

## KEY VIRTUES for St. Francis of Assisi

### Reflection 1: Introduction

The testimony of history tells us that in the course of his life St. Francis of Assisi exemplified in an outstanding way all of the virtues that Jesus Christ taught and lived by.

This is surely one of the basic reasons for St. Francis' appeal to so many people of faith.

But later in his life, St. Francis himself offers us a particular reflection/meditation on what many consider to be his "key" Franciscan virtues in living out the Catholic faith. These six "key" virtues he highlighted and honored in his Salutation of the Virtues.

The SFO Constitutions emphasize the need to find inspiration in the writings of St. Francis (check SFO Constitutions, articles 12, 40, 44). As Franciscans, we can surely benefit by drawing closer to St. Francis' selection of these six virtues and try to understand them and embrace them as he did – for we too promise to "follow in the footsteps" of the Seraphic Saint. Many see these six virtues as essential for the Franciscan movement down through the centuries. Our families and our society would be so much more just and peaceful if we were to employ these six virtues.

We can't help but notice that St. Francis personalizes the virtues and places them in a "family setting".

And we must keep in mind that, like most of St. Francis' prayers, we must consider them primarily for meditation, rather than just for "recitation".

Here is St. Francis' Reflection:

#### Praises of - Salutation to - the Virtues

<sup>1</sup>Hail, Queen Wisdom,  
may the Lord care for you  
with your holy sister Pure Simplicity.

<sup>2</sup>Holy Lady Poverty, may the Lord care for you  
with your holy sister Humility.

<sup>3</sup>Lady Holy Charity,  
may the Lord look after you  
with your sister Holy Obedience.

<sup>4</sup>All of you most holy virtues  
may the Lord protect,  
from whom you come forth and develop.

<sup>5</sup>Clearly, there is not a person in the whole world,  
who can possibly possess one of you  
without dying first.

<sup>6</sup>Whoever has one [virtue]  
and does not offend the others, has them all.

<sup>7</sup>And who offends one,  
has none and offends all.

<sup>8</sup>And each one of them overcomes vices and sins.

<sup>9</sup>Holy Wisdom conquers satan  
and all his evil cleverness.

<sup>10</sup>Pure Holy Simplicity overcomes  
all the wisdom of this world and  
the wisdom of the body.

<sup>11</sup>Holy Poverty conquers  
the thirst for riches and avarice  
and the cares of this world.

<sup>12</sup>Holy Humility conquers  
pride  
and all people who are in the world,  
and in the same way all things which are in the world.

<sup>13</sup>Holy Charity conquers  
all diabolical and carnal temptations  
and all worldly fears.

<sup>14</sup>Holy Obedience overcomes all personal preferences,  
corporal and carnal,  
and limits his mortified body  
to the obedience of the spirit  
and to the obedience of his brother;

<sup>15</sup>and he is subject and submissive to all people who are in the world;

<sup>16</sup>and not only to people, but also to all the beasts and wild animals,  
so that they might do to him whatever they should wish,  
as long as it is given to them from the Lord.

*In lines 1-4:* The first four lines “set the scene” for these six specific virtues.

*In lines 5-8 --* Francis describes the necessary paths to achieve these virtues.

Then starting *in line 9* Francis gives reflections on each of these virtues.

*For Sharing:*

Q1. What are the necessary paths to achieve these six Virtues as explained in lines 5-8?

Q2. What kind of “dying” is Francis referring to in line 5? Explain.

- Q3. How does St. Francis tell us that these 6 virtues are closely related?
- Q4. In our Catholic tradition, what is a VIRTUE?
- Q5. St. Francis divides his reflection into three parts, which are?
- Q6. Which 6 virtues is St. Francis identifying for us here? Any surprise?
- Q7. What are the vices contrary to these 6 virtues that we should be cautious about?
- Q8. If I fail in one of these virtues, what does that tell me, according to St. Francis?
- Q9. As a layperson (and SFO member) how much do I treasure these six virtues?
- Q10. How much effort am I making to embrace them more completely?
- Q11. How do you see each of these virtues as “counter-cultural”?

*Having an SFO Rule & a Bible at hand will be useful for the next lessons.*

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### **Reflection 2: The Prayer Itself**

What occasioned this poetic presentation is not known, but has been widely open to multiple interpretations down through the centuries. David Flood, ofm, proposes that it is a “celebration of the strengths of the movement” and is offered as an encouragement and inspiration to all who embrace his approach to our Christian calling. Other writers sense Francis’ frustration over the lifestyles of some of the friars. This poem can also clearly serve as a strong reminder to those (especially friars in vows) who find themselves wandering far from their original Franciscan commitments.

At any rate, St. Francis offers this message as definitely counter-cultural in order to breathe life and peace into people’s lives, which the Franciscan movement was creating in many quarters of Christendom.

But was he only addressing friars in this presentation? I think not. There is no clear evidence in this text that he is only addressing friars. He never mentions that it is intended only for the “brothers” or for persons in vows. It is true historically that most interpretations and analyses understandably have been made by the friars. This automatically colors the views expressed in their writings since they are living that way of life and are viewing it from that perspective.

The prayer itself has three major sections:

**1<sup>st</sup>** - St. Francis greets the six Virtues and asks God to protect them (for He is their source).

**2<sup>nd</sup>** - St. Francis teaches two basic principles: “one and all” and “must die first”.

**3<sup>rd</sup>** - Then one by one St. Francis offers a short reflection on each of these virtues.

**The 1<sup>st</sup> Section** - St. Francis greets the Six Virtues and asks God to protect them (for He is their source).

Verses 1 to 4 reads:

<sup>1</sup>Hail, Queen Wisdom,  
may the Lord care for you  
with your holy sister Pure Simplicity.  
<sup>2</sup>Holy Lady Poverty, may the Lord care for you  
with your holy sister Humility.  
<sup>3</sup>Lady Holy Charity,  
may the Lord look after you  
with your sister Holy Obedience.  
<sup>4</sup>All of you most holy virtues  
may the Lord protect,  
from whom you come forth and develop.

Each of the six “Ladies of Virtue” is greeted in this rich poetic style, with the imbedded prayer that the Lord take care of them as prize possessions. Wisdom is Queen, and her sisters make up the full array as a part of this special royalty.

Francis also recognizes that they are pure gifts from God Himself, whose hand is involved in their growth and development as well. All this comes again from the sheer goodness of an all-Good God. How truly blest we are to be offered such virtues or powers in our life with God.

**The 2<sup>nd</sup> Section** – St. Francis teaches two basic principles: “one and all” and “must die first”.

Here in verses 5 to 8 St. Francis explains:

<sup>5</sup>Clearly, there is not a person in the whole world,  
who can possibly possess one of you  
without dying first.  
<sup>6</sup>Whoever has one [virtue]  
and does not offend the others, has them all.  
<sup>7</sup>And who offends one,  
has none and offends all.  
<sup>8</sup>And each one of them overcomes vices and sins.

In verse 5 St. Francis reminds us that the life of the virtues cannot be attained “without dying first”.

As St. Paul wrote: “*Are you unaware that we who were baptized into Christ Jesus were baptized into his death? We were indeed buried with him through baptism into death, so that, just as Christ was raised from the dead by the glory of the Father, we too might live in newness of life.... We know that our old self was crucified with him, so that our sinful body might be done away with, that we might no longer be in slavery to sin*” (see Rom.6:3-6)

This basic principle is what franciscan St. Bonaventure explains as the “purgative way” in his treatise on the spiritual life titled “The Threefold Way/De Triplici Via”. (You might also want to read Luke 14:25-27 & 33.)

Verses 6 and 7 reveal the reminder from St. Francis of his other principle of “all-or-none”.

Knowing that this meditation is not restricted to persons in vowed life, we must all consider its consequences in our personal SFO lives. St. Francis encourages us not to neglect any one of these six virtues, lest our Franciscan spiritual lives have no serious foundation at all.

St. Francis also observes and reminds us that God-given virtues counteract vices and sins, as he tells us in line 8.

**The 3<sup>rd</sup> Section** - Then one by one St. Francis offers a short reflection on each of these six virtues -- which we will take up individually in subsequent lessons.

*For sharing:*

Q1. Were you surprised by any of St. Francis’ selection of these particular six virtues?

Q2. Do I **really** believe, take seriously and embrace these two basic principles of the spiritual life explained by St. Francis? which are: 2a – must take “one and all” & 2b – “must die first”.

Q3. Should we be praying-for/desiring all six virtues?

Q4. What key words do YOU use to describe each of these 6 selected virtues?

Q5. By our SFO profession we are setting aside the values of the world, flesh, devil (*conversion*, SFORule,art.7), & what values are we (am I) embracing instead?

Q6. Are we (am I) ready to embrace (deepen and exercise) all six (6) of these franciscan virtues?

Q7. How does self-denial and sacrifice fit into St. Francis’ picture?



If you have the time, read St. Francis' Seventh Admonition – which describes the purpose of learning – learning vs. wisdom (“smart” vs. “wise”). You might also read Francis's advice to the friars in his "Earlier Rule" for them: in chapters 8 & 9 & 17:16

There are multiple descriptions in Sacred Scripture for the necessity for true wisdom. For example, we find in the Book of Wisdom (6:12): – *Resplendent and unfading is Wisdom, and she is readily perceived by those who love her, and found by those who seek her.*

St. Paul gives us a richer New Testament understanding of true wisdom by writing:  
– *Yes, Jews demand “signs” and Greeks look for “wisdom”, but we preach Christ crucified*  
– *a stumbling block to Jews, and an absurdity to Gentiles; but to those who are called, Jews and Greeks alike, Christ the power of God and the wisdom of God. (1Cor:1:22-24)*

St. Paul also explains - *Where is the wise man to be found? Where the scribe? Where is the master of worldly argument? Has not God turned the wisdom of this world into folly?” (1Cor1:20)*

### **C. Basic principles we must consider:**

The Catechism of the Catholic Church describes wisdom in these words: “A spiritual gift which enables one to know the purpose and plan of God”.

In searching for spiritual wisdom, we have to know that

1- wisdom must be based on TRUTH!

True spiritual wisdom is a gift that allows us to step back and see the bigger picture of reality.

As wisdom's foundation this truth is not established by emotions, and this truth is not established by opinions (or opinion polls).

2- wisdom has two forms – true and false wisdom, or “spiritual wisdom” and “wisdom of this world”.

3- wisdom of the Cross must be included as essential.

4- the help of the Holy Spirit must be the foundation for this search for wisdom.

### **D. Applications:**

In our daily tasks and activities, whose “wisdom” do we really absorb?

This gift of wisdom **we must desire** – **we must thirst** for it.

The testimony of the saints again and again tries to teach us that we must work to distinguish between our emotions and spiritual wisdom.

And prayerfully we must work to regularly see the bigger picture (stepping back) in order to see reality as God sees it. We must *want* to see it this way. There is no other way.

And spiritual wisdom cannot be complete without including the wisdom of the Cross!

Consider King Solomon, who asked for wisdom, and received it. But sadly his life testifies that this was not enough – (we do need ALL SIX virtues). Just check Solomon’s life and see which of these six key virtues he failed in.

- Q1. Why is prayerful reflection on the Sacred Scripture essential to gaining wisdom?
- Q2. Do we ever think of opening the Bible to meditate on the “wisdom” literature? (esp. – Books of Wisdom, Sirach, and Ecclesiastes) (*I strongly recommend them.*) (also Psalms)
- Q3. Why is wisdom necessary to understand and use the other five virtues?
- Q4. What is the difference between being a “good” person and a “wise” person?
- Q5. What is the difference between being a “smart” person and a “wise” person?
- Q6. Which wisdom do TV programs usually offer us? Explain.
- Q7. How central to spiritual wisdom is the wisdom of the Cross?
- Q8. Why is wisdom necessary to implement the six SFO commissions?
- Q9. How does wisdom help me to prioritize my values in life?

## KEY VIRTUES for St. Francis of Assisi

### **Reflection 4: Holy, Pure Simplicity**

<sup>1</sup>Hail, Queen Wisdom,  
may the Lord care for you  
with your holy sister Pure Simplicity.

.....  
<sup>10</sup>Pure Holy Simplicity overcomes  
all the wisdom of this world and  
the wisdom of the body.

The virtue of simplicity needs clarification because the word ‘simplicity’ itself has several different and distinct meanings in the English language. The four common meanings are:

- a) “He is just a simple person – a simpleton - uneducated”.
- b) “He lives a simple lifestyle – just lives with the basics” (a form of poverty).
- c) “The operation is simplicity itself – non-complex”.
- d) “He is totally God-focused”.

The last of these descriptions is what St. Francis has in mind in this meditation.

In writing St. Francis’ life friar St. Bonaventure explains Francis’ advice to the friars: “They should not study merely in order to have something to say; they should study so as to practice what they have learned and then encourage others to do likewise. I want my friars to be true disciples of the Gospel and to progress in knowledge of truth in such a way as **to grow in simplicity,**”

Bonav., Major Life, XI,1-2 (found in Omnibus on pp711-712)

“There is a series of evangelical virtues, **not listed** in current ascetical treatises, which in St. Francis acquire their authentic value. To this number belong simplicity and joy...” The Franciscan Calling, Lazaro Iriarte de Aspurz, ofmCap,(1974) p. 117.

Philotheus Boehner,ofm wrote:

“The ideal of *minoritas* is difficult enough; *simplicitas* is just a little too much for us. Perhaps this is because we have come to associate holy simplicity with what is properly called “unholy stupidity”; we tend to equate the simple man with the simpleton.

“Very probably another and much deeper reason to our avoiding the challenge of simplicity, and the reason is that we are afraid of the radical attitudes holy simplicity will demand of us.

“There is no point in quibbling; the fact is that Franciscan simplicity has gone out of fashion among Franciscans. Yet it is an absolutely necessary ingredient in the formation of franciscans, ...eliminating it is to devitalize our entire spiritual life.

“Without simplicity we cannot effect a true *metanoia*.” (Conferences(1966), p. 83.

Now take time to read the SFO Rule, art. 4 & 7.

So what does this virtue mean for us Franciscans? Examine St. Francis’ meditative prayer “My God and My All”. When God is our everything we have embraced simplicity. Here is a perfect model of the meaning of this virtue of simplicity.

Here is what St. Francis wrote in his Second Letter to the Faithful:

– “But how happy and blessed are those who love God and do as the Lord Himself says in the Gospel: You shall love the Lord your God with all your heart and all your mind, and your neighbor as yourself. Let us love God, therefore, and adore Him with a pure heart and a pure mind, because He Who seeks this above all things has said: True adorers adore the Father in Spirit and Truth.

For all who adore Him must adore Him in the Spirit of truth.” (2<sup>nd</sup>LetFaith,#18-20)

This virtue of simplicity calls us to primarily develop a single focus of mind and heart. Here are some insights to describe this virtue: “Turning completely from self to God” - “Doing everything God asks of us” - “Complete surrender to Christ” - “Total, complete dedication & commitment” - “Total acceptance” - *ex toto corde* [*with one’s whole heart*; see Mk.12:30]

Contrariwise, some of the enemies of simplicity are: learned affectation and arrogance, airs of sophistication, being disingenuous, being rationalizers, having excuses for everything.

“As a council of perfection, simplicity signifies the indivision of heart and the singleness of purpose of those who are free from voluntary imperfection and who seek

God with great purity of intention. By those who lack this quality, God is not loved perfectly, *ex toto corde*;...” (New Catholic Encyclopedia, McGraw-Hill, XIII, p.229)

Some interpreters of this Salutation of the Virtues claim that St. Francis is reacting to the “academically learned”. St. Francis fears that a division is developing between the learned friars and the non-learned, which can destroy this movement inspired by God. Francis highlights this virtue to make sure the friars never lose it, and help them realize how essential this virtue is to their way of life whatever activities they are involved in. Such concern by St. Francis for the dangers of “academics” and even any kind of work reminds us that this precious gift can be easily lost!

Embracing God with our whole heart (*ex toto corde*) is hopefully calling each of us in our prayer life, our life in society, and in our franciscan fraternity.

The Virgin Mary stands as a model of total simplicity and wisdom. Follow her life and we see her total commitment to God and whatever He willed for her. Meditate on her great prayer, the MAGNIFICAT as given to us by St. Luke (1:46-55) to reveal her sentiments and understanding of the bigger picture, and how we hear her full-hearted response in joy and dedication to the God who is the center of her life.

For sharing:

Q1. What is the difference between the virtue of simplicity and “simple lifestyle”?

Q2. How do you explain St. Francis’ concern over “academics”?

Q3. How does my Baptism call me to simplicity?

Q4. How does our “fallen human nature” impact the practice of this virtue of simplicity?

Q5. What is the full meaning of “to love God with your whole heart” (1<sup>st</sup> Commandment)?

Q6. Does my prayer life and lifestyle reflect my serious efforts to live more completely by the 1<sup>st</sup> Commandment?

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### **Reflection 5: Lady Holy Poverty**

Holy Poverty confounds  
the desire for riches,  
greed,  
and the cares of this world.

A. Let's look at the **SFO Rule** as a reminder about our own Secular Franciscan commitment to the virtue of poverty: art.4a - art.7a - art.10 - art.11 - art.12 - art.18.

In our present society poverty is only seen as something to be removed! In our society poverty is to be stamped out! It is very difficult today for people to understand poverty as a virtue. Yet this value change, this shift which St. Francis surfaced as critical to the spiritual life in following Christ is at the core of his message.

We know that poverty was the planned constant companion for Jesus and for his mother Mary. Look at the Crib and the events associated with this Incarnational event. Look at the Cross, and the events associated with Christ's sacrifice for our salvation.

Truly poverty is the ROYAL virtue! (for the King and the Queen chose it for themselves.)

As expressed in The Sacred Exchange between Saint Francis and Lady Poverty, Christ "the Son of God, the Lord of virtue and the King of glory, fell in love with this Virtue with a special affection." (Francis of Assisi, I, p.529)

Francis himself wrote to all the faithful:

"The most high Father made known from heaven through His holy angel Gabriel this Word of the Father – so worthy, so holy and glorious – in the womb of the holy and glorious Virgin Mary, from whose womb He received the flesh of our humanity and frailty. Though He was rich, He wished, together with the most Blessed virgin, His mother, to choose poverty in the world beyond all else."  
(2LetFaith #5)

We remember that Francis himself was called the little poor one, "Il Poverello". Friar Thomas of Celano in 1229 gave us insights into St. Francis' view of poverty when he wrote:

"The father of the poor, the poor Francis, conforming himself to the poor in all things, was distressed to see anyone poorer than himself, not out of any desire for empty glory, but from a feeling of simple compassion. Though he was content with a ragged and rough tunic, he often wished to divide it with some poor person.

"This richest poor man, moved by a great feeling of pity, in order to help the poor in some way, used to approach the rich people of this world during the coldest times of the year, asking them to loan him their cloaks or furs. As they responded even more gladly than the blessed father asked, he used to say to them, "I shall accept this from you only on the condition that you never expect to have it returned." The first poor man who happened to meet him, he would then clothe with whatever he had received, exulting and rejoicing.

"He was deeply troubled whenever he saw one of the poor insulted or heard a curse hurled at any creature. It happened that a certain brother insulted a poor man begging alms, saying: "Are you sure that you are not really rich and just pretending to be poor?" When St. Francis, the father of the poor, heard this,

he was deeply hurt and he severely rebuked the brother who had said these things. Then he ordered the brother to strip naked in front of the poor man and to kiss his feet,

to beg his forgiveness. He used to say: “Anyone who curses the poor insults Christ whose noble banner the poor carry, since Christ made himself poor for us in this world.” That is also why, when he met poor people burdened with wood or other heavy loads, he would offer his own weak shoulders to help them. The holy man overflowed with the spirit of charity,....” (I-Cel.;ch.28,par.76).

POVERTY has several definitions -

Q1. Can you give some definitions of poverty ?

Q2. Which definition is being used here in our SFO Rule?

In this context poverty may be defined as...

**a virtue, a form of penance and conversion, by which we detach ourselves from our possessions for the sake of others in imitation of (following the example of) Jesus Christ.** (*explain to yourself the various elements of this description.*)

We can readily see that underlying this virtue of poverty is a necessary, sincere trust in divine providence and concern for others (not selfish).

In our social experience, poverty is either involuntary (so many around us, due to circumstances of life) *or* voluntary (by free choice, by pledge, by vow).

I encourage you to read from the Catechism of Catholic Church: especially paragraphs 2443 to 2449 & 2451 to 2452.  
(you may wish to give some examples of what they have written there...)

Consider: When I give of my time, my talent, and/or my treasure, I am giving some of myself!!

Q3.- In what way is this true?

Q4.- What priorities have I developed for my franciscan poverty – of my time, talent, treasure? ...sacrificing to be a candidate for the SFO council? ..with the sacrifice of time and talent for council work?

Q5. How does the monthly fraternity collection fit into my understanding of poverty and penance?

Q6. How does shopping at second-hand stores (e.g., garage sales/Good Will/Salvation Army/etc.) for clothing and furniture show concern for the environment and natural resources?

Q7. Am I comfortable curbing my desire to “want more”? ...any examples of doing this?

Q8. Why do Catholics today find it difficult to understand poverty as a virtue?

Q9. Why did Catholics in Francis' day find it difficult to understand poverty as a virtue?

Q10. What do I know of Francis' romance and marriage with Lady Poverty? (Read elsewhere in Omnibus,p.1531+;or Francis of Assisi, I,p.523+)

Q11. Why did St. Francis call poverty a ROYAL virtue? (Cf. Celano,#200, Omnibus,p.522 or in Francis of Assisi, II,p.375)

Q12. How does our "commercialized society" impact the practice of this virtue of poverty?

Q13. Did anyone check the Catechism of the Catholic Church during preparation study to find the virtue of poverty listed? What did you observe?

Q14. Is this Franciscan virtue contrary to capitalism?

Q15. What is the difference between "a desire for riches" and "avarice/greed"?

## **KEY VIRTUES for St. Francis of Assisi**

### **Reflection 6: Holy Humility**

<sup>12</sup>Holy Humility confounds pride,  
all people who are in the world  
and all that is in the world.

Jesus Christ is the exemplar of humility. And St. Francis reveled in this reality. We recall the words of Sacred Scripture, how Jesus emptied himself as told to us by St. Paul in Philippians 2:3-8:

*"Never act out of rivalry or conceit; rather,  
let all parties think humbly of others as superior to themselves,  
each of you looking to others' interests rather than his own.  
Your attitude must be that of Christ:  
Though he was in the form of God, he  
did not deem equality with God something to be grasped at.  
Rather, he emptied himself and took the form of a slave,  
being born in the likeness of men.  
He was known to be of human estate,  
and it was thus that he humbled himself,  
obediently accepting even death, death on a cross!" ... (also read Matthew 20:17-28)*

In our SFO Rule we find, art.9: "The Virgin Mary, humble servant of the Lord, was open to his every word and call."

And in SFO Rule art.11: "Trusting in the Father, Christ chose for himself and his mother a poor and humble life, even though he valued created things attentively and lovingly."

In Catholic Church teachings "Humility is the virtue by which a Christian acknowledges that God is the author of all good." (See Catechism of Catholic













