothing. In the end he lost what he had been given and was punished and cast out by his master.

On one level the parable offers lessons familiar to investors. Successful investment cannot be a passive activity.

But the parable is about more than investing. Matthew 25 contains a number of parables on readiness for the Last Judgment—the definitive return of the Master. In that context, we can take the "talents" of the parable more broadly as all of the gifts entrusted to us by God.



Christian witness and discipleship are also not passive enterprises.

Faith must be put into action.

Love of God and neighbor must bear fruit in good works. More than simply avoiding evil it must actively seek to promote justice, to give witness to the faith, and to share the love with which we ourselves have been loved first (cf. 1 Jn. 4:19).

Another of the parables found in Matthew 25 is that of the Last Judgement (Mt. 25:31-46), in which the Lord divides humanity into groups of sheep and goats. What separates the two groups is precisely their response to the marginalized—the hungry, the thirsty, the naked, and the imprisoned. The righteous learn that in caring for these persons they were caring for Jesus in his various "distressing disguises."⁵¹

The return they seek is not just financial. Faith-consistent investing aims at putting love into action in order to build God's Kingdom in our suffering world. Ultimately, it hopes to hear the affirmation given to the wise servants of the Parable of Talents:

“Well done, my good and faithful servant. Since you were faithful in small matters, I will give you great responsibilities. Come, share your master's joy.”

Mt. 25:21, 23



About the Author



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- 1 For an overview of biblical teaching on money see Joseph Capizzi, John Grabowski, Laurance Alvarado, J. Patrick Kearns, and John Kish, “Morally Responsible Investing: Catholic in the Contemporary Economy,” Institute for Human Ecology, The Catholic University of America (2021), 2-3.
- 2 See David Bohr, *Catholic Moral Tradition: In Christ a New Creation*, Revised ed. (Eugene, OR: Wipf & Stock, 2006), 324.
- 3 Pope Francis, Encyclical Letter, *Laudato si’* (2015), no. 194. All citations of Church documents are from the translations on the Holy See’s website: <https://www.vatican.va/content/vatican/en.html>.
- 4 These Guidelines update the previous version published in on November 12, 2003. The current version is available at [https://www.usccb.org/resources/Socially%20Responsible%20Investment%20Guidelines%202021%20\(003\).pdf](https://www.usccb.org/resources/Socially%20Responsible%20Investment%20Guidelines%202021%20(003).pdf). The Vatican document can be found at: https://www.pass.va/en/publications/other-publications/mensuram_bonam_eng.html.
- 5 See the helpful overview in the Knights of Columbus Asset Advisors white paper “Faithful Investing: An Introduction to ESG” (2021).
- 6 See the analysis in the following studies: Morningstar: *Sustainable Funds U.S. Landscape Report* – available at: <https://www.morningstar.com/lp/sustainable-funds-landscape-report>; and the NYU Stern Center for Sustainable Business, *ESG and Financial Performance: Uncovering the Relationship by Aggregating 1,000 Plus Studies Published between 2015-2020* available at: https://www.stern.nyu.edu/sites/default/files/assets/documents/NYU-RAM_ESG-Paper_2021%20Rev_0.pdf.
- 7 *Mensuram bonam*, no. 42.iii.
- 8 *Mensuram bonam*, no. 42.iii.
- 9 *Mensuram bonam*, no. 42.iii.
- 10 In this it follows the account of human nature and its inclinations of Saint Thomas Aquinas which the Church has recognized as a classic articulation and embraced as its own. See Saint John Paul II, Encyclical Letter, *Veritatis splendor*, no. 44. For Aquinas’ own teaching on the natural law see his *Summa theologiae*, I-II, aa 90-97.
- 11 In a narrower sense the term Catholic Social Teaching can also refer specifically to that part of Catholic moral teaching that deals with questions of economic, political, social, and environmental justice. This paper will generally use the term Catholic Social Teaching in the broader sense.
- 12 In the Catholic understanding, the bishops in union with the pope who is their head are the successors of the apostles and have a unique role: “But the task of authentically interpreting the word of God, whether written or handed on, has been entrusted exclusively to the living teaching office of the Church, whose authority is exercised in the name of Jesus Christ. This teaching office is not above the word of God, but serves it, teaching only what has been handed on, listening to it devoutly, guarding it scrupulously and explaining it faithfully in accord with a divine commission and with the help of the Holy Spirit, it draws from this one deposit of faith everything which it presents for belief as divinely revealed.” Second Vatican Council, *Dogmatic Constitution on Divine Revelation*, *Dei verbum*, no. 10. Cf. *Catechism of the Catholic Church (CCC)*, 85-86.
- 13 USCCB, *Guidelines*, Part One, “Principles for USCCB Investing,” II. All citations are to the 2021 edition of the *Guidelines*.
- 14 See USCCB, *Guidelines*, Part One, “Principles for USCCB Investing,” II, Principle 2: “Socially responsible investment involves investment strategies based on Catholic moral principles. These strategies are based on the moral demands posed by the virtues of prudence and justice.”
- 15 CCC, 2032: “The Church, the ‘pillar and bulwark of the truth,’ ‘has received this solemn command of Christ from the apostles to announce the saving truth.’ ‘To the Church belongs the right always and everywhere to announce moral principles, including those pertaining to the social order, and to make judgments on any human affairs to the extent that they are required by the fundamental rights of the human person or the salvation of souls.’”
- 16 USCCB, *Guidelines*, Part One, “Principles for USCCB Investing,” III, “Investment Strategies.”
- 17 The Catholic moral tradition holds that formal and immediate material cooperation are always morally evil. Some forms of mediate material cooperation such as remote forms or proximate forms in certain cases (such as when there is proportionate reason) can be justified. For a concise overviews of principles of cooperation see Capizzi, et al., “Morally Responsible Investing,” 7-8, and Bohr, *Catholic Moral Tradition*, 228-29.
- 18 See USCCB, *Guidelines*, Part One, III, “Investment Strategies.”
- 19 See John Paul II, *Veritatis splendor*, nos. 79-83; cf. Rom. 3:8.
- 20 The citations are from Ex. 20:3, 15; Mk. 12:31b respectively. All citations are from the NABRE.
- 21 Augustine, *Sermon 21*, no. 10.
- 22 USCCB, *Guidelines*, Part One, III, “Investment Strategies,” citing the 1986 US Bishops document *Economic Justice for All*, no. 354.
- 23 See *Mensuram bonam*, no 42 “Faith Consistent Investment (FCI) in Practice.”
- 24 USCCB, *Guidelines*, Part One, III, “Investment Strategies.”
- 25 These are the focus of Part II of the USCCB *Guidelines*, “Specific Conference Investment Policies.”
- 26 The document mentions: the human person and human dignity, the common good, solidarity, social justice, subsidiarity, care for our common home, the inclusion of the most vulnerable, and integral ecology. However, in applying these headings the document only offers general “questions for discernment” in addition to the strategies already mentioned. See *Mensuram bonam*, no. 25. In section no. 42 it does mention a list of categories “of concern or exclusion” without giving much guidance as to which is which.

- 27 USCCB Guidelines, Part II, I, “Protecting Human Life,” Policy 1.1. This would exclude investing in companies who sell products for chemical abortions such as mifepristone.²⁸ See USCCB Guidelines, Part II, I, “Protecting Human Life,” Policies 3-5.
- 29 See USCCB Guidelines, Part II, I, “Protecting Human Life,” Policy 2.
- 30 See USCCB Guidelines, Part II, I, “Protecting Human Life,” Policy 6.
- 31 See USCCB Guidelines, Part II, I, “Protecting Human Life,” Policy 7.
- 32 USCCB Guidelines, Part II, II, “Protecting Human Dignity,” Policy 1.
- 33 USCCB Guidelines, Part II, II, “Protecting Human Dignity,” Policy 5.
- 34 USCCB Guidelines, Part II, II, “Protecting Human Dignity,” Policy 8.
- 35 USCCB Guidelines, Part II, II, “Protecting Human Dignity,” Policy 11.
- 36 USCCB Guidelines, Part II, II, “Protecting Human Dignity,” Policy 2; cf. Part II, IV, “Pursuing Economic Justice,” Policy 4.
- 37 See USCCB Guidelines, Part II, II, “Protecting Human Dignity,” Policy .3.
- 38 See USCCB Guidelines, Part II, II, “Protecting Human Dignity,” Policy .4.
- 39 See USCCB Guidelines, Part II, I, “Protecting Human Dignity,” Policy.5.
- 40 See USCCB Guidelines, Part II, I, “Protecting Human Dignity,” Policy.6; cf. Part II, III “Enhancing the Common Good,” Policy.5.
- 41 See USCCB Guidelines, Part II, I, “Protecting Human Dignity,” Policy, 7.
- 42 Catechism of the Catholic Church, no. 1906, citing Pope John XXIII, *Mater et magistra*, (1961), no. 65 and Vatican Council II, *Gaudium et spes* (1965), no. 26.
- 43 USCCB Guidelines, Part II, III “Enhancing the Common Good,” Policy 1.
- 44 USCCB Guidelines, Part II, III “Enhancing the Common Good,” Policy 3.
- 45 See USCCB Guidelines, Part II, III “Enhancing the Common Good,” Policies 2 and 4.
- 46 See USCCB Guidelines, Part II, IV, “Pursuing Economic Justice,” Policies 1 and 2.
- 47 See USCCB Guidelines, Part II, IV, “Pursuing Economic Justice,” Policies 3-6.
- 48 This is a focus of Pope Francis’ document on the environment *Laudato si’*. On the need for “intergenerational justice” see no. 159.
- 49 See USCCB Guidelines, Part II, V, “Saving Our Global Common Home” Policies, 2-3, 6; cf. Policy 7.
- 50 See USCCB Guidelines, Part II, V, “Saving Our Global Common Home” Policy, 8.
- 51 The phrase is that of Mother Teresa describing encountering Jesus in her ministry to the poor. See *In the Heart of the World: Thoughts, Stories and Prayers*, Becky Benenate, ed (Novato, CA: New World Library, 2010).

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