

**Objection 1.** It would seem that fraud does not pertain to craftiness. For a man does not deserve praise if he allows himself to be deceived, which is the object of craftiness; and yet a man deserves praise for allowing himself to be defrauded, according to 1 Cor. 6:1, “Why do you not rather suffer yourselves to be defrauded?” Therefore fraud does not belong to craftiness.

**Objection 2.** Further, fraud seems to consist in unlawfully taking or receiving external things, for it is written (Acts 5:1) that “a certain man named Ananias with Saphira his wife, sold a piece of land, and by fraud kept back part of the price of the land.” Now it pertains to injustice or illiberality to take possession of or retain external things unjustly. Therefore fraud does not belong to craftiness which is opposed to prudence.

**Objection 3.** Further, no man employs craftiness against himself. But the frauds of some are against themselves, for it is written (Prov. 1:18) concerning some “that they practice frauds [Douay: ‘deceits’] against their own souls.” Therefore fraud does not belong to craftiness.

**On the contrary,** The object of fraud is to deceive, according to Job 13:9, “Shall he be deceived as a man,

with your fraudulent [Douay: ‘deceitful’] dealings?” Now craftiness is directed to the same object. Therefore fraud pertains to craftiness.

**I answer that,** Just as “guile” consists in the execution of craftiness, so also does “fraud.” But they seem to differ in the fact that “guile” belongs in general to the execution of craftiness, whether this be effected by words, or by deeds, whereas “fraud” belongs more properly to the execution of craftiness by deeds.

**Reply to Objection 1.** The Apostle does not counsel the faithful to be deceived in their knowledge, but to bear patiently the effect of being deceived, and to endure wrongs inflicted on them by fraud.

**Reply to Objection 2.** The execution of craftiness may be carried out by another vice, just as the execution of prudence by the virtues: and accordingly nothing hinders fraud from pertaining to covetousness or illiberality.

**Reply to Objection 3.** Those who commit frauds, do not design anything against themselves or their own souls; it is through God’s just judgment that what they plot against others, recoils on themselves, according to Ps. 7:16, “He is fallen into the hole he made.”