

The Threefold Cord

Artificial Intelligence in the Context of Magnifica Humanitas, the USCCB, and Mensuram Bonam

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Executive Summary

Artificial intelligence (AI) is not a sector. It is a civilizational force, one that now permeates every industry, every asset class, and every major index in an institutional investor's portfolio. Unlike prior technological disruptions, AI raises questions neither the United States Conference of Catholic Bishops (USCCB) *Socially Responsible Investment Guidelines*, nor the Pontifical Academy of Social Sciences (PASS)'s *Mensuram Bonam* (MB) guidance were designed to answer: questions about surveillance, algorithmic manipulation, autonomous weapons, labor displacement at scale, and the concentration of data power in a small number of private hands.¹

Magnifica Humanitas (Leo XIV, May 2026) is the most authoritative magisterial response to those questions yet offered.² *Magnifica* arrives at a moment when Catholic institutional investors, diocesan pools, religious order retirement funds, Catholic health systems, and university endowments collectively representing an estimated \$1.75 trillion in investable assets globally³ face an urgent practical question: how should they evaluate the companies developing, financing, and deploying the most transformative technology of our era? *Magnifica* is not a condemnation of this technology but a framework for its governance, drawing on over a century of Catholic Social Teaching (CST) to identify five principles: the common good, the universal destination of goods, subsidiarity, solidarity, and social justice that must govern AI development and deployment.

This paper translates that framework into three practical outputs for Catholic investment committees:

- A mapping of *Magnifica*'s principles against existing USCCB and *Mensuram Bonam* screening policies, suggesting both reinforced screens and new gaps;
- A tiered approach to AI-specific portfolio screening that acknowledges AI's pervasive, cross-sector nature; and
- Suggested engagement priorities for proxy voting and shareholder dialogue, consistent with the USCCB's and *Mensuram Bonam*'s engagement strategies, as well as Leo XIV's "Nehemiah model" of shared responsibility.

The paper also addresses the single largest practical tension Catholic institutional investors face: several of the most heavily weighted U.S. large capitalization index constituents are the primary architects, builders, developers, and designers of the burgeoning AI ecosystem. Depending on the benchmark, excluding these constituents from portfolios can introduce meaningful tracking errors. The paper argues wholesale avoidance of these companies may be neither necessary nor optimal under *Magnifica*; rather, robust engagement, paired with targeted exclusion of the most egregious cases, may be both practically superior and more theologically consistent with the encyclical's own framework.

Discernment will be key to outcomes in applying *Magnifica* to investment portfolios. This paper is an attempt to assist in that effort with rigor, fidelity to the Magisterium, and practical actionability.

Introduction: A New *Res Novae*

Pope Leo XIV opens *Magnifica Humanitas* ('Magnificent Humanity') by invoking one of the most consequential phrases in the history of Catholic Social Teaching, "Humanity, created by God in all its grandeur, is today facing a pivotal choice: either to construct a new Tower of Babel or to build the city in which God and humanity dwell together."⁴ The title itself, *Magnifica Humanitas*, recalls Mary's Song of Praise, the *Magnificat*, in which she declares, "My soul magnifies the Lord", employing the Greek word "μεγαλύνω", or *megalyno*, "to cause to be held in greater esteem through praise or deeds, exalt, glorify, magnify, speak highly of."⁵ Leo XIV joins her praise, "Whenever humanity is in danger of marring its true identity, we Christians lift our eyes to the Incarnate God... In Jesus Christ, this humanity in its grandeur becomes the Way, the Truth, and the Life, opening the path for each of us to grow toward fullness."⁶

In speaking to today's "pivotal choice", Leo XIV echoes his predecessor, Leo XIII, who began his 1891 *Rerum Novarum* with the observation that "new things", *res novae*, were transforming the economic and social order with a speed and force that existing moral frameworks had not anticipated and were ill-equipped to handle.⁷ Those new things were industrialization, the factory system, and the disruption of centuries-old relationships between labor and capital.

Leo XIV, signing his encyclical on the 135th anniversary of *Rerum Novarum*, makes the contextual continuity explicit: AI is our era's *res novae*. The parallel is not rhetorical. Both generated profound questions about the dignity of labor, the distribution of the gains from productivity, and the obligations of those who control transformative technology to those who do not. Both transformations concentrated economic power in the hands of a small number of actors. Both created new forms of exploitation that caught existing legal and ethical frameworks flat-footed.

The encyclical carries an underlying premise that is essential to understanding its investor implications: technology is not a force antagonistic to humanity, nor is it inherently evil, but technology is also *never neutral*, because it takes on the characteristics of those who devise, finance, regulate, and use it.⁸ This is not a peripheral observation. It is the theological and ethical foundation for everything that follows, the bedrock of every Catholic investor's engagement with AI.

The Institutional Investor's Dilemma

Catholic institutions cannot simply avoid AI. The question “should we continue to invest in AI companies?” is no longer a valid question, because *every* major company is now, to some degree, an AI company. The more meaningful questions are: *whose* AI, built on *whose values*, deployed toward *what ends*, and *for whom*?

Leo XIV frames AI capability itself as a form of stewardship of riches before he frames it as a choice of paths. He draws on the Parable of the Talents, in which a master entrusts his servants with resources to be invested and multiplied, not buried out of fear: “scientific discoveries are talents entrusted to humanity so that they may bear fruit.”⁹ For Christian investors, the parable reframes AI capability itself as a talent entrusted to be stewarded fruitfully for the common good, not hoarded, feared, or buried in the ground for safekeeping.

Leo XIV frames the primary choice not as “yes” or “no” to technology, but as a choice between two *purposes*: the Tower of Babel or the rebuilding of Jerusalem.¹⁰ The Tower of Babel represents a technological project driven by the will to dominate, to claim divine prerogatives through accumulated power, unconstrained by accountability or allegiance to the human community. The rebuilding of Jerusalem, in Nehemiah’s account, represents a different kind of project: people working together, each responsible for one section of the wall, in the presence of God and in service of the whole community.

The theological root Leo XIV identifies runs even deeper. *Magnifica* recalls the ancient diagnosis of two loves in St. Augustine’s *City of God*, “St. Augustine described human history as a struggle between two loves, which give rise to two ways of inhabiting the world and living together, or two ‘cities’, as it were: on the one hand, the love of God and neighbor; on the other, the exclusive love of self. ‘Two loves have built two cities: the earthly city, the love of self even to the point of contempt of God; the heavenly city, the love of God even to the contempt of self.’”¹¹

Sixteen centuries later, Leo applies this directly to AI: “As throughout history, these two loves continue to contend for dominance in our hearts today. The age of AI is no exception: the construction of Babel or the rebuilding of Jerusalem begins within each one of us.”¹² For Catholic investors, this is not embellishment. The institutional choice between an AI strategy driven by self-love, profit maximization without moral constraint and one ordered toward the common good is precisely the hard choice *Magnifica* calls investors to make.

Nehemiah’s account is the investor’s model. As Christians, institutional investors are not called to stand apart from the construction site of our time. We are called to take responsibility for one section of the wall, ours, to use *our* ownership, *our* capital allocation decisions, and *our* voice as shareholders to shape AI development toward human dignity.

Leo XIV extends the Nehemiah model with a second, Pauline note: no investor is too weak, too under-resourced, or too lacking in market influence to contribute meaningfully to this work. He recounts Paul’s teaching, “power is made perfect in weakness”¹³ to insist that the wall’s rebuilding depends not on any one actor’s scale but on each one’s willingness to take up their section of it. For Christian institutional investors, many of whom manage a fraction of the assets controlled by the largest asset managers, this is a direct rebuttal to the assumption that faith-consistent AI stewardship is a project only the largest players should undertake. Wall-building is owned by us all.

Once again, the portentous parallel between the investment world today and Mary’s Song resonates clearly, “He has scattered the proud in the thoughts of their hearts; he has brought down the mighty from their thrones and exalted those of humble estate; he has filled the hungry with good things, and the rich he has sent away empty.”¹⁴

Three-Cords Intertwined

For several decades, faith-based institutional investors have been guided principally by the USCCB’s *Socially Responsible Investment Guidelines* (SRIG) and, more recently, by the Pontifical Academy’s *Mensuram Bonam*. To that, Leo XIV now adds *Magnifica*. The strongest braids are those with many cords: “And though a man might prevail against one who is alone, two will withstand him, a threefold cord is not quickly broken.”¹⁵ This paper weaves a threefold cord, the USCCB’s SRIG, MB, and *Magnifica*, into a coherent framework for Catholic investment guidance.

Each cord provides its own unique strength. The USCCB guidelines provide the most operationally specific framework, organized around bright-line exclusions. MB adds global reach and extends the USCCB guidance to new areas of social concerns. *Magnifica* supplies the AI-specific doctrinal content that neither predecessor could provide at a level of specificity representing a genuine advance in the Church’s practical guidance to investors.

Catholic institutional investors employing the threefold cord have a stronger framework for their faithful investing than at any prior point in the history of faith-based investing.

Architecture of This Paper

This paper follows *Magnifica*'s own architecture directly so that every screening and engagement recommendation below can be traced back to its specific place in the encyclical. Chapter Two names five principles explicitly: "the common good, the universal destination of goods, subsidiarity, solidarity and social justice"¹⁶, built on a foundational treatment of human dignity that precedes them. Sections III.A through III.F follow that same sequence: dignity as the non-negotiable floor, then the common good, the universal destination of goods, subsidiarity, solidarity, and social justice, each grounded in the specific paragraphs where addressed by *Magnifica*. Sections III.G through III.I then turn to *Magnifica*'s Chapters Three through Five, where the encyclical applies these foundations to truth and communication, work in digital transition, and peace in an age of autonomous weapons. Section III.J addresses integral ecology, which is not one of the five named principles, but which *Magnifica* situates within the continuous *Laudato Si'/Laudate Deum* tradition. In all, *Magnifica Humanitas* addresses AI in the context of ten thematic clusters of Catholic Social Teaching.

II. The Magisterial Lineage: 135 Years of CST

Magnifica is not a departure from the Catholic Social Teaching tradition. Rather, it is a present-day culmination of it, one that draws explicitly on every major document in the CST canon.¹⁷ For Catholic investors who have internalized that tradition through the USCCB guidelines and *Mensuram Bonam*, the encyclical's framework will feel familiar even as its application to AI is novel. This section traces the lineage that Leo XIV himself invokes.

A. *Rerum Novarum* (Leo XIII, 1891)

Leo XIII captured his times in *Rerum Novarum*'s opening lines, words that read today, with little alteration, as a description of our own: "The elements of the conflict now raging are unmistakable, in the vast expansion of industrial pursuits and the marvelous discoveries of science; in the changed relations between masters and workmen; in the enormous fortunes of some few individuals, and the utter poverty of the masses... The momentous gravity of the state of things now obtaining fills every mind with painful apprehension."¹⁸

Leo XIV's decision to sign *Magnifica* on *Rerum*'s 135th anniversary was not happenstance. It was a clear statement that the scale of disruption AI represents to labor, capital, and human dignity is commensurate with that the Industrial Revolution represented in 1891. *Rerum*'s key values carry forward, the dignity of work, the right to just wages, the fundamental value of persons, and the obligation of those with disproportionate economic power to account for their effects on the vulnerable. These are "the inseparable link between proclaiming the Gospel and pursuing a more just social order."¹⁹

B. *Quadragesimo Anno* (Pius XI, 1931)

Pius XI developed the principle of subsidiarity: decisions should be made and power exercised at the *lowest* effective level, and higher authorities should not usurp functions that lower-level communities can perform themselves.²⁰ Algorithmic governance systems, automated decision-making in credit, employment, and public services, and data monopolies controlled by a handful of firms can be subsidiarity violations at scale.

C. *Gaudium et Spes* (Vatican II, 1965)

Gaudium et Spes represented the Church's foundational engagement with the contemporary world, establishing that technology is a legitimate dimension of human vocation rather than an inherent threat.²¹ Leo XIV quotes *Gaudium* directly on the autonomy of earthly realities, establishing that AI research and development are legitimate human enterprises the Church engages with rather than retreats from.

D. *Laborem Exercens* (John Paul II, 1981)

John Paul II's treatise on the theology of work, *Laborem Exercens*, "presents fair wages as the concrete means of verifying the justness of the entire socioeconomic system, because they reveal whether the worker is treated as a person or merely as a cost of production."²² AI-driven labor displacement is a mirror of the same kind. *Laborem* provides the theological foundation for Leo XIV's most urgent investor-relevant principle: the dignity of work in the digital transition.

E. *Centesimus Annus* (John Paul II, 1991)

Written on the centennial of *Rerum*, this encyclical affirms the legitimacy of the market economy while insisting that it can only function justly when subordinated to the moral law.²³ Profit cannot be the sole criterion for deploying transformative technology.

F. *Caritas in Veritate* (Benedict XVI, 2009)

Benedict XVI's contribution to CST includes the expansion to global scale of Paul VI's concept of integral human development in *Populorum Progressio* (1967), the idea that authentic development must serve the *whole person*, not merely economic metrics.²⁴ Benedict warned explicitly against technocratic logic decoupled from ethical accountability, anticipating the very dynamic that Leo XIV addresses in *Magnifica*.

G. *Laudato Si'* (Francis, 2015)

Pope Francis's encyclical on integral ecology introduced the concept of the *technocratic paradigm*, the mindset that seeks to reduce everything to an object to be dominated and falsely argues efficiency and capability are sufficient justifications for any technology's deployment.²⁵ Leo XIV's treatment of AI is, in significant part, an extension of Francis's rebuttal of this paradigm into the digital domain.

H. *Fratelli Tutti* (Francis, 2020)

Francis's encyclical on social friendship and fraternity addresses the digital dimensions of social division directly: algorithmic amplification of hatred, disinformation, and the weaponization of digital platforms for political manipulation.²⁶ *Fratelli Tutti* provides the CST foundation for Leo XIV's extensive treatment of truth as a common good and the obligations of AI companies not to profit from the degradation of democratic discourse.

I. *Laudate Deum* (Francis, 2023)

Francis's apostolic exhortation extends the *Laudato Si'* framework to address the accelerating pace of technological and environmental change.²⁷ It directly precedes Leo XIV's encyclical in the CST genealogy and reinforces the critique of concentrated technological power. *Laudate Deum*'s analysis of data center energy consumption and the environmental footprint of digital infrastructure creates a direct link between AI investment screening and existing environmental criteria in the USCCB guidelines.

J. Pope Francis's 2024 World Day of Peace Message

Artificial Intelligence and Peace, Francis's final major statement on AI before his death, addressed the ethical dimensions of AI, including privacy, algorithmic bias, and AI's impact on human dignity.²⁸ It serves as a direct bridge between CST and AI.

K. *Magnifica Humanitas* (Leo XIV, 2026)

Leo XIV embraces the accumulated tradition of CST in his encyclical examination of AI. He writes: "Each successor of Peter has interpreted historical changes according to the Gospel, bringing to light different aspects of a single heritage: the dignity of the person, the value of work, the universal destination of goods, solidarity and subsidiarity, care for creation and the centrality of peace and fraternity."²⁹

III. The Principles of *Magnifica Humanitas* as an Investor's Framework

The Promise and the Peril

Magnifica neither condemns AI nor indulges it. It opens with a frank acknowledgment that AI can be a valuable tool, but requires a vigilant approach.³⁰ Francis enumerated some of AI's promises, "for instance, liberation from drudgery, more efficient manufacturing, easier transport and more ready markets, as well as a revolution in processes of accumulating, organizing and confirming data."³¹ Already AI has demonstrated gains in supply chain management, financial analysis, sales and marketing, production optimization, and human resources, delivering efficiency, speed, and the elimination of repetitive manual labor across seemingly uncorrelated domains.³² The Church does not deny any of these benefits.

But the encyclical is equally clear-eyed about the accompanying dangers. At their root lies what Benedict XVI identified as a spiritual "sickness": "modern man is wrongly convinced that he is the sole author of himself, his life and society. This is a presumption that follows from being selfishly closed in upon himself."³³ Consequently, people believe they can construct reality itself and whatever best suits their claims is therefore true.³⁴ AI, with its capacity to generate, amplify, and personalize information at scale, is the most powerful instrument yet devised for those in whom this sickness runs deepest.

Magnifica's specific concerns are correspondingly concrete: "excessive reliance and search for ready-made answers" that overlook the cultural assumptions embedded in AI systems³⁵; the erosion of "the very desire to form genuine human connections"³⁶; the "enormous amounts of energy and water" AI infrastructure consumes³⁷; and the delegation of "important and sensitive decisions concerning employment, credit, access to public services, or even a

person's reputation to automated systems that do not know compassion, mercy, forgiveness, and above all, the hope that people are able to change."³⁸

Nevertheless, the larger concern remains that "the exclusion of the vulnerable becomes cloaked in a veneer of neutrality and objectivity" when in fact AI systems "end up reflecting and reinforcing the stereotypes or ideological bias of their designers and developers."³⁹

A. Human Dignity: The Non-Negotiable Floor

Magnifica grounds human dignity in humanity's creation in the image of the Triune God, a gift that "precedes and transcends each person," given by God rather than earned, and independent of a person's abilities, wealth, or productivity.⁴⁰ Companies that deploy AI systems designed to manipulate, surveil, or score human behavior in ways that reduce persons to data points violate this dignity categorically.

Magnifica is unusually specific about the populations most at risk. On the exploitation of minors: "Online phenomena such as grooming, blackmail and the sexual exploitation of minors are not uncommon, and are made more insidious by the use of fake profiles, algorithms that facilitate dangerous contact, and AI tools capable of manipulating images and videos."⁴¹ Mobile device access without adult supervision "can exacerbate young people's vulnerabilities, foster addiction and expose them to isolation, bullying and cyberbullying, as well as to pressures to share intimate images."⁴²

On the invisible labor sustaining AI systems, Leo XIV is equally unflinching. A significant share of the digital economy depends on "the silent work of millions of people engaged in essential yet largely unseen activities, such as data labeling, model training and content moderation, often involving disturbing material in many cases young people, predominantly women, working under demanding conditions for minimal wages."⁴³ Beyond the supply chain, "criminal networks use online platforms, messaging systems, anonymous payment methods and profiling techniques in order to recruit, control and transport victims of trafficking very often minors reducing men and women to 'data' to be tracked and 'packages' to be moved."⁴⁴ New forms of slavery, the encyclical contends, are fueled by economic chains and digital infrastructures.⁴⁵

Here, Leo XIV pauses to reflect on the history of slavery in the world and the Church's tardiness in condemning it. He admits, "Yet neither can we deny or diminish the delay with which both society and the Church came to denounce the scourge of slavery."⁴⁶ It took eighteen centuries for the Church to explicitly recognize the full incompatibility of slavery with the dignity of every human being, constituting "a wound in Christian memory..."⁴⁷ Leo XIV thus humbly requests, "For this, in the name of the Church, I sincerely ask for pardon."⁴⁸

The encyclical also addresses transhumanism and posthumanism directly, critiquing visions that treat the human person as something to be perfected, surpassed, or optimized out of existence. Leo XIV warns: "If the human being is treated as something to be perfected or surpassed, it becomes easier to accept that some lives are less useful, less desirable or less worthy."⁴⁹

Investor Application

- **Extend Existing USCCB Screens** (Policies II.1 and V.7, with III.4 as a partial analog): companies whose primary AI products are designed to surveil, manipulate, or score human behavior in ways incompatible with human dignity (e.g., social scoring systems, behavioral manipulation platforms). Policy II.1's human rights screen already reaches surveillance AI sold to authoritarian regimes or deployed for political repression; Policy V.7's technology-company mandate to "employ and enforce guidelines that promote the dignity of the human person" already reaches AI products that surveil or score behavior; and Policy III.4's addictive-materials engagement is the closest existing analog for behavioral-manipulation platforms specifically. MH §§100–102 gives these existing screens AI-specific doctrinal content and criteria they did not previously have.
- **Engagement priority**: companies with significant AI product lines raising human dignity concerns, where engagement may be more effective than exclusion.
- **Mensuram Bonam reinforcement (MB Appendix, Categories 2 & 3)**: *Mensuram Bonam*'s Pornography screen (Appendix, Category 2: "Patterns leading to addiction and abuse") and Breaches of Labour Law screen (Appendix, Category 3: "Global impacts" explicitly including "forced labour, human trafficking") are the existing framework anchors for the Child Sexual Abuse Material (CSAM), grooming, and forced labor concerns raised here. MH §179 converts those company-level MB screens into affirmative investor-level obligations—supply chain transparency, preventive ethical due diligence, and platform cooperation with law enforcement going beyond what MB required of investors. For the surveillance- and scoring-related dignity concerns addressed above, MB's Human Rights Violations and Totalitarian Regimes categories (Appendix, Category 3) already reach social credit scoring and mass biometric surveillance by private and state actors, and MB's Addictive Substances or Services category (Appendix, Category 2) is the closest existing analog for behavioral-manipulation platforms specifically paralleling the USCCB Policy III.4 treatment above, and not a complete gap in either framework.

B. The Common Good

Magnifica identifies a structural challenge that no prior CST document has addressed with this specificity: the main drivers of AI development are private, often transnational, parties endowed with resources and the capacity to intervene that surpass those of many governments.⁴⁹ Technological power thus takes on an unprecedented, predominantly “private” aspect, which makes it even more challenging to discern, govern, and direct such power toward the common good.⁵⁰

This is precisely the concern the encyclical’s own principle the common good addresses. The common good is not the sum of individual interests - it 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,” a shared good that “can only be achieved, nurtured and protected by our collective efforts.”⁵¹ AI infrastructure directed solely toward private benefit rather than toward this shared fulfillment—fails this standard regardless of its technical sophistication or commercial success.

Investor Application

- **New Screen** (no current USCCB analog): companies that actively lobby against AI regulation or interoperability standards that would reduce monopolistic concentration. USCCB’s own introduction to Policy V’s Technology section, quoting *Laudato Si’* 107 and 112, already names this dynamic—technology “conditioning lifestyles and shaping social possibilities along the lines dictated by the interests of certain powerful groups” but stops short of converting that diagnosis into an operative screen; MH §§108–109 gives it one for the first time.⁵²
- **Mensuram Bonam reinforcement (Appendix, Category 3):** *Mensuram Bonam*’s Corruption screen and Unfair / Unethical Business Practices screen (both in Appendix, Category 3: “Global impacts and sustainable development”) are the existing framework anchors for the concentration-of-power concerns raised here. MH §§108–109 extend those screens explicitly to concentration-of-power dynamics specific to AI infrastructure, making this screening consideration actionable under MB guidelines.

C. The Universal Destination of Goods

The universal destination of goods holds that the earth’s goods are given by God to the entire human family, and that “God gave the earth to the whole human race for the sustenance of all its members, without excluding or favoring anyone.”⁵³ *Magnifica* extends this principle explicitly into the digital economy: “among the goods that are universally intended for everyone, we must also include new forms of property, such as patents, algorithms, digital platforms, technological infrastructure and data.”⁵⁴

When these goods “remain concentrated in the hands of a few, without adequate forms of sharing and access, a new imbalance is created that contradicts the universal destination of goods,” widening “the gap between the included and the excluded, between those who can participate in the digital revolution and those who remain on the margins.”⁵⁵ For Catholic investors, this is a direct standard against which AI credit-scoring, algorithmic gatekeeping over employment and public services, and data-access asymmetries should be evaluated.

Investor Application

- **New Screen** (no current USCCB or *Mensuram Bonam* analog): companies whose AI infrastructure strategies systematically exclude the poor and vulnerable from economic participation through data-access asymmetries or algorithmic gatekeeping over credit, employment, or public services.
- **Mensuram Bonam and USCCB:** neither framework directly addresses digital exclusion by name. USCCB Policy IV.5 (banking and ethical lending) applies where AI credit-scoring algorithms exclude the poor from financial participation; MH §67 gives this concern its own doctrinal grounding for the first time.

D. Subsidiarity: Platforms as a De Facto Governing Level

No principle in *Magnifica* speaks more directly to AI governance than subsidiarity, and none is more directly actionable for shareholder engagement. The encyclical states plainly: “the principle of subsidiarity applies especially in the context of the digital revolution. Here, the highest level is not the State, but rather major economic and technological actors that exercise *de facto* power over the conditions of everyday life. This level, which monopolizes expertise, data and decision-making authority, involves companies and platforms that define conditions for access, rules of visibility, forms of interaction, and even economic opportunities.”⁵⁶

The encyclical does not leave this diagnosis unresolved. It specifies exactly what subsidiarity requires of these *de facto* governing actors: that their processes “not be imposed from above in an opaque and unilateral manner, but instead be directed toward the common good with transparency, accountability and meaningful forms of participation” explicitly naming “independent checks, transparency regarding algorithms, equitable access to data and avenues for recourse.”⁵⁷ This is close to a ready-made engagement agenda for proxy voting and shareholder dialogue with AI platform companies.

The encyclical extends the same logic to civil institutions: States and transnational bodies must ensure that “local communities, intermediary organizations, schools, universities, religious institutions and associations have a voice” in decisions over data governance and digital environments, rather than allowing “a handful of actors to dictate these processes on their own.”⁵⁸

Investor Application

- **New Screen** (no current USCCB or *Mensuram Bonam* analog): lack of algorithmic transparency, omission of independent AI ethics board, and failure to provide data governance policies with independent checks, meaningful participation, and avenues for recourse the specific criteria MH §71 names.
- **Engagement priority:** companies whose AI governance structures concentrate decision-making authority without independent oversight, external accountability mechanisms, or channels for affected parties to seek recourse.
- **Mensuram Bonam and USCCB:** neither framework names subsidiarity as applied to AI platform governance; this is a genuine doctrinal advance specific to MH §§71–72, distinct from and complementary to the data-monopoly concerns addressed under the common good and universal destination of goods above.

E. Solidarity

Solidarity is “both a principle and a virtue” an awareness “that the good of each person depends on the good of others,” requiring “a firm and persevering determination” to pursue the common good with particular attention to those most in need.⁵⁹ *Magnifica* applies this directly to digital infrastructure: “like the natural environment, the ‘digital ecosystem’ can be preserved or exploited, shared or monopolized. Solidarity demands that decisions regarding data, algorithms, platforms and artificial intelligence consider not only the immediate benefit for a few, but also the impact on all peoples and on future generations.”⁶⁰

For Catholic investors, this principle supplies the intergenerational and global-equity dimension that a purely domestic reading of AI’s risks and benefits would miss, and it connects directly to the universal destination of goods (Section III.C, above) and integral ecology (Section III.J, below).

Investor Application

New Screen (no current USCCB or *Mensuram Bonam* analog): solidarity’s intergenerational concern reinforces the environmental screening priorities in Section III.J and the digital-access concerns in Section III.C; investors should treat these three clusters as a connected set rather than evaluating them independently.

Engagement priority: disclosure of how AI benefits and risks are distributed across the communities and nations a company serves, not only its immediate shareholders and customers.

F. Social Justice

Social justice, the fifth of *Magnifica*’s named principles, requires that “every institution... serve the human person and his or her dignity,” particularly the weakest. *Magnifica* applies this directly to the digital environment: “a just social order guarantees everyone equal access to opportunities, protects the youngest and weakest members of society, combats hate and misinformation and subjects the use of data and technology to public oversight, so that the guiding principle is not solely profit but the dignity of every person and the common good of all people.”⁶¹

The encyclical is specific about the harm this principle targets: “social groups penalized by opaque algorithms that perpetuate prejudice and discrimination,” and “communities exposed to invasive surveillance,” and “individuals and peoples hindered or denied access to basic technologies.”⁶² This is the encyclical’s own doctrinal basis for screening algorithmic bias in hiring, credit, housing, and criminal justice applications, a basis distinct from, though related to, the digital-exclusion concerns addressed above under the universal destination of goods (Section III.C).

Separately, *Magnifica* names the treatment of migrants, refugees, and those displaced by poverty, violence, or climate change as a distinct “litmus test” for social justice: “the way a society treats them reveals whether its sense of justice is driven by fear or by the spirit of fraternity.”⁶³ This test has a direct application for investors wherever AI systems are deployed in immigration enforcement, asylum processing, or border surveillance, a narrower and more faithful application than any attempt to extend the migrants’ passage to workers displaced by automation, which the encyclical does not itself draw.

Investor Application

- **USCCB Extended screen** (reinforcing USCCB Policy II.3 and, in particular, Policy IV.4 regarding “protection of migrant and seasonal workers”, which is an engagement, not avoidance, policy): AI algorithmic bias in hiring, credit, housing, and criminal justice decisions; opaque scoring systems that perpetuate racial, gender, or socioeconomic discrimination.
- **Engagement priority:** public oversight mechanisms for AI systems used in immigration enforcement, asylum processing, or border surveillance, evaluated against the encyclical’s fraternity-versus-fear standard.
- **Mensuram Bonam and USCCB:** USCCB Policy II.3 (Discrimination) and MB’s parallel Discrimination category (Appendix, Category 3) already anchor the algorithmic-bias screen; MH §80 gives it AI-specific doctrinal grounding in both frameworks. Neither MB nor USCCB directly addresses AI in immigration enforcement; this is a genuine gap MH §81 newly identified.

G. Truth and the Integrity of Communication

Leo XIV devotes an entire chapter of *Magnifica* to truth as a common good.⁶⁴ The scope is broad: disinformation, algorithmic manipulation of the collective imagination, the degradation of democratic discourse, and the weaponization of generative AI to produce content designed to deceive.

This is one of the most significant gaps in existing Catholic investment screening frameworks. The USCCB guidelines’ Policy III.5 addresses media companies and human dignity,⁶⁵ but was not designed to evaluate companies whose AI products are specifically engineered to produce disinformation, manipulate electoral processes, or monetize outrage or hate.

Investor Application

- **Extend Existing USCCB Screen** (Policy III.5): companies whose AI products are designed or deployed primarily to generate disinformation, manipulate electoral processes, or monetize algorithmically amplified outrage or hate. Policy III.5 already directs the USCCB to encourage “media and telecommunication companies, including social media companies, to employ and enforce guidelines that promote the dignity of the human person” and to avoid media corporations resistant to human-rights-consistent policies; MH’s Chapter 4 treatment of truth as a common good (§§28–34) extends that existing screen to AI-generated mass deception as a distinct product category rather than creating a new one.
- **Engagement priority:** generative AI content policies, third-party auditing of AI-generated disinformation, and transparency about AI content labeling.
- **Mensuram Bonam:** *Mensuram Bonam*’s 24 exclusionary categories contain no communications, media, or truth-in-discourse category at all. Its Category 2 “Computer Games/Toys” screen addresses games and toys that glorify violence but is not a communications or disinformation analog, notwithstanding surface similarity. This is a genuine and more complete gap in MB’s framework than in the USCCB guidelines, which reach this concern through Policy III.5, that MH’s Chapter 4 (§§28–34) now fills.

H. The Dignity of Work in the Digital Transition

This section of *Magnifica* may be the most directly actionable for investment committees. Chapter Four’s treatment of work identifies the central risk of AI deployment directly: “while AI promises to boost productivity by taking over mundane tasks, it frequently forces workers to adapt to the speed and demands of machines, rather than machines being designed to support those who work.”⁶⁶ This is *Magnifica*’s own application of *Laborem Exercens*’s standard to the AI context: the worker must remain the active subject of technological change, not its object, and machines should be designed to support workers rather than the reverse.

Technology, the encyclical continues, can free workers from burdensome or repetitive tasks, but this benefit must not be pursued through unemployment in the name of reducing costs and increasing profit; the value of work does not depend on what a person produces, and AI deployment strategies must be evaluated against that standard rather than a purely economic one.⁶⁷

Investor Application

- **Extend Existing USCCB Screen** (Policies IV.3 and IV.4): companies with documented patterns of using AI primarily for headcount reduction without accompanying transition support. Policies IV.3 and IV.4 already direct the USCCB to engage companies on decent working conditions, just wages, worker protections, and economic justice; MH’s application of *Laborem Exercens*’s standard that the worker must remain the active subject of technological change, not its object, gives investors an AI-specific criterion for applying that existing engagement mandate, rather than creating a new one.

- **Engagement priority:** labor transition policies, retraining investment ratios, and AI deployment strategies that enhance worker capabilities (where the worker remains the active subject) rather than simply eliminate worker roles (reducing headcount).
- **Mensuram Bonam reinforcement (Appendix, Category 3):** *Mensuram Bonam's* Breaches of Labour Law / Decent Work screen (Appendix, Category 3: "Global impacts and sustainable development") is the existing framework for this engagement priority. MH deepens it by requiring that the worker remain the active subject of technological transformation, a standard MB's general labor screen did not articulate, giving investors a more specific engagement criterion for evaluating AI deployment strategies.

I. Peace and the Prohibition of Autonomous Weapons

In its final chapter, *Magnifica* addresses what Leo XIV calls a "culture of power" that normalizes war and the use of AI in weapons systems.⁶⁸ The encyclical is the most specific magisterial statement yet on autonomous lethal weapons, establishing that AI systems capable of making targeting and lethality decisions without meaningful human control represent a categorical moral violation.

For Catholic investment screening, this closes an important gap. Existing USCCB Policy III.1 screens for weapons inconsistent with Catholic teaching on war (including biological and chemical weapons, landmines, nuclear weapons, and weapons of mass destruction, plus companies manufacturing firearms other than for hunting and/or military or law enforcement organizations).⁶⁹ *Mensuram Bonam* screens for nuclear weapons and armaments, generally.⁷⁰ *Magnifica* extends the moral logic of those screens to autonomous weapons systems broadly, with specificity as to the permissible uses. The encyclical specifies three criteria that must govern any use of AI in state-led conflicts, each with direct implications for investors evaluating defense contractors and dual-use technology companies.⁷¹ The first is personal responsibility: "when a decision to strike becomes automated or opaque, the risk of abdicating responsibility increases" and the chain of responsibility must remain "identifiable and verifiable." The second is the moral timeframe: speed and efficiency "should never be the supreme motivating force for the irreversible decisions made in the context of war." The third is civilian protection: any technology that "facilitates attacks without seeing the face of human beings lowers the moral threshold of conflict."

From these criteria flow three non-negotiable requirements.⁷² First, all AI systems used in warfare must "guarantee the possibility of retracing and reconstructing decision-making processes, so that accountability and blame are not collapsed into 'the machine.'" Second, "the decision to use lethal force must not be delegated to opaque or automated processes, but must remain under effective, self-aware and responsible human control." Third, the international community must establish "a shared framework... to curb the technological arms race and ensure robust protection for civilians." For Catholic institutional investors, these requirements are the standard against which defense-sector AI contracts must be evaluated in any engagement strategy.

This is far from theoretical. The Department of Defense's own governing directive, DoD Directive 3000.09, "Autonomy in Weapon Systems" (originally issued 2012, reissued and canceled by the current version effective January 25, 2023), requires that autonomous and semi-autonomous weapon systems be designed to allow commanders and operators to exercise "appropriate levels of human judgment over the use of force" (§1.2.a), a standard the directive itself leaves undefined in operational terms. The directive permits autonomous target selection and engagement without further operator input after activation in defined defensive categories, including defense against time-critical or saturation attacks (§1.2.d), though these remain "operator-supervised" systems in the directive's own terms, meaning an operator retains the ability to intervene and terminate the engagement before unacceptable damage occurs. The exemption is from individualized human target selection, not from all human oversight; in other words, the system may select individual human targets and direct lethal force against them, so long as appropriate human oversight remains.

Congress is currently pursuing three distinct and not fully reconciled approaches to this gap. The Senate Armed Services Committee's draft of the fiscal year 2027 National Defense Authorization Act, marked up June 10, 2026, would, for the first time, give operational content to "appropriate levels of human judgment" by requiring that systems be "designed and employed in a manner that enables commanders and operators to exercise ultimate human responsibility over the use of force", codifying DODD 3000.09's review process while adding required supervision, intervention and termination methods, fail-safe manual control, monitoring data, and target-selection-logic recordkeeping. The same committee text, however, simultaneously urges the Department to "maximize uses" of autonomous weapons technologies, a directive that sits uneasily beside *Magnifica's* warning that speed and efficiency "should never be the supreme motivating force" in decisions of war. Notably, this expansion is advanced in the same budget cycle in which the Department of Operational Test and Evaluation, the office responsible for verifying these systems actually perform as intended, has its own proposed budget cut by two-thirds, a resourcing signal investors may weigh against the policy's stated rigor.

Anna Miskelley, a defense industry analyst at Forecast International, writing in Defense One, has raised a related concern: even if the Defense Autonomous Warfare Group (DAWG)'s full \$54.6 billion FY2027 request is funded, up from roughly \$225 million in FY2026, a more than two-hundredfold increase in a single annual cycle, the Pentagon still lacks established doctrine for integrating autonomous systems at that scale. As Miskelley put it, the Pentagon "must still solve the immense logistical challenge of integrating thousands of autonomous systems into a joint force that lacks established doctrine for swarm warfare," and DAWG's success "will not be measured by the size of its funding pot, but by whether the military can safely and effectively integrate these algorithmic tools into the reality of modern combat." For faith-consistent investors, this is a separate problem from, but one that compounds, the human-control question this paper addresses: a policy framework can specify the right standard on paper while the institution applying it still lacks the operational capacity to meet it.

The House's version of the same NDAA, H.R. 8800, moves in a different direction: §1524 requires the Secretary of Defense to revise DODD 3000.09 within one year of enactment to preserve existing human command responsibility, name accountable commanders and operators for each use of force, and establish auditability and traceability requirements enforced through semiannual reporting to Congress through 2032 with no comparable "maximize uses" directive.

A third, standalone bill, H.R. 9729, the Human Authority over Autonomous Weapons Act of 2026 (Reps. Beyer, Barrett, and Jacobs, introduced July 17, 2026), would go further than either NDAA text, requiring "human oversight, approval, or a human-in-the-loop" for any intentionally lethal use of an autonomous or AI-enabled system, plus a secondary, non-AI-generated source to verify targets for its first five years in effect. The bill explicitly does not replace DODD 3000.09 but supplements it and preserves its own exception for U.S. missile defense and other systems intercepting attacks against the United States or its forces, meaning even the strictest proposal in Congress concedes that individualized human-in-the-loop control is not workable for every defensive scenario.

For faith-consistent investors, the takeaway is not that Congress is closing the gap with *Magnifica's* standard of "effective, self-aware and responsible human control" (§200). It is that Congress itself is unresolved and internally divided on the question, one chamber's committee text expands autonomous lethal authority while effectively limiting its own test-and-evaluation capacity to verify it works; the other chamber's text tightens human command accountability; and the strictest reform proposal, even where it goes furthest, still carves out the same category of time-critical defensive engagement that current DoD policy already exempts. No enacted or pending U.S. policy fully satisfies MH's standard. Investors applying that standard should evaluate defense-sector holdings against *Magnifica's* own language directly, not against compliance with any one of these three competing legislative tracks.

Investor Application

- **Extend USCCB Screen:** companies with significant autonomous lethal weapons systems programs (extending USCCB Policy III.1 to add AI-enabled autonomous weapons beyond WMD category).
- **Engagement priority:** defense contractors and dual-use technology companies pursuing autonomous weapons contracts.
- **Mensuram Bonam reinforcement (Appendix, Category 1):** *Mensuram Bonam's* Armaments and Nuclear Weapons screens (Appendix, Category 1: "Intrinsic dignity of human life") are the existing screen foundation. MB screens broadly for arms proliferation without specific criteria for autonomous weapons systems. MH's three requirements: traceability of decisions, human judgment sufficient to constitute meaningful control over lethality determinations ("effective, self-aware and responsible human control," MH §200), and international governance frameworks (MH §§199–200) now give MB-applying investors operational standards where MB provided only general exclusionary logic.

Investors should note that MH's substantive standard is stricter than current U.S. defense policy, and stricter than the leading legislative reform proposal. DoD Directive 3000.09 requires only "appropriate levels of human judgment" over the use of force (§1.2.a) and permits autonomous target selection and engagement without individualized human input in defined defensive categories, including time-critical or saturation attacks (§1.2.d), while still requiring an operator retain termination authority. H.R. 9729, the pending legislative proposal that would convert DoD's policy language into binding statute, requires human oversight, approval, or a human-in-the-loop for intentionally lethal engagements, but itself exempts missile defense systems, preserving a narrower version of the same defensive carve-out. Investors applying MH's standard should not assume that a company's compliance with current DoD policy, or with H.R. 9729 if enacted, satisfies MH's standard in every defensive-engagement scenario; the tension between meaningful human control and time-critical defensive speed remains open across current policy, proposed reform, and the encyclical's own framework.

J. Integral Ecology: AI's Environmental Footprint

While not one of the five named principles, *Magnifica* addresses AI's environmental consequences in ways that directly extend the *Laudato Si'//Laudate Deum* framework.⁷³ The energy consumption of large-scale AI training and inference, and the environmental costs of the rare earth and semiconductor supply chains that AI hardware requires, are properly understood as integral ecology concerns under the CST framework.

Investor Application

- **Extend Existing USCCB Screens** (Policies V.1, V.2, V.5, V.6, V.7, and V.8): AI infrastructure and hyperscale data center operators should be evaluated under existing *Laudato Si'*-informed environmental criteria. Policies V.1/V.2 (climate and greenhouse gas emissions), V.5 (water depletion, exclusionary), V.6 (water-saving technology adoption, engagement), V.7 (technology companies' environmental and human-dignity responsibilities), and V.8 (environmental impact, including supply chain) already give the USCCB an environmental screening and engagement framework; MH §101 extends that existing framework specifically to hyperscale data center energy and water consumption and semiconductor supply chain impacts.
- **Engagement priority:** AI hardware supply chain transparency, particularly rare earth mining practices and semiconductor manufacturing environmental standards; and, per Policy V.6, active encouragement of hyperscale data center operators to adopt water-saving policies and technologies, given the tension between AI training and inference's hyperscale water consumption and the water-conservation engagement priority USCCB has already established.
- **Mensuram Bonam reinforcement (Appendix, Category 4):** *Mensuram Bonam's* Climate Change, Exploitation of the Environment, and Mining and Mineral Commodities screens (Appendix, Category 4: "Environmental protection") are the existing exclusionary framework. MH §101 directly extends those categories to AI-specific harms, hyperscale data center energy and water consumption and semiconductor supply chain impacts, making those concerns actionable under MB's existing environmental screens rather than requiring new screen categories.

IV. Mapping Magnifica Humanitas Against Existing USCCB Screens

The following table performs the same comparative function as the third paper in the First Trust Faith-Based Investing Series⁷⁴ but applied specifically to AI. It identifies existing USCCB screens⁷⁵ that are reinforced and extended by *Magnifica* and highlights new screening criteria for which no current USCCB policy exists.

A. USCCB Screens Reinforced and Extended by Magnifica

USCCB Policy	AI-Specific Application	MH Chapter/Principle	Notes
Policy III.1 Weapons of mass destruction	Autonomous lethal AI weapons systems; AI-enabled targeting without human control	Ch. 5: Peace / weapons	Extends existing screen beyond WMD to AI-autonomous weapons broadly
Policy II.1 Human rights violations	Surveillance AI sold to authoritarian regimes; facial recognition for political repression	Ch. 3: Human dignity	Reinforces and specifies existing human rights screen for AI context
Policy II.5 Pornography	AI-generated CSAM and deep-fake sexual exploitation; synthetic media abuse	Ch. 4: Truth / communication	Generative AI creates new production methods requiring updated screen criteria
Policy II.7 Human trafficking	AI tools used in trafficking recruitment, victim identification evasion, and exploitation logistics	Ch. 4: New forms of slavery	Reinforces existing screen; AI creates new facilitation vectors
Policy IV.3/IV.4 Labor standards / Dignity of work	Algorithmic wage suppression, short-term, flexible, or freelance ('gig') economy control systems, AI-driven displacement without transition support	Ch. 4: Dignity of work	<i>Laborem Exercens</i> theology of work directly applied by MH to AI labor context
Policy III.5 Media / tech / human dignity	Social media AI amplifying hatred and disinformation; algorithmic radicalization	Ch. 4: Ecology of communication	Extends existing media screen to AI-amplified content specifically
Policy V.7 Technology companies	All primary AI developers and infrastructure providers	Ch. 3: Governance / responsibility	Existing policy now requires AI-specific evaluation criteria
Policy II.3 Discrimination	AI algorithmic bias in hiring, credit, housing, and criminal justice decisions; opaque scoring systems that perpetuate racial, gender, or socioeconomic discrimination	Ch. 2/3: Human dignity; social justice	MH §80 states directly that "social groups penalized by opaque algorithms that perpetuate prejudice and discrimination" is a digital-age justice concern; extends Policy II.3 to AI-specific discrimination vectors

USCCB Policy	AI-Specific Application	MH Chapter/Principle	Notes
Policies V.1/V.2/V.5/V.6/V.7/V.8 Climate, GHG, water, technology, environmental standards	Hyperscale AI data center energy consumption; AI data center water depletion; rare earth and semiconductor supply chain environmental harms; AI hardware lifecycle impacts	Ch. 3/F: Integral ecology; <i>Laudato Si'</i> /AI extension	MH §101 extends V.1/V.2 (climate/GHG), V.5 (water depletion, exclusionary), V.6 (water-saving technology adoption, engagement), V.7 (technology companies, renewable energy/efficient use), and V.8 (supply chain environmental standards) to AI-specific harms; these are existing screens and engagement priorities extended, not new categories

B. New Magnifica Criteria with No Current USCCB Screen

New Screening Criteria	Description	MH Anchor
Biometric surveillance / social scoring	AI systems deployed for social credit scoring or mass biometric surveillance without consent or legal oversight	Human dignity; subsidiarity. Note: USCCB Policy II.1 (human rights) and V.7 (technology companies) apply where surveillance AI is sold to authoritarian regimes or deployed for political repression, not a complete gap; see Table A.
Behavioral manipulation AI	Systems designed to exploit addiction, psychological vulnerability, or behavioral patterns against user interests	Human dignity; common good; MH §§100–102. Note: USCCB Policy III.4 (addictive materials engagement) is the closest existing analog, not a complete gap.
Generative disinformation at scale	AI products whose primary commercial use case is generating disinformation, synthetic media for deception, or manipulating electoral processes	Truth as common good; Ch. 4
Digital exclusion / concentration	Companies whose AI infrastructure strategies systematically exclude the poor and vulnerable from economic participation	Universal destination of goods; common good; MH §67. Note: USCCB Policy IV.5 (banking/ethical lending) applies where AI credit-scoring algorithms exclude the poor from financial participation.
Data monopoly / concentration of power	Companies that actively lobby against AI regulation or interoperability standards that would reduce monopolistic concentration	Common good; MH §§108–109. Note: USCCB names this dynamic directly in Policy V's introduction to its Technology section (quoting <i>Laudato Si'</i> 107, 112) but does not convert it into an operative screen, a genuine, if narrow, gap.
Autonomous weapons (non-WMD)	Not a new criterion, already addressed in Table A above under Policy III.1. USCCB's weapons-of-mass-destruction screen already extends to AI-enabled autonomous weapons broadly, and MH Ch. 5's three affirmative criteria (traceability, meaningful human control over lethality determinations, international arms-race governance) extend that existing screen further; they do not constitute a criterion beyond USCCB's coverage.	Ch. 5: Peace; human dignity
Biometric surveillance / social scoring	AI systems deployed for social credit scoring or mass biometric surveillance without consent or legal oversight	Human dignity; subsidiarity. Note: USCCB Policy II.1 (human rights) and V.7 (technology companies) apply where surveillance AI is sold to authoritarian regimes or deployed for political repression, not a complete gap; see Table A.

V. Mapping *Magnifica Humanitas* Against Existing *Mensuram Bonam* Screens

Mensuram Bonam (PASS, 2022) is a more expansive document than the USCCB guidelines in several respects: it reaches categories the USCCB arguably does not address (capital punishment, indigenous peoples, genetic engineering, animal experimentation, corruption, computer games/toys that glorify violence, totalitarian violence and oppression, food & agricultural commodities and unfair/unethical business practices), and it frames the investor’s obligation in broad terms, not merely avoiding harm but actively pursuing the common good through engagement, enhancement, and exclusion.⁷⁶ The third paper in the First Trust Faith-Based Investing Series mapped MB against the USCCB in detail.⁷⁷ This section performs the same function for *Magnifica*: identifying where MH reinforces and sharpens MB’s existing AI-adjacent screens, and where it establishes new criteria that MB’s 2022 framework predating both the generative AI explosion and the encyclical itself could not have anticipated.

A. *Mensuram Bonam* Screens Reinforced and Sharpened by *Magnifica Humanitas*

Across its eight principles and four exclusionary categories, MB covers substantial ground that intersects with AI risk. *Magnifica* does not contradict MB but deepens it, adding specificity, investor-facing obligations, and AI-native criteria that MB’s more general language did not supply. The following table identifies existing MB screens that MH reinforces and operationalizes for the AI context.

MB Category	AI-Specific Application	MB Principle	MH Alignment
Armaments	Autonomous lethal AI weapons; AI-enabled targeting without meaningful human oversight	Upholding the intrinsic dignity of human life;	MH Ch. 5 extends MB by establishing three affirmative criteria: traceability of decisions, meaningful human control over lethality determinations, and international arms-race governance, none of which MB articulates
Breaches of Labor Law	Algorithmic wage suppression; gig economy control systems; AI-driven displacement without transition support; automated performance surveillance; AI recruitment tools enabling trafficking; digital payment rails for victim control; data-labeling gig work under exploitative conditions for minimal wages	Recognizing global and sustainability impacts; solidarity; inclusion of the most vulnerable	MH extends <i>Laborem Exercens</i> theology of work directly into AI: the worker must remain the active subject, not the object, of technological transformation—a specificity absent from MB’s general labor screen MH §§178–179 adds three affirmative investor-facing obligations not in MB: supply chain transparency, preventive ethical due diligence, and platform cooperation with law enforcement
Pornography	AI-generated CSAM; deepfake sexual exploitation; synthetic media abuse of real persons; grooming facilitated by algorithmic profiling of minors	Avoiding destructive behavior	MH §141 identifies AI-specific vectors MB did not anticipate: fake profiles, contact-facilitating algorithms, and AI-manipulated image and video tools used against minors
Human Rights Violations	Surveillance AI sold to authoritarian regimes; facial recognition for political repression; social credit scoring deployed by private as well as state actors	Recognizing global and sustainability impacts; solidarity; inclusion of the most vulnerable	MH §§108–109 identify data monopolies and algorithmic exclusion of the vulnerable as new structural forms of human rights violation; §5 identifies private AI firms as power actors surpassing many governments, a category MB’s state-focused framing did not reach
Threats to Climate Change / Exploitive Negative Externalities	Hyperscale AI data center energy and water consumption; rare earth and semiconductor supply chain environmental harms; AI hardware lifecycle impacts	Securing environment protection; Integral ecology; care for our common home	MH §101 adds AI-specific environmental harms to the <i>Laudato Si’/Laudate Deum</i> framework, naming data centers’ “enormous amounts of energy and water” as a measurable ecological concern subject to MB’s environmental exclusionary criteria

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MB Category	AI-Specific Application	MB Principle	MH Alignment
Totalitarian Regimes	AI surveillance infrastructure sold to or deployed by authoritarian states; biometric systems enabling mass political repression and population control	Recognizing global and sustainability impacts; solidarity; inclusion of the most vulnerable	MH §5 sharpens MB's screen by identifying private AI firms as primary power actors whose resources and reach can surpass those of many governments, making private-sector complicity in authoritarian surveillance a first-order concern, not merely a supply chain question
Corruption	AI-enabled market manipulation; algorithmic opacity that prevents regulatory accountability; data cartel behavior by firms controlling AI infrastructure	Recognizing global and sustainability impacts; solidarity; inclusion of the most vulnerable	MH §§108–109 frame data monopolies and the regulatory capture of AI governance as structural corruptions of the common good
Unfair Business Practices	AI-enabled monopolies	Recognizing global and sustainability impacts; solidarity; inclusion of the most vulnerable; social justice	MH §§108–109 extending MB's anti-corruption screen to concentration-of-power concerns specific to AI infrastructure
Discrimination	AI algorithmic bias in hiring, credit, housing, and criminal justice; opaque scoring systems that perpetuate discrimination on the grounds MB names	Every form of social or cultural discrimination on grounds of sex, race, color, social conditions, language, or religion must be curbed and eradicated (Catechism, 1935)	MH §80 states directly that algorithmically perpetuated prejudice and discrimination is a digital-age justice concern, giving MB's existing Discrimination category AI-specific criteria it did not previously have, paralleling USCCB Policy II.3

B. New Magnifica Humanitas Criteria Extending Beyond Mensuram Bonam

Magnifica goes beyond MB in ways that are not merely matters of specificity but of category. The following table identifies screening criteria for which MB provides no meaningful analog gaps, a natural consequence of MB having been written before the current generation of large language models, generative AI tools, and autonomous weapons systems became commercially and militarily significant.

New MH Criteria	Gap in MB Coverage	MH Anchor
Behavioral manipulation AI	MB's Addictive Substances or Services category (Appendix, Category 2) is the closest existing analog, not a complete gap, paralleling USCCB Policy III.4's treatment above, but does not reach AI systems engineered to exploit psychological vulnerability, attention, or behavioral patterns against users' own interests where no substance or service-based addiction is present	Human dignity; common good; §§100–102
Generative disinformation at scale	MB has no analog for AI products whose primary commercial purpose is producing synthetic disinformation, deepfakes, or electoral manipulation.	Truth as common good; Ch. 4 (§§28–34)
Biometric surveillance / social scoring	Not a new criterion for the surveillance and social-scoring architecture itself, MB's Human Rights Violations and Totalitarian Regimes categories already reach AI-enabled social credit scoring and mass biometric surveillance by private and state actors (see Table A). The genuine gap is narrower: MB's exclusionary categories do not address the subsidiarity violation of algorithmic governance supplanting meaningful human judgment in consequential individual decisions.	Human dignity; subsidiarity; §71, §§108–109
Digital exclusion / data concentration	MB invokes the universal destination of goods but does not address the mechanism by which private AI infrastructure systematically excludes the poor from economic participation through data access asymmetries and algorithmic gatekeeping over credit, employment, and public services	Universal destination of goods; common good; §67, §§108–109

New MH Criteria	Gap in MB Coverage	MH Anchor
Autonomous weapons (non-WMD)	Not a new criterion, already addressed in Table A above under Armaments. MB's Armaments and Nuclear Weapons categories broadly include autonomous weapons systems, and MH Ch. 5's three affirmative criteria (traceability, meaningful human control over lethality determinations, international arms-race governance) extend that existing screen; they do not constitute a criterion beyond MB's coverage.	Peace; human dignity; Ch. 5 (§§199–200)
Affirmative investor due diligence obligations	MB establishes exclusionary and engagement criteria for companies but does not impose affirmative due diligence obligations on investors. MH §179 does: supply chain transparency, preventive ethical verification of AI business models, and platform cooperation against trafficking are framed as investor obligations, not merely company engagement targets	Solidarity; common good; §179

VI. Practical Portfolio Implementation

A. Screening Challenges Unique to AI

As mentioned, AI is not a discrete industry. It is embedded across multiple sectors including healthcare, financial services, consumer products, defense, media, and energy in ways that make clean screening by SIC code or GICS sector impossible. Unlike tobacco or conventional weapons, where the product itself is harm, AI's moral evaluation depends on use case, deployment context, and governance. Screening requires identifying material deployment patterns, not merely company classification.

Most large-cap companies are now AI companies to some degree. The question for Catholic investors is not “does this company use AI?” but “is this company's AI deployment materially inconsistent with *Magnifica* principles?” We suggest the answer requires a tiered approach:

- **Tier 1 — Primary AI developers and infrastructure providers:** companies whose core business is developing, training, or hosting foundational AI models. These require the most rigorous evaluation against all ten thematic clusters identified in Section III.
- **Tier 2 — AI-enabled companies with high-risk deployment profiles:** companies that are not primarily AI developers but whose most significant AI applications raise material human dignity, truth, or autonomous weapons concerns.
- **Tier 3 — AI adopters with significant labor displacement footprints:** companies deploying AI at scale in ways that create material labor displacement without documented transition support.

To operationalize the tiered approach, the following industry taxonomy maps the AI ecosystem to the *Magnifica* screening framework. Note that many companies will appear across multiple categories, which is itself a governance concern under the common good principle.

- **AI Model Developers and Platforms** — companies developing, training, or hosting foundational AI models. **Tier 1:** evaluate against all ten MH thematic screen clusters.
- **AI Semiconductor Designers** — companies designing the chips on which AI computation depends. **Tier 1** (core AI compute infrastructure): primary screens: integral ecology and, for defense products, autonomous weapons.
- **AI Memory, Storage, and Networking** — data infrastructure layer companies. **Tier 2** (enabling infrastructure, not core AI development): screens: integral ecology and labor.
- **AI Data Centers** — hyperscale operators with significant energy and water consumption. **Tier 1** (infrastructure providers hosting foundational models): primary screen: environmental.
- **AI Social Media and Content Platforms** — companies whose AI systems curate, moderate, rank, or generate user-facing content and recommendations. **Tier 2** (high-risk deployment profile): primary screens: truth and the integrity of communication (Section III.G) and human dignity, particularly algorithmic amplification, disinformation, and behavioral manipulation (Section III.A).

- **AI Manufacturing and Power Infrastructure** — companies producing the physical AI deployment layer. **Tier 2:** screens: supply chain environmental standards and integral ecology.
- **AI Consulting and Integration** — companies deploying AI across client organizations. **Tier 3:** primary engagement themes: labor displacement and algorithmic transparency.

B. The Optimization Question and Benchmark Reference

The fifth paper in the First Trust Faith-Based Investing Series established that, over the period studied, USCCB screening did not materially impair portfolio performance across major equity indices.⁷⁸ The same analytical framework applies to AI-augmented screens, though with an added variable: how rigorously an individual institution applies these screens is a matter of discretion and discernment specific to that investor, and the resulting size of the excluded universe and the tracking error and performance cost that follow from it will vary accordingly.

The largest constituents of major equity indices collectively represent a substantial share of index weight, but they are a mixed bag with respect to AI centrality: for some, foundational AI model development or AI infrastructure is the core business; for others, AI exposure is comparatively incidental to a business built on other products. This distinction matters directly for the tracking error question. The fifth paper's favorable results (screened but non-optimized) depended on a screening universe that happened not to exclude any of the largest, most AI-exposed index constituents, and the reallocation of the excluded companies' weight toward the remaining survivors, including the largest constituents, was part of what drove the modest outperformance documented there. If *Magnifica*-driven AI screening were to result in excluding from large cap benchmarks one or more of the largest AI-centric benchmark constituents outright, tracking error and performance divergence could look materially different from what the fifth paper found for the standard USCCB screens alone. This is a central reason the tiered approach favors engagement over exclusion for Tier 1 companies specifically, developed further immediately below in Section VI.C. On the compatibility of faith-based screening with fiduciary duty under UPMIFA, see the fourth paper in this series.⁷⁹

C. Engagement as the Primary Strategy

Given the pervasiveness of AI across the equity universe, robust shareholder engagement is likely more effective and less costly than comprehensive exclusion for most Catholic institutional portfolios. This is not a compromise position; it is directly supported by *Magnifica*'s Nehemiah model of shared responsibility.⁸⁰ Engagement, however, is not a uniform prescription. Because the same concern identified in Section III can arise in a company for whom the AI application is peripheral and in a company for whom it is the business itself, this paper proposes a three-part framework for calibrating the response.

- **AI issues not core to the business model:** engagement is the presumptively correct response. Most companies across Tiers 1 through 3 fall into this category for most of the concerns identified in Section III, and exclusion would sacrifice the tracking error benefits described in Section VI.B above without a commensurate improvement in outcomes, since engagement retains the investor's voice and ability to influence the company's conduct going forward.
- **AI issues core to the business model:** where a defined proportion of revenue, or the company's principal use case, is bound up in proscribed conduct, a materiality threshold must be established before exclusion is warranted, paralleling the USCCB's existing practice of applying revenue-based thresholds to other screens (e.g., Policy III.3's exclusion of companies whose primary purpose is gambling, tobacco, or recreational cannabis). A comparable AI-specific threshold, for example, a defined percentage of revenue derived from AI products whose principal use is generating disinformation, would need to be developed and adopted by the investor or institution before this tier of screening could be applied consistently.
- **Egregious conduct warranting zero tolerance:** some AI-enabled conduct is sufficiently "inherently evil" as to warrant exclusion regardless of revenue share or centrality to the business model, paralleling the USCCB's treatment of abortion under Policy I.1, which excludes any company with direct participation regardless of the proportion of revenue involved. This paper treats two categories of conduct as warranting the same zero-tolerance treatment: AI-facilitated child sexual abuse material (Section III.A), and AI systems that make targeting and lethality decisions without meaningful human control, which the encyclical describes as a categorical moral violation (Section III.I). *Magnifica* does not itself use the language of intrinsic evil, and does not address whether narrow defensive exceptions of the kind found in current DoD policy and even the strictest pending legislation discussed in Section III.I would fall inside or outside that judgment; investors should treat this classification as the paper's own extension of the encyclical's language, not as a settled magisterial position on defensive-context autonomous weapons specifically. For conduct at this level of gravity, no materiality threshold applies.

For companies falling into the first category above (non-core issues), recommended engagement themes for proxy voting and shareholder dialogue by issue include:

- **Algorithmic transparency:** clear, auditable disclosure of AI systems' decision-making criteria, particularly in high-stakes applications (credit, employment, criminal justice, healthcare).

- **AI ethics board independence:** governance structures that give independent directors or external advisory bodies real authority over high-risk AI deployment decisions.
- **Labor transition policies:** documented commitments to retraining investment, transition support, and profit-sharing mechanisms for workforces materially affected by AI deployment.
- **Autonomous weapons prohibition:** clear policies excluding development of AI-enabled lethal autonomous weapons systems without meaningful human control.
- **Data privacy governance:** robust policies on data minimization, consent, and prohibition of behavioral manipulation applications.
- **AI content integrity:** policies and auditing mechanisms addressing and eliminating AI-generated disinformation, deepfakes, and electoral manipulation.
- **Environmental accountability:** renewable energy commitments and supply chain standards for AI hardware and infrastructure.
- **Data monopoly and market concentration:** disclosure of AI infrastructure concentration risk, and engagement against corporate lobbying positions that entrench monopolistic control over data, algorithms, or platform access at the expense of the common good.
- **Algorithmic gatekeeping and digital access:** policies ensuring AI-driven credit, employment, and public-service decisioning does not systematically exclude the poor and vulnerable from economic participation.
- **Algorithmic bias and discrimination auditing:** independent, regular auditing of AI systems used in hiring, credit, housing, and criminal justice for racial, gender, and socioeconomic bias, and disclosure of AI use in immigration enforcement, asylum processing, or border surveillance.

Magnifica §179 provides three specific criteria for investor due diligence on supply chains and platforms that translate directly into engagement language for proxy filings and shareholder dialogue:

- **Supply chain transparency:** “supply chains that underpin the technological industry and the digital economy need to become more transparent,” enabling identification of forced labor and exploitative extraction practices.
- **Preventive ethical verification:** “companies and investors need to adopt clear criteria for preventive ethical verification (due diligence), placing among their priorities the protection of workers, the fight against forced labor and the assessment of the social impact of data-driven business models.”
- **Platform cooperation against trafficking:** “digital platforms must cooperate responsibly with authorities and civil society to prevent communication, payment and profiling tools from becoming channels for the recruitment and control of victims.”

VII. *Magnifica Humanitas* and the Protestant and Governmental Communities

As the first paper in the First Trust Faith-Based Investing Series established, faith-based investing themes often resonate powerfully across Christian traditions.⁸¹ *Magnifica* is no exception. It is explicitly not meant just for Catholics; Leo XIV expressed his “wish to engage in dialogue with all men and women of our time, with whom we share in the events, questions and aspirations of humanity”.⁸² The Pontifical Academy expressed the same hope in *Mensuram Bonam*, saying “In building on the good work that has been accomplished by many in the Church as well as by our sisters and brothers in other faith traditions and men and women of good will, we hope that this Catholic Perspective on Faith-Consistent Investing will be a source of inspiration and guidance to Catholic institutions and believers and to willing listeners everywhere.”⁸³

The encyclical’s biblical foundations are cross-traditional by design.⁸⁴ The Tower of Babel narrative, the Nehemiah model of shared responsibility, the Parable of the Talents applied to stewardship of technological power, and Paul’s teaching that power is made perfect in weakness are not distinctly Catholic texts, any more than they are distinctly Protestant or Evangelical ones. They are community property, the shared inheritance of the whole Christian tradition, and they speak directly to the investment stewardship frameworks that both Catholics and Protestants have developed through faith-aligned shareholder engagement initiatives.

How Other Traditions and Governments Have Engaged AI

Today already the Catholic Church is far from alone in treating artificial intelligence as morally serious. Evangelicals, mainline Protestants, Anglicans, and secular governments alike took up this question years before most Catholic institutions began wrestling with it. *Magnifica* arrives a bit late to a conversation other faiths have begun in real earnest.

Start with anthropology. In 2019, The Ethics & Religious Liberty Commission's evangelical statement of principles, signed by more than seventy evangelical leaders, reached the conclusion that AI is not morally neutral.⁸⁵ *Magnifica* says much the same thing in different words. Both traditions plant their flag in the same ground: humanity carries a worth that no algorithm can confer, and none can take away. The Southern Baptist Convention's 2023 resolution, among the first denominational statements on AI from any American faith body, makes much the same confession: our value rests in being image-bearers, not in what we produce.⁸⁶ The Presbyterian Church's newly adopted social witness policy, "The Algorithm and the Almighty: Navigating Artificial Intelligence Through a Reformed Lens," was approved at its 227th General Assembly in Milwaukee in June 2026, after floor amendments strengthening its guardrails around generative AI in ministry, and may yet prove the most theologically complete Protestant statement to date.⁸⁷

Turn to structure next. In 2023 the World Council of Churches observed AI development was being driven not by the common good but by the commercial interests of the most powerful, concentrating power and wealth in a handful of hands.⁸⁸ That is *Magnifica* §5, in substance, arrived at years earlier. *Magnifica's* gift is to add Rome's voice to why the concentration of power is not merely a policy problem but a theological one, as well.

Turn to practice last. The Episcopal Church's 2024 General Convention directed its Committee on Corporate Social Responsibility to *actually engage* AI companies already sitting in its investment portfolio and stood up a task force to examine AI's use inside the Church itself in sermons, liturgy, and hiring.⁸⁹ That is the Nehemiah model already at work, brick by brick.

From a governmental perspective, the Bletchley Declaration, signed by twenty-eight governments and the European Union in 2023, is a welcome reminder that this concern belongs to more than believers: even secular diplomacy has concluded that AI must be human-centric, trustworthy, and responsible.⁹⁰ A government communiqué speaks a different language than an encyclical, policy rather than doctrine, but it reaches, in its own way, toward something *Magnifica* names too: that technology answers to something higher than the market. That commitment is being tested closer to home than Bletchley Park. The same U.S. Congress that in June 2026 advanced a defense authorization bill urging the Pentagon to "maximize uses" of lethal autonomous weapons is, in the identical session, weighing bipartisan legislation to make human-in-the-loop control a binding legal requirement. This is evidence that the tension *Magnifica* names is not confined to critics outside the Church; it runs directly through America's own governing institutions.⁹¹

Clearly, no one community has exclusive rights to this issue. It is a shared problem and will require a shared solution. Protestant denominations and governments alike took up this question with real urgency some years ahead of Leo XIV's encyclical. *Magnifica's* task, and that of institutional investors of all faiths, is to continue to share in building the part of the wall assigned to each of us, in gratefulness that we share in this great building with men and women of goodwill everywhere.

What *Magnifica* Adds

Magnifica does not offer a superior conclusion but a more-tailored *apparatus*. For instance, the ERLC's 2019 principles and the SBC's 2023 resolution each stand biblically grounded with clear Statements of Belief for each tradition. The WCC's 2023 Statement and the Episcopal Church's 2024 resolutions are similarly authoritative Statements of Faith for the body that issued it. However, none of these are intended to provide the in-depth operational guidance necessary for institutional investors to rigorously screen out companies, confidently engage with them, or to file their proxies in good faith. They're not meant to; they are Statements of Faith, *what We believe*, not Statements on how to confront a fallen world. They leave the operational aspects of the Statement to the faithful discernment of each believer.

Magnifica is different. As the eleventh document in more than a century with authority for Catholic believers, it provides *specificity for action*, paragraph 179's three affirmative due-diligence criteria, the naming of data-labeling labor, calling out grooming algorithms, the three-part test for autonomous weapons, neo-colonialism of data, a new form of slavery, all presented as real, perceptible dangers to society *and with clearly definable next steps*. Institutions wishing to adopt a Christian response to AI's most egregious impacts on society can read and follow *Magnifica's* approach, adopting it as necessary to their own tradition. *Magnifica's* gift to the broader faith community is an operationally-conceived and developed moral taxonomy for AI screening, offered up without cost to the world at large, rather than imposed by doctrine. This is precisely the "community property" framing needed to build the *whole wall*, a working defensive buttress, guided by our joint faith.

Catholic and Protestant institutional investors alike can, and should, work side-by-side and shoulder-to-shoulder on AI's issues through corporate engagement and proxy voting. Faith-consistent proxy advisers can appeal to a shared theological framework, much more than merely shared policy preferences. Faith-consistent engagement and proxy voting firms increasingly apply Catholic Social Teaching and related faith-consistent values criteria to shareholder engagement and proxy voting on behalf of institutional investors. This considerably increases the credibility and persuasive force of all faith-aligned engagement with AI companies.

VIII. Conclusions

In the end, *Magnifica* does for artificial intelligence what *Rerum Novarum* did for industrialization: it provides Catholic Social Teaching with a coherent, comprehensive framework for engaging the most disruptive economic force of our age, grounded in the unchanging dignity of the human person and the obligations of those with power to those without.

For Catholic institutional investors, the encyclical creates both new obligations and new opportunities. The obligations are clear: avoid holding companies that trespass against Leo XIV's *five principles* – the common good, the universal destination of goods, subsidiarity, solidarity and social justice; engage as owners in shaping AI development toward human dignity and exercise the fiduciary responsibility that stewardship of \$1.75 trillion in Catholic institutional assets demands.⁹² In so doing, we build our portion of the Jerusalem wall.

Leo XIV frames the ultimate stakes in terms that should resonate with every investment committee. We stand, he writes, “at a crossroads between two paths of development: a progress that serves individuals and peoples, or a progress that subjects them to the mentality of power.”⁹³ With Saint John Paul II, he asks of every technology whether it makes human life “more human . . . more worthy of man.”⁹⁴ This is not a question for regulators alone. It is the question that every capital allocation decision implicitly answers. Catholic institutions are answering it with their portfolios whether they intend to or not.

We are not without theological guidance. Mary's *Magnificat*, evoked by the very title of Leo XIV's encyclical, urges us to *magnify* the Lord,⁹⁵ precisely as Leo XIV bids us do in our use, and avoidance, of AI. In so doing, we are to replace the sickness of self-love with the love of God even to the contempt of self. Leo XIV directs us to St. Augustine, who writes, “the earthly city (self-love) glories in itself, the Heavenly City glories in the Lord . . . In the former, the lust for domination lords it over its princes as over the nations it subjugates . . . The one city loves its own strength shown in its powerful leaders; the other says to its God, ‘I will love you, my Lord, my strength’.”⁹⁶ We are not to “build ourselves a city and a tower with its top in the heavens”⁹⁷, but instead, rebuild the fallen walls of the City of God.

The Nehemiah model is the investor's model.⁹⁸ Nehemiah did not call the exiles to stand outside Jerusalem and lament the state of the walls. Nor did he call them to bury the treasure over which they were stewards out of fear. Even in their own weaknesses, he organized them, assigned each family responsibility for one section, and worked alongside them. “So we rebuilt the wall” not because they had the most resources or the greatest power, but because they committed to the work together, in the presence of God, for the good of the whole community.

Catholic institutional investors are called to this commitment. Not to stand apart from the construction site of the digital economy, but to take responsibility for their section of the wall and to hold the builders accountable to the standards human dignity requires. The threefold cord is what keeps a Catholic investor's section of the wall from being breached.

The wall is Catholic work. But it is not exclusively Catholic work. It belongs, as does the whole of this common inheritance, to the household of faith as community property, in every sense that matters. It is the work Mary entreats saying, “my soul *magnifies* the Lord, and my spirit rejoices in God, my Savior.”⁹⁹ Only in so doing, can we experience the true grandeur that is humanity.

Appendices

Appendix A: Full Magnifica Humanitas / USCCB / Mensuram Bonam Comparison Table

This table presents a single, side-by-side comparison of *Magnifica Humanitas*'s ten AI-specific thematic clusters against both the USCCB *Socially Responsible Investment Guidelines* (2021) and *Mensuram Bonam* (PASS, 2022), organized in the same sequence as Section III above (Sections A through J). It consolidates the policy-by-policy and category-by-category mappings developed separately in Sections IV and V into a single reference view, so that a reader can see at a glance, for each *Magnifica* principle, which existing USCCB policy applies, which existing *Mensuram Bonam* category applies, and where a genuine gap remains in one or both frameworks. Where the table describes a policy or category as a partial or closest analog rather than a complete match, that qualification is intentional; where it describes a gap as genuine, no existing screen in that framework reaches the concern, based on the full text of both frameworks.

Magnifica Humanitas Cluster	AI-Specific Concern	USCCB Policy — Existing Analog & Extension	Mensuram Bonam Category — Existing Analog & Extension
A. Human Dignity (the non-negotiable floor) MH §§100–102, §179	AI that surveils, manipulates, or scores human behavior in ways incompatible with human dignity (social scoring, behavioral manipulation platforms); AI-facilitated CSAM, grooming, and forced labor.	Policies II.1 & V.7 reach surveillance/scoring directly. Policy III.4 (addictive materials) is the closest analog for behavioral manipulation, not a complete gap. Policies II.5 & II.7 anchor CSAM, grooming, and forced labor.	Human Rights Violations & Totalitarian Regimes (Cat. 3) reach surveillance/scoring. Addictive Substances or Services (Cat. 2) is the closest analog for behavioral manipulation, not a complete gap. Pornography & Breaches of Labour Law (Cats. 2 & 3) anchor CSAM, grooming, and forced labor.
B. The Common Good MH §§108–109	Companies that lobby against AI regulation or interoperability standards that would reduce monopolistic concentration.	No operative screen. USCCB's own introduction to Policy V's Technology section (quoting <i>Laudato Si'</i> 107, 112) names this exact dynamic, technology “conditioning lifestyles and shaping social possibilities along the lines dictated by the interests of certain powerful groups”, but stops short of an operative screen. A named-but-unscreened concern, not a complete gap.	Corruption & Unfair/Unethical Business Practices (Cat. 3) provide the existing anchor; MH extends these screens to concentration-of-power dynamics specific to AI infrastructure.
C. Universal Destination of Goods MH §67	AI infrastructure strategies that systematically exclude the poor and vulnerable from economic participation through data-access asymmetries or algorithmic gatekeeping over credit, employment, or public services.	Policy IV.5 (banking/ethical lending) applies to the credit-scoring piece specifically a partial, not comprehensive, analog.	No comprehensive analog. MB invokes the universal destination of goods generally but does not address this specific mechanism, a genuine gap.
D. Subsidiarity (platforms as de facto governing level) MH §§71–72	Lack of algorithmic transparency; no independent AI ethics board; data governance without independent checks or avenues for recourse.	No specific analog (Policy IV.1 's general reporting requirement is a loose, non-AI-specific parallel). Genuine gap.	No specific analog for platform governance itself. A related but narrower subsidiarity concern, algorithmic governance supplanting human judgment in individual decisions is noted in Table B of the main paper. Genuine gap.
E. Solidarity MH §76	Intergenerational and global-equity dimension of AI benefits/risk distribution. Not an independent screen reinforces Sections C and J.	See Sections C and J of this table.	See Sections C and J of this table.
F. Social Justice MH §80, §81	AI algorithmic bias in hiring, credit, housing, and criminal justice (opaque scoring perpetuating discrimination). Separately: AI in immigration enforcement, asylum processing, or border surveillance.	Policy II.3 (Discrimination) anchors the algorithmic-bias screen; Policy IV.4 's “protection of migrant and seasonal workers” (an engagement, not avoidance, policy) is a further partial anchor for hiring-related bias specifically. Neither USCCB nor MB directly addresses AI in immigration enforcement, a genuine gap MH §81 newly identifies.	Discrimination category (Cat. 3) anchors the algorithmic-bias screen in parallel to USCCB II.3. Same immigration-enforcement gap noted above applies to MB as well.

The Threefold Cord

Artificial Intelligence in the Context of Magnifica Humanitas, the USCCB, and Mensuram Bonam

Magnifica Humanitas Cluster	AI-Specific Concern	USCCB Policy — Existing Analog & Extension	Mensuram Bonam Category — Existing Analog & Extension
G. Truth & Integrity of Communication MH Ch. 4, §§28–34	AI products designed or deployed primarily to generate disinformation, manipulate electoral processes, or monetize algorithmically amplified outrage or hate.	Policy III.5 (Media/Telecommunications, including social media) is a full existing analog. MH extends this screen to AI-amplified content specifically.	No communications, media, or truth-in-discourse category exists among MB's 24 exclusionary categories. A complete and genuine gap, more total than the corresponding USCCB gap.
H. Dignity of Work in the Digital Transition MH Ch. 4 (Laborem Exercens applied); §§178–179	AI used primarily for headcount reduction without transition support; algorithmic wage suppression; gig-economy control systems.	Policies IV.3 & IV.4 (Labor Standards/Dignity of Work) provide the existing analog.	Breaches of Labor Law (Cat. 3) provides the existing analog.
I. Peace & the Prohibition of Autonomous Weapons MH Ch. 5, §§199–200	Autonomous lethal AI weapons systems; AI-enabled targeting without meaningful human control.	Policy III.1 (weapons inconsistent with Catholic teaching on war, biological/chemical weapons, landmines, nuclear weapons, WMD, plus non-hunting/non-military/non-law-enforcement firearms manufacturing) extended beyond that list to AI-enabled autonomous weapons broadly.	Armaments & Nuclear Weapons (Cat. 1) provide the existing analog, broadly construed.
J. Integral Ecology (AI's environmental footprint) MH §101	Hyperscale AI data center energy and water consumption; rare earth and semiconductor supply chain environmental harms; AI hardware lifecycle impacts.	Policies V.1/V.2 (climate/GHG), V.5 (water depletion, exclusionary), V.6 (water-saving technology adoption, engagement), V.7 (technology companies), V.8 (environmental impact/supply chain) provide a six-policy existing framework, pairing an exclusionary water screen (V.5) with an engagement-based water-saving counterpart (V.6) directly on point given AI data centers' hyperscale water consumption.	Threats to Climate Change/Exploitive Negative Externalities (Cat. 4) provides the core analog; Mining and Mineral Commodities (Cat. 4) is also relevant to hardware supply chains.

This table is a quick-reference consolidation of the detailed analysis in Sections III, IV, and V above, which provide full citations, direct quotations, and the reasoning underlying each comparison summarized here.

Appendix B: Suggested AI-Specific Screening Criteria and Materiality Thresholds

Detailed suggested screening criteria with proposed revenue materiality thresholds for each of the ten *Magnifica* thematic clusters identified in Section III. Forthcoming as part of the ongoing First Trust Faith-Based Investing research program.

Appendix C: Selected Prior Magisterium on Technology and Human Dignity

An annotated bibliography of key magisterial documents cited in this paper. Key sources include:

- *Rerum Novarum* (Leo XIII, 1891)
- *Quadragesimo Anno* (Pius XI, 1931)
- *Gaudium et Spes* (Vatican II, 1965)
- *Laborem Exercens* (John Paul II, 1981)
- *Centesimus Annus* (John Paul II, 1991)
- *Caritas in Veritate* (Benedict XVI, 2009)
- *Laudato Si'* (Francis, 2015)
- *Fratelli Tutti* (Francis, 2020)
- *Laudate Deum* (Francis, 2023)
- World Day of Peace Message on AI (Francis, January 2024)
- *Magnifica Humanitas* (Leo XIV, May 2026)

Appendix D: Key Term Definitions

Algorithmic Gatekeeping: The use of automated decision-making systems to control access to credit, employment, or public services, such that an algorithm rather than a human decision-maker determines who is included in or excluded from economic participation. Distinguished in this paper from algorithmic governance by its focus on access and exclusion rather than broader decision-making authority.

Algorithmic Governance: The use of automated decision-making systems to make or materially influence decisions that affect individuals' access to credit, employment, housing, public services, or legal process. A subsidiarity concern under CST when such systems remove meaningful human judgment from consequential decisions.

Appropriate Levels of Human Judgment: the operative standard actually set by DoD Directive 3000.09 §1.2.a, which requires that autonomous and semi-autonomous weapon systems be designed to allow commanders and operators to exercise this standard over the use of force, a context-dependent notion assessed through testing, doctrine, and human-machine interface design. This is not a fixed requirement that a human select each individual target. Rather, the directive permits autonomous target selection and engagement without further operator input after activation in defined defensive categories, including defense against time-critical or saturation attacks (§1.2.d), though these remain "operator-supervised" systems in the directive's own terms, meaning a human retains the ability to intervene and terminate the engagement before unacceptable damage occurs; the exemption is from individualized target selection, not from all human oversight. Magnifica Humanitas's language of "effective, self-aware and responsible human control" (§200) sets a standard closer to human-in-the-loop than to DoD's current policy, though even H.R. 9729, the legislative proposal closest to MH's standard, preserves its own narrower version of the same defensive exception. This is an unresolved tension which no current or proposed U.S. policy has fully closed.

Autonomous Lethal Weapons Systems (LAWS): AI-enabled weapons systems capable of selecting and engaging targets without meaningful human control over individual targeting and lethality decisions.

Child Sexual Abuse Material (CSAM): Any visual depiction, including images or videos, of sexually explicit conduct involving a minor, including AI-generated or AI-manipulated synthetic media depicting minors. Referenced in this paper in connection with *Magnifica Humanitas's* treatment of AI tools capable of manipulating images and videos of minors and the existing USCCB and *Mensuram Bonam* screens that anchor this concern.

Data Monopoly: The concentration of data, algorithms, digital platforms, and technological infrastructure in the hands of a small number of firms, such that those firms exercise *de facto* power over conditions of access, visibility, and economic opportunity that *Magnifica Humanitas* treats as a subsidiarity and universal-destination-of-goods concern.

Dual-Use Technology: Technology or research with legitimate civilian applications that can also be adapted for military use. Referenced in this paper's discussion of defense contractors and technology companies whose AI systems may support both commercial and autonomous-weapons applications.

Gig Economy: Short-term, flexible, or freelance work arrangements, often mediated and controlled by algorithmic platforms that assign tasks, set compensation, and monitor performance without the protections of traditional employment. Referenced in this paper's discussion of AI-driven labor displacement and algorithmic wage suppression.

Grooming: The deliberate process by which an individual builds trust with a minor, often through deception, secrecy, or isolation from trusted adults, with the intent of sexual abuse or exploitation. *Magnifica Humanitas* identifies fake profiles, contact-facilitating algorithms, and AI image/video manipulation tools as mechanisms that make grooming more insidious.

Human-in-the-Loop: A requirement that a human operator confirm or authorize each individual targeting and engagement decision before it is executed, with no fully autonomous action permitted. This is the general standard invoked in current legislative debate, including H.R. 9729, the Human Authority over Autonomous Weapons Act of 2026, which would require "human oversight, approval, or a human-in-the-loop" for any intentionally lethal autonomous or AI-enabled engagement. Notably, even H.R. 9729 preserves an exception for missile defense systems, meaning the strictest human-control standard currently before Congress still concedes that time-critical defensive engagement cannot always accommodate individualized human target selection. This is a stricter general standard than current DoD policy requires; see "Appropriate Levels of Human Judgment," above.

Integral Ecology: Pope Francis's concept (*Laudato Si'*) that ecological, social, economic, and spiritual dimensions of human life are inseparably interconnected.

Nehemiah Model: Leo XIV's framework, drawn from the biblical Book of Nehemiah, for shared responsibility in rebuilding: each person takes up "one section of the wall" rather than the whole project resting on any single actor. Contrasted in *Magnifica Humanitas* with the Tower of Babel as the encyclical's two governing images for AI development.

Swarm Warfare: The coordinated operation of large numbers of autonomous or semi-autonomous weapons systems acting collectively, often faster than individual human oversight of each unit can be maintained. Raised in this paper as a practical challenge to human-in-the-loop requirements at scale.

Technocratic Paradigm: Pope Francis's term (*Laudato Si'*) for the prevailing mindset that whatever is technically possible should be done, and that efficiency and capability are sufficient justifications for any technology's deployment. Leo XIV extends this critique explicitly to AI in *Magnifica*.

Three-Cord Framework: This paper's organizing structure, drawn from Ecclesiastes 4:12 ("a threefold cord is not quickly broken"), weaving together the USCCB's Socially Responsible Investment Guidelines, *Mensuram Bonam*, and *Magnifica Humanitas* into a single framework for Catholic AI investment screening.

Tracking Error: The degree to which a portfolio's returns deviate from those of its benchmark index, typically as a result of excluding or underweighting index constituents. Referenced in this paper's discussion of the practical tension Catholic investors face when heavily weighted AI companies are candidates for screening or exclusion.

Transhumanism/Posthumanism: Ideological movements holding that the human person can and should be technologically enhanced beyond current biological limitations. Leo XIV critiques these movements directly in *Magnifica*, warning that treating the human person as something to be "perfected or surpassed" undermines the equal dignity of all persons.

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References to *Magnifica Humanitas* and other magisterial documents are provided for analytical purposes. Catholic institutional investors should consult with their theological advisors, investment consultants, and legal counsel before implementing any screening or engagement strategy.

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This white paper and information presented herein may not be relied on as investment advice.

Past performance of faith-based screened portfolios is not indicative of future results.

¹ United States Conference of Catholic Bishops, *Socially Responsible Investment Guidelines 2021* (Washington, DC: USCCB, approved November 17, 2021) Available at [Socially Responsible Investment Guidelines 2021 \(003\).pdf](#), and Pontifical Academy of Social Sciences, *Mensuram Bonam: Faith-Based measures for Catholic Investors—A Starting Point and Call to Action* (Vatican City, November 10, 2022) Available at [MB ENG FINAL \(30 11 22\)ed+.](#)

² *Magnifica Humanitas* (Vatican City: Libreria Editrice Vaticana, May 2026). The encyclical was signed May 15, 2026, and released May 25, 2026. Available at <https://www.vatican.va/content/leoxiv/en/encyclicals/documents/20260515-magnifica-humanitas.html>.

³ Jean-Baptiste de Franssu, press call preceding the Mensuram Bonam Summit, London, November 7, 2024. Reported in Cindy Wooden, "Vatican Bank Head, Experts Promote Faith-Consistent Investment Funds," Catholic News Service, November 12, 2024. Available at <https://www.ncronline.org/news/vatican-bank-head-experts-promote-faith-consistent-investment-funds>.

⁴ *Magnifica Humanitas*, Introduction, §§1–6. The Latin term '*Magnifica*' means "to magnify" or "magnificent," directly echoing Mary's *Magnificat* (Luke 1:46), the encyclical's namesake and governing image throughout; see n.5, below.

⁵ Luke 1:46, Greek text, *Novum Testamentum Graece*, 28th ed., ed. Barbara Aland et al. (Stuttgart: Deutsche Bibelgesellschaft, 2012); ESV, Olive Tree Bible App, with Strong's G3170; Frederick William Danker, ed., *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, 3rd ed. (Chicago: University of Chicago Press, 2000), s.v. 2, "μεγαλύνω"; *Biblia Sacra Vulgata*, Luke 1:46: "*Magnificat anima mea Dominum.*"

⁶ *Magnifica Humanitas*, §1.

⁷ Pope Leo XIII, *Rerum Novarum* (Vatican City: Libreria Editrice Vaticana, 1891), §1: "That the spirit of revolutionary change, which has long been disturbing the nations of the world, should have passed beyond the sphere of politics and made its influence felt in the cognate sphere of practical economics is not surprising."

⁸ *Magnifica Humanitas*, §9.

⁹ *Magnifica Humanitas*, §9, drawing on the Parable of the Talents (Matthew 25:14–30).

¹⁰ *Magnifica Humanitas*, §§7–8, drawing on Genesis 11:1–9 (Tower of Babel) and the Book of Nehemiah.

¹¹ *Magnifica Humanitas*, §130.

¹² *Magnifica Humanitas*, §130.

¹³ *Magnifica Humanitas*, §13, drawing on 2 Corinthians 12:9.

¹⁴ Luke 1:51–53 (RSV).

¹⁵ Ecclesiastes 4:12 (ESV).

¹⁶ *Magnifica Humanitas*, §46.

¹⁷ *Magnifica Humanitas*, §28. See also §3 ("a living *corpus* of truth").

¹⁸ Leo XIII, *Rerum Novarum* (1891), §1.

¹⁹ *Magnifica Humanitas*, §30.

²⁰ Pope Pius XI, *Quadragesimo Anno* (Vatican City: Libreria Editrice Vaticana, 1931), §79.

²¹ Second Vatican Council, *Gaudium et Spes* (Vatican City: Libreria Editrice Vaticana, 1965), §§33–36.

²² *Magnifica Humanitas*, §37.

²³ Pope John Paul II, *Centesimus Annus* (Vatican City: Libreria Editrice Vaticana, 1991), §§34–35, 43.

²⁴ Pope Benedict XVI, *Caritas in Veritate* (Vatican City: Libreria Editrice Vaticana, 2009), §§14, 22, 68–70, and see, Pope Paul VI, *Populorum Progressio* (26 March 1967), 14: AAS 59 (1967), 264.

²⁵ Pope Francis, *Laudato Si'* (Vatican City: Libreria Editrice Vaticana, 2015), §§101–114 (technocratic paradigm); §§47–52 (preferential option for the poor).

²⁶ Pope Francis, *Fratelli Tutti* (Vatican City: Libreria Editrice Vaticana, 2020), §§42–50, §§200–214.

²⁷ Pope Francis, *Laudate Deum* (Vatican City: Libreria Editrice Vaticana, 2023), §§22–28.

²⁸ Pope Francis, "Artificial Intelligence and Peace," Message for the 57th World Day of Peace, January 1, 2024, §2. Available at <https://www.vatican.va/content/francesco/en/messages/peace/documents/20231208-messaggio-57giornatamondiale-pace2024.html>.

²⁹ *Magnifica Humanitas*, §45.

³⁰ *Magnifica Humanitas*, §100.

³¹ Pope Francis, "Artificial Intelligence and Peace," Message for the 57th World Day of Peace, January 1, 2024, §2; see also n.28, above.

³² *Magnifica Humanitas*, §§96–100. See also §4: technology "has significantly improved the living conditions of humanity."

³³ *Magnifica Humanitas*, §133, quoting Benedict XVI, *Caritas in Veritate* (2009), 34.

³⁴ *Ibid.*

³⁵ *Magnifica Humanitas*, §100.

³⁶ *Ibid.*

³⁷ *Magnifica Humanitas*, §101.

³⁸ *Magnifica Humanitas*, §102.

³⁹ *Ibid.*

⁴⁰ *Magnifica Humanitas*, §50.

⁴¹ *Magnifica Humanitas*, §141.

⁴² *Ibid.*

⁴³ *Magnifica Humanitas*, §173.

⁴⁴ *Magnifica Humanitas*, §173.

⁴⁵ *Magnifica Humanitas*, §179.

⁴⁶ *Magnifica Humanitas*, §176.

⁴⁷ *Ibid.*

⁴⁸ *Ibid.*

⁴⁹ *Magnifica Humanitas*, §5.

⁵⁰ *Magnifica Humanitas*, §§108–109.

⁵¹ *Magnifica Humanitas*, §60.

⁵² USCCB, *Socially Responsible Investment Guidelines* (2021), Policy V, "Technology" introduction, quoting Pope Francis, *Laudato Si'*, nos. 107, 112.

⁵³ *Magnifica Humanitas*, §65.

⁵⁴ *Magnifica Humanitas*, §67.

⁵⁵ *Magnifica Humanitas*, §67.

⁵⁶ *Magnifica Humanitas*, §71.

⁵⁷ *Magnifica Humanitas*, §71.

⁵⁸ *Magnifica Humanitas*, §72.

⁵⁹ *Magnifica Humanitas*, §§75–76.

⁶⁰ *Magnifica Humanitas*, §76.

⁶¹ *Magnifica Humanitas*, §80.

⁶² *Magnifica Humanitas*, §80.

⁶³ *Magnifica Humanitas*, §81.

⁶⁴ *Magnifica Humanitas*, §§131–137 (Chapter 4: An Ecology of Communication).

⁶⁵ USCCB, "Socially Responsible Investment Guidelines" (2021), Policy III.5. Available at <https://www.usccb.org>.

⁶⁶ *Magnifica Humanitas*, §150.

⁶⁷ *Magnifica Humanitas*, §152.

⁶⁸ *Magnifica Humanitas*, §§193–200 (Chapter 5: Peace and the Ethics of Autonomous Systems).

⁶⁹ USCCB, "Socially Responsible Investment Guidelines" (2021), Policy III.1.

⁷⁰ Pontifical Academy of Social Sciences, *Mensuram Bonam: Faith-Based measures for Catholic Investors—A Starting Point and Call to Action*, pgs. 34, 40, (Vatican City, November 10, 2022), Available at [MB ENG FINAL \(30_11_22\)ed+.](#)

⁷¹ *Magnifica Humanitas*, §199.

⁷² *Magnifica Humanitas*, §200.

⁷³ International Energy Agency, "Electricity 2024: Analysis and Forecast to 2026" (Paris: IEA, 2024), Chapter 3. On supply chain concerns, see *Laudate Deum*, §§24–25.

⁷⁴ Dennis R. Hammond, "Mensuram Bonam and the USCCB: One Vision, Two Perspectives," First Trust Portfolios, L.P. Faith-Based Investing White Paper Series, 2024–2026. Available at <https://ftsma.com/contentreferencecode/mensuram-bonam-one-vision-two-perspectives>.

⁷⁵ USCCB, "Socially Responsible Investment Guidelines" (2021). Available at <https://www.usccb.org>.

⁷⁶ Pontifical Academy of Social Sciences, *Mensuram Bonam: Faith-Based measures for Catholic Investors—A Starting Point and Call to Action*, pgs. 34, 40, (Vatican City, November 10, 2022), Available at [MB ENG FINAL \(30_11_22\)ed+.](#)

⁷⁷ Dennis R. Hammond, "Mensuram Bonam and the USCCB: One Vision, Two Perspectives," First Trust Portfolios, L.P. Faith-Based Investing White Paper Series, 2024–2026. Available at [mensuram-bonam-one-vision-two-perspectives](#).

⁷⁸ Dennis R. Hammond, "An Empirical Study of Catholic Screening on Index Performance," First Trust Portfolios L.P. Faith-Based Investing White Paper Series, 2024–2026. Available at <https://ftsma.com/resource/values-based>.

⁷⁹ Dennis R. Hammond, "Mensuram Bonam and the USCCB Catholic Social Teaching Guidelines, Performance, and Fiduciary Duties," First Trust Portfolios L.P. Faith-Based Investing White Paper Series, 2024–2026. Available at <https://ftsma.com/resource/values-based>.

⁸⁰ *Magnifica Humanitas*, §§8–13 (Introduction: "Two Biblical Images" and "Building for the Common Good"). Leo XIV writes: "All are given their own section of the wall: scientists and researchers, entrepreneurs and workers, educators and legislators, civil society, popular movements and faith communities."

⁸¹ Dennis R. Hammond, "Faith Based Investing Note: Protestant Institutions," First Trust Portfolios L.P. Faith-Based Investing White Paper Series, 2024–2026. Available at <https://ftsma.com/resource/values-based>.

⁸² *Magnifica Humanitas*, §2.

⁸³ Pontifical Academy of Social Sciences, *Mensuram Bonam: Faith-Based measures for Catholic Investors—A Starting Point and Call to Action*, pg. 5, (Vatican City, November 10, 2022), Available at [MB ENG FINAL \(30_11_22\)ed+.](#)

⁸⁴ Tower of Babel: Genesis 11:1–9, *Magnifica Humanitas* §7. Nehemiah 2–6, *Magnifica Humanitas* §8. Parable of the Talents: Matthew 25:14–30, *Magnifica Humanitas* §9. Power in weakness: 2 Corinthians 12:9, *Magnifica Humanitas* §13.

⁸⁵ Ethics & Religious Liberty Commission, "Artificial Intelligence: An Evangelical Statement of Principles," April 11, 2019. Available at <https://erlc.com/policy-content/artificial-intelligence-an-evangelical-statement-of-principles/>.

⁸⁶ Southern Baptist Convention, "On Artificial Intelligence and Emerging Technologies" (resolution adopted June 13-14, 2023, New Orleans, LA). Available at <https://www.sbc.net/resource-library/resolutions/on-artificial-intelligence-and-emerging-technologies/>.

⁸⁷ Advisory Committee on Social Witness Policy, The Algorithm and the Almighty: Navigating Artificial Intelligence Through a Reformed Lens, item RUS-08, 227th General Assembly of the Presbyterian Church (U.S.A.) (2026), as amended and approved, June 30, 2026, vote 368–88. PC-Biz, item no. 3001499, <https://myga.pc-biz.org/search/3001499>.

⁸⁸ World Council of Churches, Central Committee, "Statement on the Unregulated Development of Artificial Intelligence," Geneva, Switzerland, 21-27 June 2023. Available at <https://www.oikoumene.org/resources/documents/statement-on-the-unregulated-development-of-artificial-intelligence>.

⁸⁹ The Episcopal Church, 81st General Convention, "Support Regulations on Generative Artificial Intelligence" (Resolution 2024-D017) and "A Task Force on AI in The Episcopal Church" (Resolution 2024-D020), adopted June 2024, Louisville, KY. Available at <https://www.episcopalchurch.org/ogr/public-policy-resolutions-of-the-81st-general-convention/>.

⁹⁰ Bletchley Declaration by Countries Attending the AI Safety Summit, 1-2 November 2023 (Bletchley Park, United Kingdom), signed by 28 countries and the European Union. Available at <https://www.gov.uk/government/publications/ai-safety-summit-2023-the-bletchley-declaration/the-bletchley-declaration-by-countries-attending-the-ai-safety-summit-1-2-november-2023>.

⁹¹ Senate Armed Services Committee, National Defense Authorization Act for Fiscal Year 2027, committee markup completed June 10-11, 2026; Human Authority over Autonomous Weapons Act of 2026, H.R. 9729, 119th Cong. (introduced July 17, 2026).

⁹² Jean-Baptiste de Franssu, press call preceding the Mensuram Bonam Summit, London, November 7, 2024. Reported in Cindy Wooden, “Vatican Bank Head, Experts Promote Faith-Consistent Investment Funds,” Catholic News Service, November 12, 2024. Available at <https://www.ncronline.org/news/vatican-bank-head-experts-promote-faith-consistent-investment-funds>.

⁹³ *Magnifica Humanitas*, §129.

⁹⁴ *Magnifica Humanitas*, §129.

⁹⁵ Luke 1:46, Greek text, *Novum Testamentum Graece*, 28th ed., ed. Barbara Aland et al. (Stuttgart: Deutsche Bibelgesellschaft, 2012); ESV, Olive Tree Bible App, with Strong’s G3170; Frederick William Danker, ed., *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, 3rd ed. (Chicago: University of Chicago Press, 2000), s.v. 2, “μεγαλύνω”; *Biblia Sacra Vulgata*, Luke 1:46: “Magnificat anima mea Dominum.”

⁹⁶ St. Augustine, *City of God*, Book XIV, Chapter 28 (Bettenson translation, Penguin Press, 1972), pp. 593.

⁹⁷ Genesis 11:4 (ESV).

⁹⁸ Nehemiah 4:6 (ESV); cf. the wall-rebuilding narrative in *Magnifica Humanitas*, §8.

⁹⁹ *Ibid*, note 96.