

Objection 1. It seems that using money is not the act of liberality. For different virtues have different acts. But using money is becoming to other virtues, such as justice and magnificence. Therefore it is not the proper act of liberality.

Objection 2. Further, it belongs to a liberal man, not only to give but also to receive and keep. But receiving and keeping do not seem to be connected with the use of money. Therefore using money seems to be unsuitably assigned as the proper act of liberality.

Objection 3. Further, the use of money consists not only in giving it but also in spending it. But the spending of money refers to the spender, and consequently is not an act of liberality: for Seneca says (*De Benef. v*): "A man is not liberal by giving to himself." Therefore not every use of money belongs to liberality.

On the contrary, The Philosopher says (*Ethic. iv, 1*): "In whatever matter a man is virtuous, he will make the best use of that matter: Therefore he that has the virtue with regard to money will make the best use of riches." Now such is the liberal man. Therefore the good use of money is the act of liberality.

I answer that, The species of an act is taken from its object, as stated above (*Ia IIae, q. 18, a. 2*). Now the object or matter of liberality is money and whatever has a money value, as stated in the foregoing Article (*ad 2*). And since every virtue is consistent with its object, it follows that, since liberality is a virtue, its act is consistent with money. Now money comes under the head of useful goods, since all external goods are directed to man's use. Hence the proper act of liberality is making use of money or riches.

Reply to Objection 1. It belongs to liberality to make good use of riches as such, because riches are the proper

matter of liberality. On the other hand it belongs to justice to make use of riches under another aspect, namely, that of debt, in so far as an external thing is due to another. And it belongs to magnificence to make use of riches under a special aspect, in so far, to wit, as they are employed for the fulfilment of some great deed. Hence magnificence stands in relation to liberality as something in addition thereto, as we shall explain farther on (*q. 134*).

Reply to Objection 2. It belongs to a virtuous man not only to make good use of his matter or instrument, but also to provide opportunities for that good use. Thus it belongs to a soldier's fortitude not only to wield his sword against the foe, but also to sharpen his sword and keep it in its sheath. Thus, too, it belongs to liberality not only to use money, but also to keep it in preparation and safety in order to make fitting use of it.

Reply to Objection 3. As stated (*a. 2, ad 1*), the internal passions whereby man is affected towards money are the proximate matter of liberality. Hence it belongs to liberality before all that a man should not be prevented from making any due use of money through an inordinate affection for it. Now there is a twofold use of money: one consists in applying it to one's own use, and would seem to come under the designation of costs or expenditure; while the other consists in devoting it to the use of others, and comes under the head of gifts. Hence it belongs to liberality that one be not hindered by an immoderate love of money, either from spending it becomingly, or from making suitable gifts. Therefore liberality is concerned with giving and spending, according to the Philosopher (*Ethic. iv, 1*). The saying of Seneca refers to liberality as regards giving: for a man is not said to be liberal for the reason that he gives something to himself.