



MICHAEL

For the Triumph of the Immaculate

A journal of Catholic patriots
for the kingship of Christ and Mary
in the souls, families, and countries

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Tel.: Rougemont (450) 469-2209; Montreal area (514) 856-5714; Fax (450) 469-2601
Publications Mail Reg. N° 40063742. (PAP) reg. N° 09929
website: www.michaeljournal.org Printed in Canada

For a Social Credit economy
in accordance with the teachings of the Church
through the vigilant action of heads of families
and not through political parties

Edition in English. 51st Year. No. 338

January-February-March, 2006

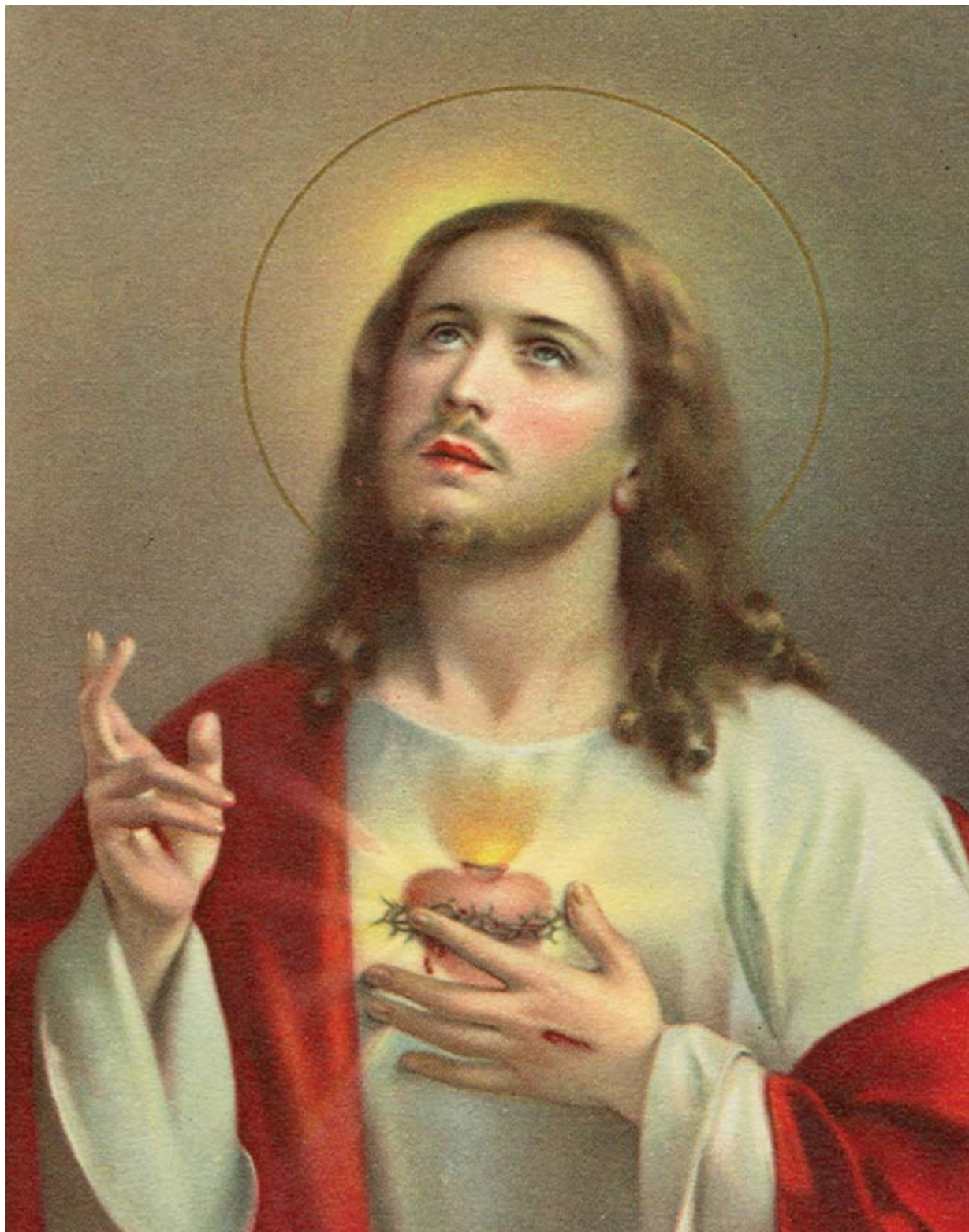
4 years: \$20.00

Deus Caritas Est — God is love

Benedict XVI's first Encyclical Letter

Love of God and love of neighbour are inseparable

**“As you did it to one of the least of these
My brethren, you did it to Me” (Mt 25:40)**



On January 25, 2006, feast of the conversion of St. Paul, the Vatican released the first Encyclical of Pope Benedict XVI, “Deus Caritas Est” (Latin words for “God is love”), addressed to the clergy, religious and all the lay faithful, on Christian love. Here are large excerpts from this important document:

by Pope Benedict XVI

“God is love, and he who abides in love abides in God, and God abides in him” (1 Jn 4:16). These words from the First Letter of John express with remarkable clarity the heart of the Christian faith: the Christian image of God and the resulting image of mankind and its destiny. In the same verse, Saint John also offers a kind of summary of the Christian life: **“We have come to know and to believe in the love God has for us.”**

We have come to believe in God’s love: in these words the Christian can express the fundamental decision of his life. Being Christian is not the result of an ethical choice or a lofty idea, but the encounter with an event, a person, which gives life a new horizon and a decisive direction. Saint John’s Gospel describes that event in these words: **“God so loved the world that He gave His only Son, that whoever believes in Him should... have eternal life”** (3:16).

In acknowledging the centrality of love, Christian faith has retained the core of Israel’s faith, while at the same time giving it new depth and breadth. The pious Jew prayed daily the words of the Book of Deuteronomy which expressed the heart of his existence: **“Hear, O Israel: the Lord our God is one Lord, and you shall love the Lord your God with all your heart, and with all your soul, and with all your might”** (6:4-5). Jesus united into a single precept this commandment of love for God and the commandment of love for neighbour found in the Book of Leviticus: **“You shall love your neighbour as yourself”** (19:18; cf. Mk 12:29-31). Since God has first loved us (cf. 1 Jn 4:10), love is now no longer a mere “command”; it is the response to the gift of love with which God draws near to us.

“God so loved the world that He gave His only Son, that whoever believes in Him should... have eternal life” (John 3:16)

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God is love — Benedict XVI's first Encyclical

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In a world where the name of God is sometimes associated with vengeance or even a duty of hatred and violence, this message is both timely and significant. For this reason, I wish in my first Encyclical to speak of the love which God lavishes upon us and which we in turn must share with others. (...) I wish to emphasize some basic elements, so as to call forth in the world renewed energy and commitment in the human response to God's love.

The true meaning of love

God's love for us is fundamental for our lives, and it raises important questions about who God is and who we are. In considering this, we immediately find ourselves hampered by a problem of language. Today, the term "love" has become one of the most frequently used and misused of words, a word to which we attach quite different meanings... we speak of love of country, love of one's profession, love between friends, love of work, love between parents and children, love between family members, love of neighbour and love of God.

Amid this multiplicity of meanings, however, one in particular stands out: love between man and woman, which in ancient Greece was given the name of "eros." Let us note straight away that the Greek Old Testament uses the word "eros" only twice, while the New Testament does not use it at all: of the three Greek words for love, *eros*, *philia* (the love of friendship), and *agape* (the gift of self), New Testament writers prefer the last (*agape*)...

An intoxicated and undisciplined *eros*, then, is not an ascent in "ecstasy" towards the Divine, but a fall, a degradation of man. Evidently, *eros* needs to be disciplined and purified if it is to provide not just fleeting pleasure, but a certain foretaste of the pinnacle of our existence, of that beatitude for which our whole being yearns...

Man is a being made up of body and soul. Man is truly himself when his body and soul are intimately united; the challenge of *eros* can be said to be truly overcome when this unification is achieved. (...) Should man deny the spirit and consider matter, the body, as the only reality, he would likewise lose his greatness. It is neither the spirit alone nor the body alone that loves: it is man, the person, a unified creature composed of body and soul, who loves. Only when both dimensions are truly united, does man attain his full stature.

Concretely, what does this path of ascent and purification entail? How might love be experienced so that it can fully realize its human and divine promise? Here we can find

a first important indication in the Song of Songs (Canticles), an Old Testament book well known to the mystics. (...) Love (*agape*) now becomes concern and care for the other. No longer is it self-seeking, a sinking in the intoxication of happiness; instead it seeks the good of the beloved: it becomes renunciation and it is ready, and even willing, for sacrifice.



Pope Benedict XVI signs his Encyclical at the Vatican, January 25, 2006.

Jesus — the incarnate love of God

Hosea above all shows us that this *agape* dimension of God's love for man goes far beyond the aspect of gratuity. Israel has committed "adultery" and has broken the covenant; God should judge and repudiate her. It is precisely at this point that God is revealed to be God, and not man: "How can I give you up, O Ephraim! How can I hand you over, O Israel! ... My heart recoils within Me, My compassion grows warm and tender. I will not execute My fierce anger, I will not again destroy Ephraim; for I am God and not man, the Holy One in your midst" (Hos 11:8-9). God's passionate love for His people — for humanity — is at the same time a forgiving love. It is so great that it turns God against Himself, His love against His justice. Here Christians can see a dim prefigurement of the mystery of the Cross: so great is God's love for man that by becoming man He follows him even into death, and so reconciles justice and love..

When Jesus speaks in His parables of the shepherd who goes after the lost sheep, of the woman who looks for the lost coin, of the father who goes to meet and embrace his prodigal son, these are no mere words: they constitute an explanation of His very being and activity. His death on the Cross is the culmination of that turning of God against Himself in which He gives Himself in order to raise man up and save him. This is love in its most radical form. By contemplating the pierced side of Christ (cf. 19:37), we can understand the starting-point of this Encyclical Letter: "God is love" (1 Jn 4:8). It is there that this truth can be contemplated. It is from there that our definition of love must begin. In this contemplation the Christian discovers the path along which his life and love must move.

Jesus gave this act of oblation an enduring presence through His institution of the Eucharist at the Last Supper. He anticipated His death and resurrection by giving His disciples, in the bread and wine, His very self, His body and blood as the new manna (cf. Jn 6:31-33). The ancient world had dimly perceived that man's real food — what truly nourishes him as man — is ultimately the *Logos*, eternal wisdom: this

same *Logos* now truly becomes food for us — as love. The Eucharist draws us into Jesus' act of self-oblation. More than just statically receiving the incarnate *Logos*, we enter into the very dynamic of His self-giving. The imagery of marriage between God and Israel is now realized in a way previously inconceivable: it had meant standing in God's presence, but now it becomes union with God through sharing in Jesus' self-gift, sharing in His body and blood. The sacramental "mysticism", grounded in God's condescension towards us, operates at a radically different level and lifts us to far greater heights than anything that any human mystical elevation could ever accomplish.

We are all brothers in Christ

Here we need to consider yet another aspect: this sacramental "mysticism" is social in character, for in sacramental communion I become one with the Lord, like all the other communicants. As Saint Paul says, "Because there is one bread, we who are many are one body, for we all partake of the one bread" (1 Cor 10:17). Union with Christ is also union with all those to whom He gives Himself. I cannot possess Christ just for myself; I can belong to Him only in union with all those who have become, or who will become, His own. Communion draws me out of myself towards Him, and thus also towards unity with all Christians. We become "one body", completely joined in a single existence. Love of God and love of neighbour are now truly united: God incarnate draws us all to Himself.

We can thus understand how *agape* also became a term for the Eucharist: there God's own *agape* comes to us bodily, in order to continue His work in us and through us. Only by keeping in mind this Christological and sacramental basis can we correctly understand Jesus' teaching on love. The transition which He makes from the Law and the Prophets to the twofold commandment of love of God and of neighbour, and His grounding the whole life

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January-February-March, 2006
Date of issue: February, 2006

\$1 per issue
Published 5 times a year by
Louis Even Institute
For Social Justice

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Canada and U.S.A., four years.....\$20.00
two years.....\$10.00
Other countries: four years.....\$48.00
two years.....\$24.00
Airmail, one year.....\$16.00

Printed in Canada

PUBLICATION MAIL AGREEMENT No 40063742
PAP REG. No 09929
Legal deposit - National Quebec Library

We acknowledge the financial support of the Government of Canada, through the Publications Assistance Program (PAP), toward our mailing costs.

Canada

Send all correspondence that cannot be delivered in Canada to: Michael Journal, 1101 Principale St. Rougemont, QC, JOL 1M0

of faith on this central precept, is not simply a matter of morality – something that could exist apart from and alongside faith in Christ and its sacramental re-actualization. Faith, worship and *ethos* are interwoven as a single reality which takes shape in our encounter with God's *agape*.

Here the usual conposition between worship and ethics simply falls apart. "Worship" itself, Eucharistic communion, includes the reality both of being loved and of loving others in turn. A Eucharist which does not pass over into the concrete practice of love is intrinsically fragmented. Conversely, as we shall have to consider in greater detail below, the "commandment" of love is only possible because it is more than a requirement. Love can be "commanded" because it has first been given.



The Good Samaritan

Who is my "neighbour"?

This principle is the starting-point for understanding the great parables of Jesus. The rich man (cf. Lk 16:19-31) begs from his place of torment that his brothers be informed about what happens to those who simply ignore the poor man in need. Jesus takes up this cry for help as a warning to help us return to the right path. The parable of the Good Samaritan (cf. Lk 10:25-37) offers two particularly important clarifications. Until that time, the concept of "neighbour" was understood as referring essentially to one's countrymen and to foreigners who had settled in the land of Israel; in other words, to the closely-knit community of a single country or people. This limit is now abolished. **Anyone who needs me, and whom I can help, is my neighbour.** (...)

Lastly, we should especially mention the great parable of the Last Judgement (cf. Mt 25:31-46), in which love becomes the criterion for the definitive decision about a human life's worth or lack thereof. **Jesus identifies Himself with those in need, with the hungry, the thirsty, the stranger, the naked, the sick, and those in prison. "As you did it to one of the least of these My brethren, you did it to Me" (Mt 25:40). Love of God and love of neighbour have become one: in the least of the brethren we find Jesus Himself, and in Jesus we find God.**

How can we love God?

No one has ever seen God, so how could we love Him? ... Scripture seems to reinforce this objection when it states: **"If anyone says, 'I love God,' and hates his brother, he is a liar; for he who does not love his brother whom he has seen, cannot love God whom he has not seen" (1 Jn 4:20).**

But this text hardly excludes the love of God as something impossible. On the contrary, the whole context of the passage quoted from the First Letter of John shows that such love is explicitly demanded. The unbreakable bond between love of God and love of neighbour

is emphasized. One is so closely connected to the other that to say that we love God becomes a lie if we are closed to our neighbour or hate him altogether. Saint John's words should rather be interpreted to mean that love of neighbour is a path that leads to the encounter with God, and that closing our eyes to our neighbour also blinds us to God.

True, no one has ever seen God as he is. And yet God is not totally invisible to us; he does not remain completely inaccessible. God loved us first, says the Letter of John quoted above (cf. 4:10), and this love of God has appeared in our midst. He has become visible in as much as He "has sent His only Son into the world, so that we might live through Him" (1 Jn 4:9). God has made Himself visible: in Jesus we are able to see the Father (cf. Jn 14:9). Indeed, God is visible in a number of ways. In the love-story recounted by the Bible, He comes towards us, He seeks to win our hearts, all the way to the Last Supper, to the piercing of His heart on the Cross, to His appearances after the Resurrection and to the great deeds by which, through the activity of the Apostles, He guided the nascent Church along its path.

Nor has the Lord been absent from subsequent Church history: He encounters us ever anew, in the men and women who reflect His presence, in His word, in the Sacraments, and especially in the Eucharist. In the Church's Liturgy, in her prayer, in the living community of believers, we experience the love of God, we perceive His presence, and we thus learn to recognize that presence in our daily lives. He has loved us first, and He continues to do so; we too, then, can respond with love. God does not demand of us a feeling which we ourselves are incapable of producing. He loves us, He makes us see and experience His love, and since He has "loved us first", love can also blossom as a response within us. (...)

Love of neighbour

Love of neighbour is thus shown to be possible in the way proclaimed by the Bible, by Jesus. It consists in the very fact that, in God and with God, I love even the person whom I do not like or even know. This can only take place on the basis of an intimate encounter with God, an encounter which has become a communion of will, even affecting my feelings. Then I learn to look on this other person not simply with my eyes and my feelings, but from the perspective of Jesus Christ. His friend is my friend.

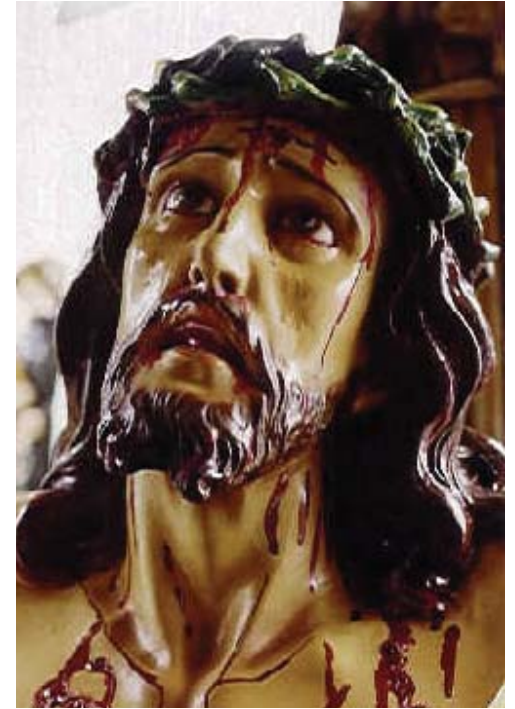
Going beyond exterior appearances, I perceive in others an interior desire for a sign of love, of concern. This I can offer them not only through the organizations intended for such purposes, accepting it perhaps as a political necessity. Seeing with the eyes of Christ, I can give to others much more than their outward necessities; I can give them the look of love which they crave.

Here we see the necessary interplay between love of God and love of neighbour which the First Letter of John speaks of with such insistence. If I have no contact whatsoever with God in my life, then I cannot see in the other anything more than the other, and I am incapable of seeing in him the image of God. **But if in my life I fail completely to heed others, solely out of a desire to be "devout" and to perform my "religious duties", then my relationship with God will also grow arid. It becomes merely "proper", but loveless. Only my readiness to encounter my neighbour and to show him love makes me sensitive to God as well. Only if I serve my neighbour can my eyes be opened to what God does for me and how much He loves me.**

The saints – consider the example of Blessed Teresa of Calcutta – constantly renewed their capacity for love of neighbour from their encounter with the Eucharistic Lord, and conversely this encounter acquired its realism

and depth in their service to others. Love of God and love of neighbour are thus inseparable; they form a single commandment. But both live from the love of God who has loved us first. No longer is it a question, then, of a "commandment" imposed from without and calling for the impossible, but rather of a freely-bestowed experience of love from within, a love which by its very nature must then be shared with others. Love grows through love. Love is "divine" because it comes from God and unites us to God; through this unifying process it makes us a "we" which transcends our divisions and makes us one, until in the end God is "all in all" (1 Cor 15:28).

The Church's charitable activity as a manifestation of Trinitarian love



Jesus on the Cross

"If you see charity, you see the Trinity." wrote Saint Augustine. In the foregoing reflections, we have been able to focus our attention on the Pierced One (cf. Jn 19:37, Zech 12:10), recognizing the plan of the Father who, moved by love (cf. Jn 3:16), sent His only-begotten Son into the world to redeem man. By dying on the Cross — as Saint John tells us — Jesus "gave up His Spirit" (Jn 19:30), anticipating the gift of the Holy Spirit that He would make after His Resurrection (cf. Jn 20:22). This was to fulfil the promise of "rivers of living water" that would flow out of the hearts of believers, through the outpouring of the Spirit (cf. Jn 7:38-39). The Spirit, in fact, is that interior power which harmonizes their hearts with Christ's heart and moves them to love their brethren as Christ loved them, when He bent down to wash the feet of the disciples (cf. Jn 13:1-13) and above all when He gave His life for us (cf. Jn 13:1, 15:13).

The Spirit is also the energy which transforms the heart of the ecclesial community, so that it becomes a witness before the world to the love of the Father, who wishes to make humanity a single family in His Son. The entire activity of the Church is an expression of a love that seeks the integral good of man: it seeks his evangelization through Word and Sacrament, an undertaking that is often heroic in the way it is acted out in history; and it seeks to promote man in the various arenas of life and human activity. Love is therefore the service that the Church carries out in order to attend constantly to man's sufferings and his needs, including material needs. And this is the aspect, this service of charity, on which I want to focus in the second part of the Encyclical.

Charity, a responsibility of the Church

Love of neighbour, grounded in the love of God, is first and foremost a responsibility for each individual member of the faithful, but it is also a responsibility for the entire ecclesial community at every level: from the local

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community to the particular Church and to the Church universal in its entirety. As a community, the Church must practise love. (...) The awareness of this responsibility has had a constitutive relevance in the Church from the beginning: **"All who believed were together and had all things in common; and they sold their possessions and goods and distributed them to all, as any had need"** (Acts 2:44-5).

In these words, Saint Luke provides a kind of definition of the Church, whose constitutive elements include fidelity to the "teaching of the Apostles", "communion" (*koinonia*), "the breaking of the bread" and "prayer" (cf. Acts 2:42). The element of "communion" is not initially defined, but appears concretely in the verses quoted above: it consists in the fact that believers hold all things in common, and that among them, there is no longer any distinction between rich and poor (cf. also Acts 4:32-37).

As the Church grew, this radical form of material communion could not in fact be preserved. **But its essential core remained: within the community of believers there can never be room for a poverty that denies anyone what is needed for a dignified life.** (...)

As the years went by and the Church spread further afield, the exercise of charity became established as one of her essential activities, along with the administration of the Sacraments and the proclamation of the Word: love for widows and orphans, prisoners, and the sick and needy of every kind, is as essential to her as the ministry of the Sacraments and preaching of the Gospel. The Church cannot neglect the service of charity any more than she can neglect the Sacraments and the Word. (...) For the Church, charity is not a kind of welfare activity which could equally well be left to others, but is a part of her nature, an indispensable expression of her very being.

The Church is God's family in the world. In this family no one ought to go without the necessities of life. Yet at the same time *caritas-agape* extends beyond the frontiers of the Church. The parable of the Good Samaritan remains as a standard which imposes universal love towards the needy whom we encounter "by chance" (cf. Lk 10:31), whoever they may be. Without in any way detracting from this commandment of universal love, the Church also has a specific responsibility: within the ecclesial family no member should suffer through being in need. The teaching of the Letter to the Galatians is emphatic: "So then, as we have opportunity, let us do good to all, and especially to those who are of the household of faith" (6:10).

Justice and charity

Since the nineteenth century, an objection has been raised to the Church's charitable activity, subsequently developed with particular insistence by Marxism: the poor, it is claimed, do not need charity but justice. Works of charity — almsgiving — are in effect a way for the rich to shirk their obligation to work for justice and a means of soothing their consciences, while preserving their own status and robbing the poor of their rights. Instead of contributing through individual works of charity to maintaining the status quo, we need to build a just social order in which all receive their share of the world's goods, and no longer have to depend on charity.

There is admittedly some truth to this argument, but also much that is mistaken. **It is true that the pursuit of justice must be a fundamental norm of the State, and that the aim of a just social order is to guarantee to**

each person, according to the principle of subsidiarity, his share of the community's goods. This has always been emphasized by Christian teaching on the State and by the Church's social doctrine. (...)

The social doctrine of the Church



Where charity and love are, God is there.

In 1891, the papal magisterium intervened with the Encyclical *Rerum Novarum* of Leo XIII. This was followed in 1931 by Pius XI's Encyclical *Quadragesimo Anno*. In 1961 Blessed John XXIII published the Encyclical *Mater et Magistra*, while Paul VI, in the Encyclical *Populorum Progressio* (1967) and in the Apostolic Letter *Octogesima Adveniens* (1971), insistently addressed the social problem, which had meanwhile become especially acute in Latin America. My great predecessor John Paul II left us a trilogy of social Encyclicals: *Laborem Exercens* (1981), *Sollicitudo Rei Socialis* (1987), and finally *Centesimus Annus* (1991).

Faced with new situations and issues, Catholic social teaching thus gradually developed, and has now found a comprehensive presentation in the *Compendium of the Social Doctrine of the Church* published in 2004 by the Pontifical Council Justice and Peace.

In today's complex situation, not least because of the growth of a globalized economy, the Church's social doctrine has become a set of fundamental guidelines offering approaches that are valid even beyond the confines of the Church: in the face of ongoing development these guidelines need to be addressed in the context of dialogue with all those seriously concerned for humanity and for the world in which we live.

A State without justice is a bunch of thieves

In order to define more accurately the relationship between the necessary commitment to justice and the ministry of charity, two fundamental situations need to be considered:

a) The just ordering of society and the State is a central responsibility of politics. As Augustine once said, a State which is not governed according to justice would be just a bunch of thieves.

Justice is both the aim and the intrinsic criterion of all politics. Politics is more than a mere mechanism for defining the rules of public life: its origin and its goal are found in justice, which by its very nature has to do with ethics. The State must inevitably face the question of how justice can be achieved here and now. But this presupposes an even more radical question: what is justice? The problem is one of practical reason; but if reason is to be

exercised properly, it must undergo constant purification, since it can never be completely free of the danger of a certain ethical blindness caused by the dazzling effect of power and special interests.

Faith helps reason to establish justice

Here politics and faith meet. Faith by its specific nature is an encounter with the living God — an encounter opening up new horizons extending beyond the sphere of reason. But it is also a purifying force for reason itself. From God's standpoint, faith liberates reason from its blind spots and therefore helps it to be ever more fully itself. Faith enables reason to do its work more effectively and to see its proper object more clearly. **This is where Catholic social doctrine has its place: it has no intention of giving the Church power over the State. Even less is it an attempt to impose on those who do not share the faith ways of thinking and modes of conduct proper to faith. Its aim is simply to help purify reason and to contribute, here and now, to the acknowledgment and attainment of what is just.**

The Church's social teaching argues on the basis of reason and natural law, namely, on the basis of what is in accord with the nature of every human being. It recognizes that it is not the Church's responsibility to make this teaching prevail in political life. Rather, **the Church wishes to help form consciences in political life and to stimulate greater insight into the authentic requirements of justice as well as greater readiness to act accordingly**, even when this might involve conflict with situations of personal interest. Building a just social and civil order, wherein each person receives what is his or her due, is an essential task which every generation must take up anew.

As a political task, this cannot be the Church's immediate responsibility. Yet, since it is also a most important human responsibility, the Church is duty-bound to offer, through the purification of reason and through ethical formation, her own specific contribution towards understanding the requirements of justice and achieving them politically.

The Church cannot and must not take upon herself the political battle to bring about the most just society possible. (*Editor's note: as it will be explained further, this is the role of the lay faithful.*) She cannot and must not replace the State. Yet at the same time, she cannot and must not remain on the sidelines in the fight for justice. She has to play her part through rational argument, and she has to reawaken the spiritual energy without which justice, which always demands sacrifice, cannot prevail and prosper. A just society must be the achievement of politics, not of the Church. Yet the promotion of justice through efforts to bring about openness of mind and will to the demands of the common good is something which concerns the Church deeply.

b) Love — *caritas* — will always prove necessary, even in the most just society. There is no ordering of the State so just that it can eliminate the need for a service of love. Whoever wants to eliminate love is preparing to eliminate man as such. There will always be suffering which cries out for consolation and help. There will always be loneliness. There will always be situations of material need where help in the form of concrete love of neighbour is indispensable.

The State which would provide everything, absorbing everything into itself, would ultimately become a mere bureaucracy incapable of guaranteeing the very thing which the suffering person — every person — needs: namely, loving personal concern. **We do not**

need a State which regulates and controls everything, but a State which, in accordance with the principle of subsidiarity, generously acknowledges and supports initiatives arising from the different social forces, and combines spontaneity with closeness to those in need.

The Church is one of those living forces: she is alive with the love enkindled by the Spirit of Christ. This love does not simply offer people material help, but refreshment and care for their souls, something which often is even more necessary than material support. In the end, the claim that just social structures would make works of charity superfluous masks a materialist conception of man: the mistaken notion that man can live "by bread alone" (Mt 4:4; cf. Dt 8:3) – a conviction that demeans man and ultimately disregards all that is specifically human.

We can now determine more precisely, in the life of the Church, the relationship between commitment to the just ordering of the State and society on the one hand, and organized charitable activity on the other. We have seen that the formation of just structures is not directly the duty of the Church, but belongs to the world of politics, the sphere of the autonomous use of reason. The Church has an indirect duty here, in that she is called to contribute to the purification of reason and to the reawakening of those moral forces without which just structures are neither established nor prove effective in the long run.

The duty of the lay faithful: work for a just society

The direct duty to work for a just ordering of society, on the other hand, is proper to the lay faithful. As citizens of the State, they are called to take part in public life in a personal capacity. So they cannot relinquish their participation "in the many different economic, social, legislative, administrative and cultural areas, which are intended to promote organically and institutionally the common good." (John Paul II, Post-Synodal Apostolic Exhortation *Christifideles Laici*, 42.)

The mission of the lay faithful is therefore to configure social life correctly, respecting its legitimate autonomy and cooperating with other citizens according to their respective competences, and fulfilling their own responsibility. Even if the specific expressions of ecclesial charity can never be confused with the activity of the State, it still remains true that charity must animate the entire lives of the lay faithful and therefore also their political activity, lived as "social charity."

The Church's charitable organizations, on the other hand, constitute an *opus proprium*, a task agreeable to her, in which she does not cooperate collaterally, but acts as a subject with direct responsibility, doing what corresponds to her nature. The Church can never be exempted from practising charity as an organized activity of believers, and on the other hand, there will never be a situation where the charity of each individual Christian is unnecessary, because in addition to justice man needs, and will always need, love. (...)

Following the example given in the parable of the Good Samaritan, Christian charity is first of all the simple response to immediate needs and specific situations: feeding the hungry, clothing the naked, caring for and healing the sick, visiting those in prison, etc. (...) Christian charitable activity must be independent of parties and ideologies. It is not a means of changing the world ideologically, and it is not at the service of worldly stratagems, but it is a way of making present here and now the love which man always needs...

There are times when the burden of need and our own limitations might tempt us to become discouraged. But precisely then we are helped by the knowledge that, in the end, we are only instruments in the Lord's hands; and

this knowledge frees us from the presumption of thinking that we alone are personally responsible for building a better world. In all humility we will do what we can, and in all humility we will entrust the rest to the Lord. It is God who governs the world, not we. We offer Him our service only to the extent that we can, and for as long as He grants us the strength. To do all we can with what strength we have, however, is the task which keeps the good servant of Jesus Christ always at work: "The love of Christ urges us on" (2 Cor 5:14).

When we consider the immensity of others' needs, we can... be tempted to give in to inertia, since it would seem that in any event nothing can be accomplished. At such times, a living relationship with Christ is decisive if we are to keep on the right path, without falling into an arrogant contempt for man, something not only unconstructive but actually destructive, or surrendering to a resignation which would prevent us from being guided by love in the service of others.

The need for prayer

Prayer, as a means of drawing ever new strength from Christ, is concretely and urgently needed. People who pray are not wasting their time, even though the situation appears desperate and seems to call for action alone. Piety does not undermine the struggle against the poverty of our neighbours, however extreme. In the example of Blessed Teresa of Calcutta we have a clear illustration of the fact that time devoted to God in prayer not only does not detract from effective and loving service to our neighbour but is in fact the inexhaustible source of that service. In her letter for Lent 1996, Blessed Teresa wrote to her lay co-workers: **"We need this deep connection with God in our daily life. How can we obtain it? By prayer."**

It is time to reaffirm the importance of prayer in the face of the activism and the growing secularism of many Christians engaged in charitable work. Clearly, the Christian who prays does not claim to be able to change God's plans or correct what he has foreseen. Rather, he seeks an encounter with the Father of Jesus Christ, asking God to be present with the consolation of the Spirit to him and his work. A personal relationship with God and an abandonment to His will can prevent man from being demeaned and save him from falling prey to the teaching of fanaticism and terrorism. **An authentically religious attitude prevents man from presuming to judge God, accusing Him of allowing poverty and failing to have compassion for His creatures. When people claim to build a case against God in defence of man, on whom can they depend when human activity proves powerless?**

The mystery of suffering

Often we cannot understand why God refrains from intervening. Yet he does not prevent us from crying out, like Jesus on the Cross: **"My God, my God, why have You forsaken Me?"** (Mt 27:46). We should continue asking this question in prayerful dialogue before His face: "Lord, holy and true, how long will it be?" (Rev 6:10). It is Saint Augustine who gives us faith's answer to our sufferings: **"Si comprehendis, non est Deus" — "If you understand Him, He is not God."**

Our protest is not meant to challenge God, or to suggest that error, weakness or indifference can be found in Him. For the believer, it is impossible to imagine that God is powerless or that "perhaps He is asleep" (cf. 1 Kg 18:27). Instead, our crying out is, as it was for Jesus on the Cross, the deepest and most radical way of affirming our faith in His sovereign power. Even in their bewilderment and failure to understand the world around them, Christians continue to believe in the "goodness and loving kindness of God" (Tit 3:4). Immersed

like everyone else in the dramatic complexity of historical events, they remain unshakably certain that God is our Father and loves us, even when His silence remains incomprehensible.

Faith, hope and charity go together. Hope is practised through the virtue of patience, which continues to do good even in the face of apparent failure, and through the virtue of humility, which accepts God's mystery and trusts Him even in times of darkness. Faith tells us that God has given His Son for our sakes and gives us the victorious certainty that it is really true: God is love! It thus transforms our impatience and our doubts into the sure hope that God holds the world in His hands and that, as the dramatic imagery of the end of the Book of Revelation points out, in spite of all darkness He ultimately triumphs in glory.

Faith, which sees the love of God revealed in the pierced heart of Jesus on the Cross, gives rise to love. Love is the light – and in the end, the only light – that can always illuminate a world grown dim, and give us the courage needed to keep living and working. Love is possible, and we are able to practise it because we are created in the image of God. To experience love, and in this way to cause the light of God to enter into the world – this is the invitation I would like to extend with the present Encyclical.

Conclusion: the example of the saints

Finally, let us consider the saints, who exercised charity in an exemplary way. Our thoughts turn especially to Martin of Tours, the soldier who became a monk and a bishop: he is almost like an icon, illustrating the irreplaceable value of the individual testimony to charity. At the gates of Amiens, Martin gave half of his cloak to a poor man: Jesus Himself, that night, appeared to him in a dream wearing that cloak, confirming the permanent validity of the Gospel saying: **"I was naked and you clothed Me... as you did it to one of the least of these My brethren, you did it to Me"** (Mt 25:36, 40).

Yet in the history of the Church, how many other testimonies to charity could be quoted! In particular, the entire monastic movement, from its origins with Saint Anthony the Abbot, expresses an immense service of charity towards neighbour. In his encounter "face to face" with the God who is Love, the monk senses the impelling need to transform his whole life into service of neighbour, in addition to service of God. This explains the great emphasis on hospitality, refuge and care of the infirm in the vicinity of the monasteries.

It also explains the immense initiatives of human welfare and Christian formation, aimed above all at the very poor, who became the object of care firstly for the monastic and mendicant orders, and later for the various male and female religious institutes all through the history of the Church. The figures of saints such as Francis of Assisi, Ignatius of Loyola, John of God, Camillus of Lellis, Vincent de Paul, Louise de Marillac, Giuseppe B. Cottolengo, John Bosco, Luigi Orione, Teresa of Calcutta to name but a few — stand out as lasting models of social charity for all people of good will.

The saints are the true bearers of light within history, for they are men and women of faith, hope and love... In the saints one thing becomes clear: those who draw near to God do not withdraw from men, but rather become truly close to them.

Given in Rome, at Saint Peter's, on December 25, the Solemnity of the Nativity of the Lord, in the year 2005, the first of my Pontificate.

BENEDICTUS PP. XVI

The social doctrine of the Church and the commitment of the lay faithful

On October 25, 2004, the Pontifical Council for Justice and Peace published the long-awaited "Compendium of the Social Doctrine of the Church," which presents, in a systematic manner (330 pages of text plus a 200-page index), the principles of the Church's social doctrine in diverse areas of public life.

Here are excerpts from Chapter Twelve of this new Compendium, which explains the vocation of the lay faithful (and the ordinary way for them to become saints), which is to make society conform to the teachings of the Gospel.

Social doctrine and the inculturation of faith

521. *Aware of the power of Christianity to renew even cultural and social realities, the Church offers the contribution of her teaching to the building up of the human community by bringing out the social significance of the Gospel.* At the end of the nineteenth century, the Church's Magisterium systematically addressed the pressing social questions of the time, creating "a lasting paradigm for the Church. The Church, in fact, has something to say about specific human situations, individual, and communal, national and international. She formulates a genuine doctrine for these situations, a *corpus* which enables her to analyze social realities, to make judgments about them, and to indicate directions to be taken for the just resolution of the problems involved." The intervention of Pope Leo XIII in the social and political reality of his time with the Encyclical *Rerum Novarum* "gave the Church 'citizenship status' as it were, amid the changing realities of public life, and this standing would be more fully confirmed later on."

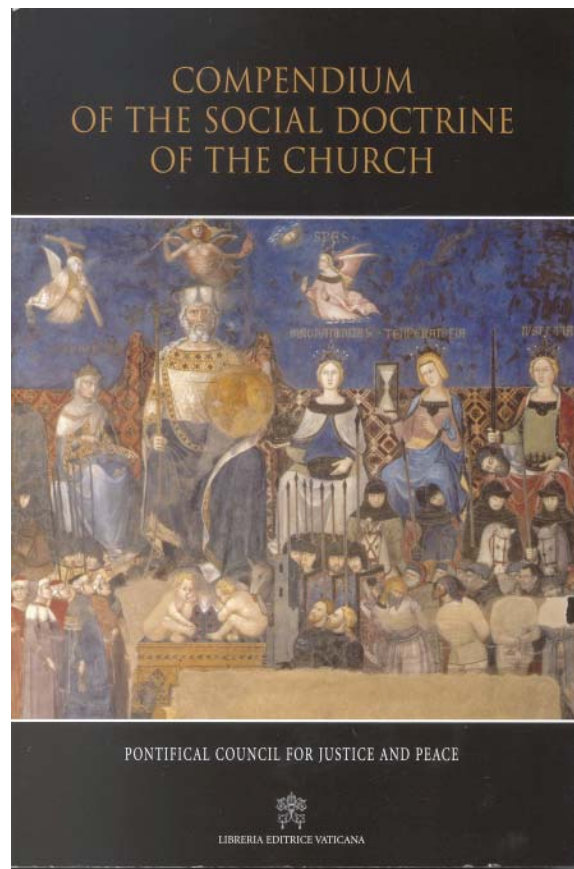
522. *In her social doctrine, the Church offers above all an integral vision of man and a complete understanding of his personal and social dimensions.* Christian anthropology reveals the inviolable dignity of every person, and places the realities of work, economics and politics into an original perspective that sheds light on authentic human values, while at the same time inspiring and sustaining the task of Christian witness in the varied areas of personal, cultural and social life. Thanks to the "first fruits of the Spirit" (*Rom* 8:23), Christians become "capable of discharging the new law of love (cf. *Rom* 8:1-11). Through this Spirit, who is 'the pledge of our inheritance' (*Eph* 1:14), the whole man is renewed from within, even to the achievement of 'the redemption of the body' (*Rom* 8:23)». In this sense the Church's social doctrine shows how the moral basis of all social action consists in the human development of the person and identifies the norm for social action corresponding to humanity's true good and as efforts aimed at creating the conditions that will allow every person to satisfy his integral vocation.

The lay faithful

541. *The essential characteristic of the lay faithful who work in the Lord's vineyard (cf. *Mt* 20:1-16) is the secular nature of their Christian discipleship, which is carried out precisely in the world. "It belongs to the laity to seek the kingdom of God by engaging in temporal affairs and directing them according to God's will." (Second Vatican Council, Dogmatic Constitution *Lumen Gentium*, 31.)*

By Baptism, the laity are incorporated into Christ and are made participants in His life and mission according to their specific identity. "The term 'laity' is here understood to mean all the faithful except those in Holy Orders and those who belong to a religious state approved by the Church. That is, the faithful who, by Baptism are

incorporated into Christ, are placed in the People of God and in their own way share the priestly, prophetic and kingly office of Christ, and to the best of their ability carry on the mission of the whole Christian people in the Church and in the world." (Ibid.)



543. *It is the proper duty of the lay faithful to proclaim the Gospel with an exemplary witness of life rooted in Christ and lived in temporal realities: the family; professional commitment in the world of work, culture, science and research; the exercise of social, economic and political responsibilities. All secular human realities – both personal and social, including various environments and historical situations, as well as structures and institutions — are the context in which the lay Christian lives and works. These realities are places where God's love is received; the commitment of the lay faithful must correspond to this vision and is to be considered an expression of evangelical charity; "for the lay faithful to be present and active in the world is not only an anthropological and sociological reality, but in a specific way, a theological and ecclesiological reality as well."*

544. *The witness of the lay faithful is born from the gift of grace, recognized, nurtured and brought to maturity. This motivation makes their commitment in the world significant, and is opposed to the characteristics of action that are proper to atheistic humanism, which lack an ultimate basis and are circumscribed within purely temporal limits. The eschatological perspective is the key that allows a correct understanding of human realities. From the standpoint of definitive goods, the lay faithful are able to engage in earthly activity according to the criteria of authenticity. Standards of living and greater economic productivity are not the only valid indicators for measuring the total fulfilment of the human person in this life, and they are of even less value when considering the life to come, "for man's horizons are not bounded only by the temporal order; living on the level of human history, he preserves the integrity of his eternal destiny."*

Spirituality of the lay faithful

545. *The lay faithful are called to cultivate an authentic lay spirituality, which they are reborn as new men and women, both sanctified and sanctifiers, immersed in the mystery of God and*

inserted in society. Such a spirituality will build up the world according to Jesus' Spirit. It will make people capable of looking beyond history, without separating themselves from it, of cultivating a passionate love for God without looking away from their brothers and sisters, whom they are able to see as the Lord sees them and love as the Lord loves them. This spirituality precludes both an *intimist spiritualism* and a *social activism*, expressing itself instead in a life-giving synthesis that bestows unity, meaning and hope on an existence that for so many different reasons is contradictory and fragmented. Prompted by such a spirituality, the lay faithful are able to contribute "to the sanctification of the world, as from within like leaven, by fulfilling their own particular duties. Thus, especially by the witness of their own life... they must manifest Christ to others" (*Lumen Gentium*, 31.)

546. *The lay faithful must strengthen their spiritual and moral lives, becoming ever more competent in carrying out their social duties.* A deepening of interior motivations and the acquisition of a style appropriate for their work in the social and political spheres are the results of a dynamic and ongoing formation directed above all to the attainment of harmony between life, in all its complexity, and faith. In the experience of believers, in fact, "there cannot be two parallel lives in their existence: on the one hand, the so-called 'spiritual' life, with its values and demands; and on the other, the so-called 'secular' life, that is, life in a family, at work, in social relationships, in the responsibilities of public life and in culture." (John Paul II, Post-Synodal Apostolic Exhortation *Christifidelis Laici*, 59.)

Bringing faith and life together requires following the path judiciously indicated by the characteristic elements of Christian living: the Word of God as a reference point; the liturgical celebration of the Christian Mystery; personal prayer; the authentic experience of Church enhanced by the particular formational services of discerning spiritual guides; the exercise of the social virtues and a persevering commitment to cultural and professional formation.

Social doctrine and lay associations

549. *The Church's social doctrine must become an integral part of the ongoing formation of the lay faithful. Experience shows that this formative work is usually possible within lay ecclesial associations that respond to precise "criteria of ecclesiality". "Groups, associations and movements also have their place in the formation of the lay faithful. In fact they have the possibility, each with its own method, of offering a formation through a deeply shared experience in the apostolic life, as well as having the opportunity to integrate, to make concrete and specific the formation that their members receive from other persons and communities." The Church's social doctrine sustains and sheds light on the role of associations, movements and lay groups that are committed to the Christian renewal of the various sectors of the temporal order. "Church communion, already present and at work in the activities of the individual, finds its specific expression in the lay faithful working together in groups, that is, in activities done with others in the course of their responsible participation in the life and mission of the Church."*

Service to the human person

552. Among the areas of the social commitment of the laity, service to the human person emerges as a priority. Promoting the dignity of every person, the most precious possession of

(continued on page 7)

men and women, is the "essential task, in a certain sense, the central and unifying task of the service which the Church, and the lay faithful in her, are called to render to the human family." (*Christifideles Laici*, 37.)

The first form in which this task is undertaken consists in the commitment and efforts to renew oneself interiorly, because human history is not governed by an impersonal determinism but by a plurality of subjects whose free acts shape the social order. Social institutions do not of themselves guarantee, as if automatically, the common good; the internal "renewal of the Christian spirit" must precede the commitment to improve society "according to the mind of the Church on the firmly established basis of social justice and social charity."

It is from the conversion of hearts that there arises concern for others, loved as brothers or sisters. This concern helps us to understand the obligation and commitment to heal institutions, structures and conditions of life that are contrary to human dignity. The laity must therefore work at the same time for the conversion of hearts and the improvement of structures, taking historical situations into account and using legitimate means so that the dignity of every man and woman will be truly respected and promoted within institutions.

553. Promoting human dignity implies above all affirming the inviolability of the right to life, from conception to natural death, the first among all rights and the condition for all other rights of the person. Respect for personal dignity requires, moreover, that *the religious dimension of the person be recognized*. "This is not simply a requirement concerning matters of faith, but a requirement that finds itself inextricably bound up with the very reality of the individual." The effective recognition of the *right to freedom of conscience and religious freedom* is one of the highest goods and one of the most serious duties of every people that truly wishes to ensure the good of the individual and of society. **In the present cultural context, there is a particularly urgent need to defend marriage and the family, which can be adequately met only if one is convinced of the unique and singular value of these two realities for an authentic development of human society.**

Service in culture

554. Culture must represent a privileged area for the presence and commitment of the Church and individual Christians. The Second Vatican Council sees the separation of Christian faith and daily life as one of most serious errors of our day. (*Gaudium et Spes*, 43.) Without a metaphysical perspective, the loss of a longing for God in self-serving narcissism and the varied means found in a consumeristic lifestyle; the primacy given to technology and scientific research as ends in themselves; the emphasis placed on appearance, the quest for an image, communication techniques: all of these phenomena must be understood in their cultural aspects and placed in relation to the central issue of the human person, of integral human growth, of the human capacity to communicate and relate with other people, and of the constant human search for an answer to the great questions that run throughout life. It must be kept in mind that "culture is that through which man, as man, becomes more man, 'is' more, has more access to 'being'."

Service in the economy

563. Faced with the complexity of today's economic context, the laity will be guided in their action by the principles of the social Magisterium. It is necessary that these principles be known and accepted in the area of economic activity itself; when they are ignored, above all the principle of the centrality of the human person, the quality of this activity is compromised.

The commitment of Christians will also be translated into an effort of cultural reflection

aimed at a *discernment of the current models of economic and social development*. Reducing the question of development to an exclusively technical problem would deprive it of its true content, which instead concerns "the dignity of individuals and peoples."

564. Economists, those working in this field, and political leaders must sense the urgency of rethinking the economy, considering, on the one hand, the dramatic material poverty of billions of people and, on the other, the fact that "present economic, social and cultural structures are ill-equipped to meet the demands of genuine development." (John Paul II, Message for the 2000 World Day of Peace, 14.) The legitimate requirements of economic efficiency need to be better harmonized with those of political participation and social justice. Concretely, this means that solidarity must be made an integral part of the networks of economic, political and social interdependence that the current process of globalization tends to consolidate. In this effort of rethinking, well organized and destined to have an effect on the way economic realities are seen, associations of a Christian inspiration active in the economic field — organizations of workers, business leaders and economists — have a precious role to play.

Service in politics

568. The lay faithful are called to identify steps that can be taken in concrete political situations in order to put into practice the principles and values proper to life in society. This calls for a method of discernment, at both the personal and community levels, structured around certain key elements: knowledge of the situations, analyzed with the help of the social sciences and other appropriate tools; systematic reflection on these realities in the light of the unchanging message of the Gospel and the Church's social teaching; identification of choices aimed at assuring that the situation will evolve positively.

569. A characteristic context for the exercise of discernment can be found in the functioning of the democratic system, understood by many today in agnostic and relativistic terms that lead to the belief that truth is something determined by the majority and conditioned by political considerations. In such circumstances, discernment is particularly demanding when it is exercised with regard to the objectivity and accuracy of information, scientific research and economic decisions that affect the life of the poorest people. It is likewise demanding when dealing with realities that involve fundamental and unavoidable moral duties, such as the sacredness of life, the indissolubility of marriage, the promotion of the family founded on marriage between a man and a woman.

In such situations certain fundamental criteria are useful: the distinction and, simultaneously, the connection between the legal order and the moral order; fidelity to one's own identity and, at the same time, the willingness to engage in dialogue with all people; the need, in the social judgment and activity of Christians, to refer to the observance of three inseparable values — *natural values*, with respect for the legitimate autonomy of temporal realities; *moral values*, promoting an awareness of the intrinsic ethical dimension of every social and political issue; *supernatural values*, in order to fulfil one's duty in the spirit of the Gospel of Jesus Christ.

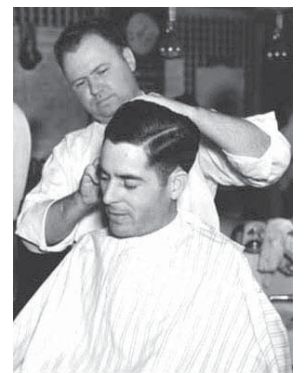
570. When — concerning areas or realities that involve fundamental ethical duties — legislative or political choices contrary to Christian principles and values are proposed or made, the Magisterium teaches that "a well-formed Christian conscience does not permit one to vote for a political programme or an individual law which contradicts the fundamental contents of faith and morals." In cases where it is not possible to avoid the implementation of such political programmes or to block or abrogate such laws, the Magisterium teaches that a parliamentary representative, whose personal abso-

lute opposition to these programmes or laws is clear and known to all, may legitimately support proposals aimed at *limiting the damage* caused by such programmes or laws and at diminishing their negative effects on the level of culture and public morality. In this regard, a typical example of such a case would be a law permitting abortion. The representative's vote, in any case, cannot be interpreted as support of an unjust law but only as a contribution to reducing the negative consequences of a legislative provision, the responsibility for which lies entirely with those who have brought it into being.

Faced with the many situations involving fundamental and indispensable moral duties, it must be remembered that Christian witness is to be considered a fundamental obligation that can even lead to the sacrificing of one's life, to martyrdom in the name of love and human dignity (*Christifideles Laici*, 39). The history of the past twenty centuries, as well as that of the last century, is filled with martyrs for Christian truth, witnesses to the faith, hope and love founded on the Gospel. Martyrdom is the witness of one who has been personally conformed to Jesus crucified, expressed in the supreme form of shedding one's blood according to the teaching of the Gospel: "a grain of wheat falls into the earth and dies... it bears much fruit" (*Jn* 12:24).

The barber and God

A man went to a barber shop to have his hair cut as usual. He started to have a good conversation with the barber who was cutting his hair.



They talked about many things and various subjects. Suddenly, they touched the subject of God.

The barber said, "Look man, I don't believe that God exists!"

"Why do you say that?" asked the man.

"Well, it's so easy. You just have to go out in the street to realize that God does not exist. Tell me, if God existed, would there be so many sick people? Would there be abandoned children? If God existed, there would be no suffering nor pain? I can't think of loving a God who permits all of these things."

The man thought for the moment, but he didn't want to respond so as to cause an argument. The barber finished his job and the man went out of the shop. Just after he left the barber shop, he saw a man in the street with long hair and beard. It seemed that it had been a long time since he had his hair cut, and he looked so untidy.

Then the first man again entered the barber shop and he said to the barber: "You know what? Barbers do not exist!"

"How can you say they don't exist?" asked the barber. "I am here and I am a barber."

"No!" the man exclaimed. "You don't exist, because if you did there would be no people with long hair and beard like that man who walks the streets."

"But, I do exist, and that is what happens when people do not come to me."

"Exactly!" — affirmed the man. "That's the point. God does exist, and see what happens when so many people don't go to Him and do not look for Him? That's why there's so much pain and suffering in the world."

C. H. Douglas and his work

@sous-titre = The origin of Social Credit

Social Credit, as it is known today — and it is known almost universally — had its origin in an article by Major Clifford Hugh Douglas which appeared in *The English Review* of December, 1918. The article was entitled, "The Illusion of Overproduction".

Obstacles purely financial

Major Douglas, who was both a civil engineer and an electrical engineer, had previously been employed by the Westinghouse Company in the Far East. He had just concluded the planning and estimate of a hydro-electric plant ordered by the Indian Government when he was advised that work could not be begun because of the lack of financial credit (money).



Clifford Hugh Douglas

Douglas found that this conclusion was somehow contrary to the facts of reality. After all, the machinery was cheap, there was an abundance of labor and material, and certainly the people of India were in desperate need of this electricity.

He found, in other words, that while the work was physically possible, it was not so financially. And it was finance that was laying down the decision. This decision was to deprive human beings of a material good which they badly needed. This experience made a profound impression upon Douglas.

Later, the engineer was entrusted by the English Government with the construction of an electrical railroad. Again he was ordered to halt operations because of the lack of money. But then war was declared (1914). And immediately all the money needed was available.

Major defect in the price system

Somewhat later, Douglas was employed in an aircraft factory of the Royal Air Force at Farnborough in England. It was while there that he discovered a capital error lying at the very heart of our system of prices. He produced mathematical proof, which his critics have never been able to refute successfully, that industry creates prices at a faster rate than it creates revenue.

This means that our existing system does not finance itself. The money distributed during the course of production cannot liquidate the price of the products. (*This is the idea which Douglas expressed in his famous formula known as the A + B theorem.*)

With the banking and accounting methods commonly accepted today, no industry can continue without creating debt which cannot be liquidated without the creation of another and larger debt. To sustain such a system, perpetual inflation is inevitable, and such per-

petual inflation is nothing other than perpetual fraud committed against the people.

The first book on Social Credit

Douglas tried to explain this situation to people occupying positions of responsibility. To his great astonishment, he met not only a wall of studied indifference, but outright and vehement hostility. This attitude intrigued him, so he decided to try and find the reason for it.

Douglas had proved that it was possible to stifle industry and commerce by closing the gates of credit — a prerogative which appertained to the private monopoly of banking. So it is that the permission to act, the license to produce, depends upon banking credit.

To explain this situation was the reason Douglas wrote his first book in 1919 entitled *Economic Democracy*. He shows therein how the operations of finance progressively centralizes the control, and concentrates, more and more, economic power into a few hands.

The monopoly of credit

In 1930, this monopoly put in place the keystone of control, a super-centralized bank — since then, the World Bank.

Douglas then wrote another volume: *The Monopoly of Credit*, showing how a few men had obtained possession of enormous power on a world-wide scale.

Simple chance, or the pursuit of a plan?

There were two ways of looking at this situation. Either the birth of the financial system and its growth into a vast monopoly was the issue of mere chance, and so it is the system as such, in itself, which must be attacked. Or this system was itself the result of a preconceived plan, pursued by certain groups which were avid for power and seeking to obtain control over the rest of society.

Douglas began by exposing the system itself — accusing it of being the cause of poverty and economic insecurity in the midst of abundance.

But this attack had the result of flushing forth from their hiding places those who profit from this system. They counter-attacked. All means possible were employed to banish Douglas and his ideas from the press and the radio. He and his followers were treated as charlatans who preached a lunatic system of finance. He was ridiculed mercilessly.

Nevertheless, Douglas had exposed the myth of money for what it was.

A policy of regimentation

Douglas carried the fight a step further. He demonstrated that groups of strangers — International Financiers by choice — used the financial system to impose their line of conduct upon the world, which meant that they were gradually undermining the foundations of individual liberty.

He recognized the deliberate attempt to destroy the British Empire where, up till then, it was a matter of pride to proclaim the liberty of the individual. Then he foresaw the institution of totalitarian measures in every country — the herding of people together into collectivism in the name of universal employment. Finally, he foresaw the political control of each and every country through decisions emanating from some international general headquarters.

A sure and steady vision

Douglas has defined Social Credit as "the policy of a philosophy", the word "policy" being used here to signify a line of conduct or action directed to the pursuit of an objective.

As for the philosophy which Douglas had in mind with regard to this policy, it was nothing other than the philosophy of Christianity itself, dedicated to economics and politics, with all of its emphasis on the dignity of the individual human being and that sacred institution, the family.

Contrary to the practice of most economists, Douglas has never at any time retracted one single word of his writings. His deductions have been based on a most careful and exact analysis, and they have been proved to be astonishingly exact.

In 1919, he furnished Lloyd George (Prime Minister of England during the First World War) with the elements of a lend-lease plan. A similar scheme of lend-lease was to be adopted by the allies during the Second World War.

In 1925, Douglas wrote that if the world persisted in following the path on which it was set, there would be a financial crisis by 1929. How more exact could he possibly have been?

In 1934, Douglas wrote that the pursuit of the line of conduct then prevalent would lead to another war within six years. The Second World War broke out five years later.

Douglas revealed a method of financing the war effort (war was being waged at that time) without debt and without inflation. There wasn't a government that would listen to him. (Of course, only the Financiers — and the Communists — profited from the war.)

An urgent duty

In the last of his works — the very last being *The Brief for the Prosecution* — Douglas exposed what lay in wait for the people of the world if they did not take the necessary steps to regain control of their governments.

He exhorted the people to make their representatives their servants, and to force these representatives to combat every step which might tend to deprive the individual of his liberty of choice.

Clifford Hugh Douglas died at Feaman, in Perthshire, Scotland, on September 29, 1952, the feast of Saint Michael the Archangel.

Not by a political party

While such a duty is the responsibility of each individual, it is clear that since there is a question of a result desired, fundamentally by everyone, action must be taken which is based on unity.

Douglas considered political parties as being little short of criminally absurd. His reason: they do nothing but divide the people on issues which are trivial at a time when everyone should be working together on matters which are vital to the life of the nation, as a free nation.

Today and tomorrow

The continuous preparations for global wars, which are increasingly more devastating, has led to a more widespread distribution of purchasing power. The consequence has been that interest among many in Social Credit has somewhat dimmed. But Douglas was well aware that such conditions, tied as they were to preparations for war, could not go on indefinitely. He knew that sooner or later, in order to escape the consequences of this debt system, the all-powerful groups which hold control would do their best to bring about the unleashing of a third world war.

Those who see with the eyes of Douglas — and there are many such clear minds in all parts of the world — are convinced that the peoples, in their desperate search for liberty with security, will be brought more and more to the study of the works of Douglas.

Then will the contributions of this great man be recognized.

A. H. Jukes

Social Credit and the teachings of the Popes



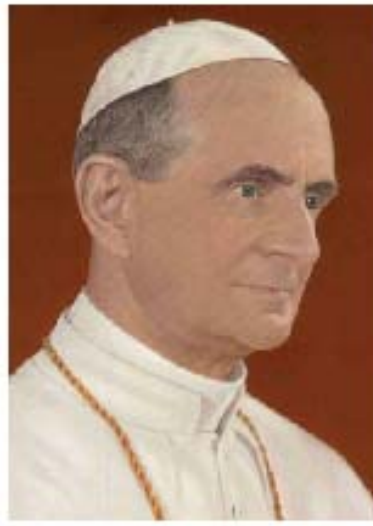
Pius XI



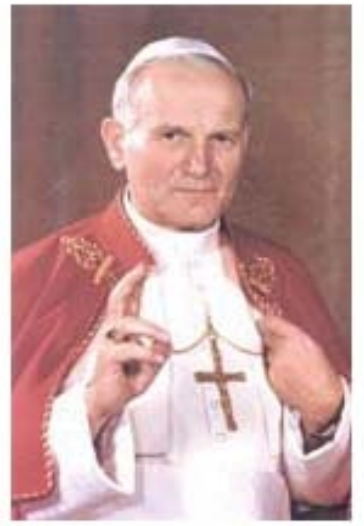
Pius XII



John XXIII



Paul VI



John Paul II

Applied Christianity

Clifford Hugh Douglas, the Scottish engineer who founded Social Credit, once said that Social Credit could be defined in two words: applied Christianity. A comparative study of Social Credit and the social doctrine of the Roman Catholic Church shows indeed how wonderfully the Social Credit financial proposals would apply the Church's teachings on social justice.

Primacy of the human person

The social doctrine of the Church can be summarized in this basic principle: the primacy of the human person:

"The Church's teaching on social matters has truth as its guide, justice as its end, and love as its driving force... The cardinal point of this teaching is that individual men are necessarily the foundation, cause, and end of all social institutions." (John XXIII, Encyclical Letter *Mater et Magistra*, May 15, 1961, nn. 219 and 226.)

Systems at the service of man

Social Credit shares the same philosophy. Clifford Hugh Douglas wrote in the first chapter of his first book, *Economic Democracy*:

"Systems are made for men, and not men for systems, and the interest of man, which is self-development, is above all systems."

And Pope John Paul II wrote in his first Encyclical Letter *Redemptor Hominis* (The Redeemer of Man, March 4, 1979, n. 16):

"Man cannot relinquish himself or the place in the visible world that belongs to him; he cannot become the slave of things, the slave of economic systems, the slave of production, the slave of his own products."

All systems must be at the service of man, including the financial and economic systems:

"As a democratic society, see carefully to all that is happening in this powerful world of money! The world of finance is also a human world, our world, submitted to the conscience of all of us; for it too exist ethical principles. So see especially to it that you may bring a contribution to world peace with your economy and your banks, and not a contribution — perhaps in an indirect way — to war and injustice!" (John Paul II, homily at Flueli, Switzerland, June 14, 1984.)

The bankers control money

Money should be an instrument of service, but the bankers, in appropriating the control over its creation, have made it an instrument of domination:

"This power becomes particularly irresistible when exercised by those who, because they hold and control money, are able also to govern credit and determine its allot-

ment, for that reason supplying, so to speak, the lifeblood to the entire economic body, and grasping, as it were, in their hands the very soul of production, so that no one dare breathe against their will." (Pius XI, Encyclical *Quadragesimo Anno*, May 15, 1931.)

The creation of money as a debt by the bankers is the means of imposing their will upon individuals and of controlling the world:

"Among the actions and attitudes opposed to the will of God, the good of neighbour and the 'structures' created by them, two are very typical: on the one hand, the all-consuming desire for profit, and on the other, the thirst for power, with the intention of imposing one's will upon others." (John Paul II, Encyclical *Sollicitudo Rei Socialis*, Dec. 30, 1987, n. 37.)

Since money is an instrument that is basically social, the Social Credit doctrine proposes that money be issued by society, and not by private bankers for their own profit:

"There are certain categories of goods for which one can maintain with reason that they must be reserved to the collectivity when they come to confer such an economic power that it cannot, without danger to the common good, be left to the care of private individuals." (Pius XI, Encyclical *Quadragesimo Anno*.)

Unrepayable debts

The obligation of paying back to the banker money which he did not create, brings about unrepayable debts:

"Debtor countries, in fact, find themselves caught in a vicious circle. In order to pay back their debts, they are obliged to transfer ever greater amounts of money outside the country. These are resources which should have been available for internal purposes and investment, and therefore for their own development."

"Debt servicing cannot be met at the price of the asphyxiation of a country's economy, and no government can morally demand of its people privations incompatible with human dignity... With the Gospel as the source of inspiration, other types of action could also be contemplated such as granting extensions, partial or even total remission of debts... In certain cases, the creditor States could convert the loans into grants."

"The Church restates the priority to be granted to people and their needs, above and beyond the constraints and financial mechanisms often advanced as the only imperatives." (*An Ethical Approach to the International Debt Question*, Pontifical Justice and Peace Commission, Dec. 27, 1986.)

"It is not right to demand or expect payment when the effect would be the imposition of political choices leading to hunger and despair for entire peoples. It cannot be

expected that the debts which have been contracted should be paid at the price of unbearable sacrifices. In such cases it is necessary to find — as in fact is partly happening — ways to lighten, defer or even cancel the debt, compatible with the fundamental right of peoples to subsistence and progress." (John Paul II, Encyclical *Centesimus Annus*, May 1, 1991, n. 35.)

The imperialism of money

The Church condemns both liberal capitalism and Marxist Communism. Note that it is not capitalism in itself that the Church condemns, but "liberal capitalism", "a type of capitalism". For the Church makes a distinction, in capitalism, between the producing system and "the calamitous system that accompanies it," the financial system:

"This unchecked liberalism led to dictatorship rightly denounced by Pope Pius XI as producing 'the international imperialism of money'. One cannot condemn such abuses too strongly, because — let us again recall solemnly — the economy should be at the service of man. But if it is true that a type of capitalism has been the source of excessive suffering, injustices and fratricidal conflicts whose effects still persist, it would be wrong to attribute to industrialization itself evils that belong to the calamitous system that accompanied it. On the contrary, one must recognize in all justice the irreplaceable contribution made by the organization and the growth of industry to the task of development." (Paul VI, Encyclical *Populorum Progressio* on the development of peoples, March 26, 1967, n. 26.)

Private property

The faults the Popes find in present capitalism do not derive from its nature (private property, free enterprise), but from the financial system it uses, a financial system that dominates instead of serving, a financial system that vitiates capitalism. Far from wishing the disappearance of private property, the Popes rather wish its widespread diffusion to all:

"The dignity of the human person necessarily requires the right of using external goods in order to live according to the right norm of nature. And to this corresponds a most serious obligation, which requires that, so far as possible, there be given to all an opportunity of possessing private property... Therefore it is necessary to modify economic and social life so that the way is made easier for widespread private possession of such things as durable goods, homes, gardens, tools requisite for artisan enterprises and family-type farms, investments in enterprises of medium or large size." (John XXIII, Encyclical *Mater et Magistra*, nn.114-115.)

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Social Credit and the teachings of the Popes

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Everyone a capitalist

It would be possible for everyone to be a real "capitalist" and to have access to earthly goods with the Social Credit dividend, which would apply in concrete terms this other basic principle of the Church's social doctrine: the goods of this world are intended for all men:

"God intended the earth and all that it contains for the use of every human being and people. Thus, as all men follow justice and unite in charity, created goods should abound for them on a reasonable basis." (Second Vatican Council, Constitution on the Church *Gaudium et Spes*, n. 69.)

The Social Credit dividend is based on two things: the inheritance of natural resources, and the inventions from past generations:

"Through his work man enters into two inheritances: the inheritance of what is given to the whole of humanity in the resources of nature, and the inheritance of what others have already developed on the basis of those resources, primarily by developing technology, that is to say, by producing a whole collection of increasingly perfect instruments for work. In working, man also "enters into the labor of others". (John Paul II, Encyclical *Laborem Exercens* on human work, Sept. 15, 1981, n. 13.)

The machine: an ally or enemy?

In the present system, only those who are employed in production can get an income, which is distributed in the form of wages and salaries. The income is tied to employment. But this is contrary to the facts, since, thanks to new inventions, technology, progress, there is less and less need for human labour, workers, to produce goods: it is computers, robots, that do the job in our place.

Is technology an evil? Should we rise up and destroy the machines because they take our jobs? No, if the work can be done by the machine, that is just great; it will allow man to give his free time over to other activities, free activities, activities of his own choosing. But all of this, provided he is given an income to replace the salary he lost with the installation of the machine, of the robot; otherwise, the machine, which should be the ally of man, will become his enemy, since it deprives him of his income, and prevents him from living:

"Technology has contributed so much to the well-being of humanity; it has done so much to uplift the human condition, to serve humanity, and to facilitate and perfect its work. And yet at times technology cannot decide the full measure of its own allegiance: whether it is for humanity or against it... For this reason my appeal goes to all concerned... to everyone who can make a contribution toward ensuring that the technology which has done so much to build Toronto and all Canada will truly serve every man, woman and child throughout this land and the whole world." (John Paul II, homily in Toronto, Canada, September 15, 1984.)

Full employment is materialistic

But if one wants to persist in keeping everyone, men and women alike, employed in production, even though the production to meet basic needs is already made with less and less human labour on top of that, then new jobs, which are completely useless, must be created. And in order to justify these useless jobs, new artificial needs must be created, through an avalanche of advertisements, so that people will buy products they do not really need. This is what is called "consumerism".

Likewise, products will be manufactured to last as short a time as possible, in the aim

of selling more of them and making more money, which brings about an unnecessary waste of natural resources, and also the destruction of the environment. Also, one will persist in maintaining jobs that require no creative efforts whatever, jobs that require only mechanical efforts, jobs that could well be done by machines, jobs where the employee has no chance of developing his personality. But, however mind-destroying this job is, it is the condition for the worker to obtain money, the licence to live.

Thus, for him and a multitude of wage-earners, the meaning of their jobs comes down to this: they go to work to get the cash to buy the food to get the strength to go to work to get the cash to buy the food to get the strength to go to work... and so on, until retiring age, if they do not die before. Here is a meaningless life, where nothing differentiates man from an animal.

Free activities

What differentiates man from an animal is precisely that man has not only material needs, but also cultural and spiritual needs. As Jesus said in the Gospel: **"Not on bread alone does man live, but in every word that proceeds from the mouth of God."** (Deuteronomy 8:3.) So to force man to spend all his time in providing for his material needs is a materialistic philosophy, since it denies that man has also a spiritual dimension and spiritual needs.

But, then, if man is not employed in a paid job, what will he do with his spare time? He will spend it on free activities, activities of his own choosing. It is precisely in his leisure time that man can really develop his personality, develop the talents that God gave him, and use them advisedly.

Moreover, it is during their leisure time that a man and a woman can take care of their religious, social, and family duties: raising their family, practising their Faith (to know, love, and serve God), and help their brethren. Raising children is the most important job in the world. Yet because the mother, who stays at home to raise her children, receives no salary, many will say that she does nothing, that she does not work! (See text on next page.)

To be freed from the necessity of working to produce the necessities of life does not presume growing idleness. It simply means that the individual would be placed in the position where he could participate in the type of activity which appeals to him. Under a Social Credit system, there would be a flowering of creative activity. For example, the greatest inventions, the best works of art, have been made during leisure time. As C. H. Douglas said:

"Most people prefer to be employed, but on things they like rather than on the things they don't like to be employed upon. The proposals of Social Credit are in no sense intended to produce a nation of idlers... Social Credit would allow people to allocate themselves to those jobs to which they are suited. A job you do well is a job you like, and a job you like is a job you do well."

Poverty amidst plenty

God put on earth all that is needed to feed everyone. But because of the lack of money, goods cannot meet the hungry; mountains of goods pile up in front of millions of starving people. It is the paradox of poverty amidst plenty:

"It is a cruel paradox that many of you who could be engaged in the production of food are in financial distress here, while at the same time hunger, chronic malnutrition and the threat of starvation afflict millions of people elsewhere in the world." (John Paul II

to the fishermen of St. John's, Newfoundland, Sept. 12, 1984.)

"No more hunger, hunger never again! Ladies and gentlemen, this objective can be achieved. The threat of starvation and the weight of malnutrition are not an inescapable fate. Nature is not, in this crisis, unfaithful to man. According to a generally accepted opinion, while 50% of cultivable land is not yet developed, a great scandal catches the eye from the huge amount of surplus food that certain countries periodically destroy for lack of a sound economy which could have ensured a useful consumption of this food."

"Here we are broaching the paradox of the present situation: Mankind has an incomparable control over the universe; it possesses instruments capable of exploiting its natural resources at full capacity. Will the owners of these instruments stay paralyzed in front of the absurdity of a situation where the wealth of a few would tolerate the persistent extreme poverty of many?... One cannot reach such a situation without having committed serious errors of orientation, be it sometimes through negligence or omission; it is high time one discovered how the mechanisms are defective, so as to correct, put the whole situation right." (Paul VI at the World Conference of Food, Rome, Nov. 9, 1974.)

"It is obvious that a fundamental defect, or rather a series of defects, indeed a defective machinery is at the root of contemporary economics and materialistic civilization, which does not allow the human family to break free from such radically unjust situations." (John Paul II, Encyclical *Dives in Misericordia* on Divine Mercy, November 30, 1980, n. 11.)

"So widespread is this phenomenon (poverty amidst plenty) that it brings into question the financial, monetary, production and commercial mechanisms that, resting on various political pressures, support the world economy. These are proving incapable either of remedying the unjust social conditions inherited from the past or of dealing with the urgent challenges and ethical demands of the present... We have before us here a great drama that can leave nobody indifferent." (John Paul II, Encyclical *Redemptor Hominis*, n. 16.)

Reforming the financial system

John Paul II denounced the tight-money dictatorship, and called for a reform of the financial and economic systems, the establishment of an economic system at the service of man:

"Again, I want to tackle a very delicate and painful issue. I mean the anguish of the authorities of several countries, who do not know how to cope with the fearful problem of indebtedness... A structural reform of the world financial system is, without doubt, one of the most urgent and necessary initiatives." (John Paul II, Message to the 6th United Nations Conference on Trade and Development, Geneva, September 26, 1985.)

"One must denounce the existence of economic, financial and social mechanisms which, although they are manipulated by people, often function almost automatically, thus accentuating the situation of wealth for some and poverty for the rest." (John Paul II, Encyclical *Sollicitudo Rei Socialis*, n. 16.)

"I appeal to those in positions of responsibility, and to all involved, to work together to find appropriate solutions to the problems at hand, including a restructuring of the economy, so that human needs be put before mere financial gain." (John Paul II to the fishermen of St. John's, Newfoundland, Sept. 12, 1984.)

"An essential condition is to provide the economy with a human meaning and logic."

It is necessary to free the various fields of existence from the dominion of subjugating economism. Economic requirements must be put in their right place and a multiform social fabric must be created, which will prevent standardization. No one is dispensed from collaborating in this task. . . Christians, wherever you are, assume your share of responsibility in this immense effort for the human restructuring of the city. Faith makes it a duty for you." (John Paul II to the workers of Sao Paulo, Brazil, June 3, 1980.)

The duty of every Christian

It is indeed a duty and an obligation for every Christian to work for the establishment of justice and for a better economic system:

"Anyone wishing to renounce the difficult yet noble task of improving the lot of man in his totality, and of all people, with the excuse that the struggle is difficult and that constant effort is required, or simply because of the experience of defeat and the need to begin again, that person would be betraying the will of God the Creator." (John Paul II, Encyclical *Sollicitudo Rei Socialis*, n. 30.)

"Such a task is not an impossible one. The principle of solidarity, in a wide sense, must inspire the effective search for appropriate institutions and mechanisms... This difficult road of the indispensable transformations of the structures of economic life is one on which it will not be easy to go forward without the intervention of a true conversion of mind, will and heart. The task requires resolute commitments by individuals and peoples that are free and linked in solidarity." (John Paul II, Encyclical *Redemptor Hominis*, n. 16.)

"These attitudes and `structures of sin' are only conquered — presupposing the help of divine grace — by a diametrically opposed attitude: a commitment to the good of one's neighbour..." (John Paul II, Encyclical *Sollicitudo Rei Socialis*, n. 38.)

Apostles

"All of you who have heard the appeal of suffering peoples, all of you who are working to answer their cries, you are the apostles of a development which is good and genuine, which is not wealth that is self-centered and sought for its own sake, but rather an economy which is put at the service of man, the bread which is daily distributed to all, as a source of brotherhood and a sign of providence." (Paul VI, Encyclical *Populorum Progressio*, n. 86.)

Principles and implementation

Some will say that the Popes never publicly approved of Social Credit. In fact, the Popes will never approve officially any economic system, since it is not part of their mission: they do not give technical solutions, but only set up the principles upon which any economic system that is truly at the service of the human person must be based. The Popes leave the faithful free to apply the system that would implement these principles in the best way.

To our knowledge, no other solution than Social Credit would apply the social doctrine of the Church so perfectly. That is why Louis Even, a great Catholic gifted with an extraordinary logical mind, did not hesitate to bring out the links between Social Credit and the Church's social doctrine.

Another one who was convinced that Social Credit is applied Christianity, that it would apply wonderfully the Church's teachings on social justice, is Father Peter Coffey, a Doctor in Philosophy and a professor at Maynooth College, Ireland. He wrote the following to a Canadian Jesuit, Father Richard, in March, 1932:

"The difficulties raised by your questions can be met only by the reform of the financial system of capitalism along the lines suggested by Major Douglas and the Social Credit school of credit reform. It is the ac-

cepted financing system that is at the root of the evils of capitalism. The accuracy of the analysis carried out by Douglas has never been refuted. I believe that, with their famous price-regulation formula, the Douglas reform proposals are the only reform that will go to the root of the evil..."

In 1939, the Bishops of the Province of Quebec, in Canada, had entrusted a commission of nine theologians to examine the Social Credit doctrine in the eyes of the Church's social doctrine, to determine if Social Credit was tainted with Socialism or Communism. The theologians concluded that there was nothing in the Social Credit doctrine contrary to the teachings of the Church, and that any Catholic was free to support it without danger.

Large families are the strength of a nation Let's give \$12,000 per year to housewives

Large families are genuine testimonies of "optimism" and must be supported with appropriate social and legislative measures, says Benedict XVI. The Pope expressed this conviction at the end of the Wednesday general audience in St. Peter's Square, November 2, 2005, when greeting representatives of the Italian Association of Large Families.

"Your presence gives me the opportunity to recall the central character of the family, the fundamental cell of society and primary place of acceptance and service to life," the Holy Father told the parents, many of whom were accompanied by their children.

"In the present social context, families with many children are a testimony of faith, courage and optimism, as without children there is no future!" he exclaimed, prompting applause and smiles from those present.

"I hope that more social and legislative measures will be promoted in defense and support of the largest families, which constitute a richness and hope for the whole country," Benedict XVI concluded.

The Italian Association said that Italy in 1960 had 3.5 million families with at least four children; in 2003 that number dropped to 300,000 such families.

A good way for governments to help families would be to give money directly to parents, instead of giving it to day-care centres. (*The new Canadian Conservative Government has modestly begun to recognize this, by promising all families "a new \$1,200 per year Choice in Child Care Allowance for each child under six."*) Children are best raised by their own parents, not by strangers. There would be less crimes and suicides among young people.

A salary to housewives

As a matter of fact, in its social doctrine, the Church also stresses the importance of recognizing the work of the mothers in the home, by giving them an income. One way to accomplish this would be to give a yearly \$12,000 allowance to every stay-at-home mother. Or even better, to apply the Social Credit principles and give a monthly dividend to every member of the family; thus the family income would automatically increase with the arrival of a newborn. Here is what the Church says on this issue: "It is an intolerable abuse, and to be abolished at all cost, for mothers on account of the father's low wage to be forced to engage in gainful occupations outside the home to the neglect of their proper cares and duties, especially the training of children." (Pius XI, Encyclical *Quadragesimo Anno*, n. 71.)

"Experience confirms that there must be a social re-evaluation of the mother's role, of the toil connected with it, and of the

The Financiers were not pleased with this report of the theologians, and in 1950, a group of businessmen asked a Bishop of Quebec (out of respect for his memory, we won't mention his name) to go to Rome and get from Pope Pius XII a condemnation of Social Credit. Back to Quebec, this Bishop said to the businessmen: "If you want to get a condemnation of Social Credit, it is not to Rome that you must go. Pius XII said to me: `Social Credit would create, in the world, a climate that would allow the blossoming of family and Christianity.'"

All those who thirst for justice should therefore start to study and spread Social Credit, by soliciting subscriptions to the Michael Journal!

Alain Pilote

need that children have for care, love and affection in order that they may develop into responsible, morally and religiously mature and psychologically stable persons. It will redound to the credit of society to make it possible for a mother — without inhibiting her freedom, without psychological or practical discrimination, and without penalizing her as compared with other women — to devote herself to taking care of her children and educating them in accordance with their needs, which vary with age. Having to abandon these tasks in order to take up paid work outside the home is wrong from the point of view of the good of society and of the family when it contradicts or hinders these primary goals of the mission of a mother." (John Paul II, Encyclical *Laborem Exercens*, n. 19.)

In his Apostolic Exhortation *Familiaris Consortio* on the role of the Christian family in the modern world, dated November 22, 1981, Pope John Paul II wrote (n. 23):

"The true advancement of women requires that clear recognition be given to the value of their maternal and family role, by comparison with all other public roles and all other professions... This will come about more easily if a renewed «theology of work» can determine the original and irreplaceable meaning of work in the home and in rearing children. Therefore the Church can and should help modern society by tirelessly insisting that the work of women in the home be recognized and respected by all in its irreplaceable value.

"While it must be recognized that women have the same right as men to perform various public functions, society must be structured in such a way that wives and mothers are not in practice compelled to work outside the home, and that their families can live and prosper in a dignified way even when they themselves devote their full time to their own family. Furthermore, the mentality which honors women more for their work outside the home than for their work within the family must be overcome. This requires that men should truly esteem and love women with total respect for their personal dignity, and that society should create and develop conditions favoring work in the home."

And finally, in October, 1983, the Holy See issued the "Charter of the Rights of the Family", in which it called for "the remuneration of the work in the home of one of the parents; it should be such that mothers will not be obliged to work outside the home to the detriment of family life and especially of the education of the children. The work of the mother in the home must be recognized and respected because of its value for the family and for society." (Article 10.)

America's greatest problem: its debt-money system!

The corrupt Federal Reserve Corporation

We now have this...

but we must have this!



Left: a Federal Reserve note, issued as a debt; right: a United States note, issued debt free by the U.S. Treasury

by Melvin Sickler

If you would ask any American citizen what the Federal Reserve is, he probably would tell you that it is a government agency that creates all of the money to run the United States. This, unfortunately, is the misconception most Americans have: that the Federal Reserve is a government agency, probably because the word "Federal" is used in its name. And this is exactly what the Bankers want: ignorance among the population!

In the next few paragraphs, I am going to simply explain what the Federal Reserve is really all about and how it is being used to control the United States. A good resource book that I am using is entitled "Billions for the Bankers — Debts for the people" by Sheldon Emry.

A private corporation

The first thing that must be understood is that the Federal Reserve Corporation is not a government agency, as most people think. It is a private corporation controlled by the Bankers, and therefore it is operated for the financial gain of the Bankers over the people, rather than for the good of the people.

When our Founding Fathers wrote the Constitution of the United States back in the 1700's, they specifically stated in Article 1 of this Constitution:

Congress shall have the Power to Coin Money and Regulate the Value Thereof.

It was the wish of the Founding Fathers that the power to create and control the money be in the hands of the Federal Congress, and not in the hands of private Bankers who could charge enormous amounts of interest, and who could actually then control the country by controlling the money. They understood the tricks of the Bankers, for what did Mayer Anselm Rothschild, the great European Banker, once say: **"Permit me to issue and control the money of a nation, and I care not who makes its laws..."** It was their belief that all citizens should share in the profits of its creation, not just private Bankers, and therefore the National Government must be the only creator of money.

So what happened! For several years after the Constitution was signed, the money in the country was handled both legally and illegally, the Bankers having devised all kinds of tricks to try to take control of the nation's money.

The Federal Reserve Act

But the final blow came in 1913, on Christmas Eve, when the Congress passed the Federal Reserve Act, which officially took the power to create the money to run United States away from the Congress, and gave it over to private Bankers, who called themselves the Federal Reserve Corporation. But note: they are private Bankers.

The passage of this Federal Reserve Act authorized the establishment of a Federal Reserve Corporation, with a Board of Directors (The Federal Reserve Board) to run it. And the

United States was divided into 12 Federal Reserve Districts.

This new law completely removed from the Congress the right to create money or to have any control over its creation, and gave this function over to the Federal Reserve Corporation. The Fed printed "Federal Reserve Notes", which are still accepted today as money among the citizens of the country.

But we have to understand that these Federal Reserve Notes, used as money in the country, cannot be considered as being constitutional money. Why, you ask? Because the Congress went against the Constitution of the United States when it passed this Federal Reserve Act, for it specifically states that Congress, and only Congress shall have the power to coin and regulate the money of the country.

Some might ask: "What does it matter if Congress or private Bankers create the money? It is accepted by the people just the same as a medium of exchange with which to perform business transactions."

Yes, the Federal Reserve Notes are accepted as a medium of exchange by the people of the United States. But this is a debt-money, being interest is charged on every dollar that is created, but the interest is not created! Let me give an example to illustrate this point.

To obtain the money

Let us say that the Federal Government needs \$1,000,000,000 (\$1 billion) more, after it collects the taxes, to continue financing its projects. Since it does not have the money, and Congress has given away its authority to create it, the Government must go to the Federal Reserve, which is now in charge of creating the money for the country. But the Federal Reserve does not just give its money away! The Bankers are willing to deliver \$1 billion in money or credit to the Federal Government only in exchange for the Government's agreement to pay it back — with interest! The Congress then authorizes the Treasury Department to print \$1 billion in U.S. bonds, which are then delivered to the Federal Reserve Bankers.

The Federal Reserve then pays the cost of printing the \$1 billion (about \$1,000), and makes the exchange. The Government then uses the money to pay its obligations.

Now, what are the results of this transaction! The \$1 billion in Government bills is paid, but the Government has now indebted the people to the Bankers for \$1 billion, on which the people must pay interest! And, of course, **the interest is not created!**

And, to top it all, on this \$1 billion that the Federal Reserve received in bonds from this transaction, it is legally allowed to create another \$15 billion in new credit to lend to states, municipalities, businesses, and individuals. Added to the original \$1 billion, they could have \$16 billion of created credit out in loans paying them interest, with their only cost being the \$1,000 they spent for printing the original \$1 billion lent to the Government.

Is it diabolical? You bet it is!

"Creating" money

We should probably clarify the term "create". When we use this term, we refer to the process used to bring money into existence. The Bankers create money out of nothing, simply by writing numbers in their ledger books, and then giving loans to the American people with this money, allowing them to write checks on the numbers written in their accounts, and then requiring payment with interest. Money is nothing but numbers, be it numbers in a ledger book, on checks, or on dollar bills. Using this process, most banks are legally allowed to lend out up to 50 times of what they have on deposit, creating the money out of nothing and then charging interest on it. You have to admit that it is quite a racket!

And the Federal Reserve prints the paper money we use in circulation, the Federal Reserve Notes, by having numbers printed on pieces of paper of little value, since a few cents will print a \$1 bill or a \$10,000 bill (at the same cost). Money is very cheap to make, and whoever has the legal right to create the money in a nation can make a tremendous profit.

The national debt

The United States has plunged itself terribly into debt since the Federal Reserve Act was passed.

In 1910, before the passage of the Federal Reserve Act, the federal debt was only \$1 billion, or \$12.40 per citizen. State and local debts were practically non-existent.

By 1920, after only 6 years of Federal Reserve "shenanigans", the federal debt had jumped to \$24 billion, or \$228 per person.

In 1960, the federal debt reached \$284 billion, or \$1,575 per citizen, and state and local debts were mushrooming.

By 1981, the federal debt passed \$1 trillion, and was growing exponentially, being the Banker's tripled the interest rates. State and local debts were more than the federal, and with business and personal debts, the total was over \$6 trillion, 3 times the value of all land and buildings in America.

In October, 2005, the federal debt reached the \$8 trillion mark (\$26,672 for each U.S. citizen), and it is continuing to grow wildly out of control. (For the fiscal year 2004, the interest payments on the U.S. federal debt were \$321 billion.) And that's only the peak of the iceberg: the total debt (states, corporations, consumers) is over \$41 trillion!

Our people have become tenants and debt-slaves to the Bankers and their agents in the land our fathers conquered. Our children and following generations will be paying the debt for ever and ever!

We are coming to a point where, eventually, the Government will own nothing, the people will own nothing, and the Bankers will own everything! We are becoming enslaved

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The Federal Reserve

(continued from page 12)

by the financial institutions of the nation!

And to think that way back in the 1700's, Thomas Jefferson had warned the American people about such a thing happening. He said: **"If the American people ever allow private banks to control the issue of their money... the banks and corporations that will grow up around them (the banks) will deprive the people of their property until their children will wake up homeless on the continent their fathers conquered!"**

It is conquest through the most gigantic fraud and swindle in the history of mankind. And to think that the key to their power and wealth is simply their legal right to create money out of nothing and to lend it out at interest. If they had not been allowed to do that, they could never have gained secret control of the nation.

The Depression

Now it is predicted that a depression is to take place soon in the United States. You might be asking, "Does this have anything to do with the operation of the Federal Reserve?" You bet it does!

Let us go back to the 1930's when some of you probably experienced what they called "The Great Depression". During that time, America had skilled and willing workers, good farmland, a highly efficient transportation system, industries; all that was needed to form a rich nation — all except an adequate supply of money to carry on trade and commerce.

Few people knew that the Bankers had purposely withheld \$8 billion from going into circulation by refusing loans to the population while, at the same time, demanded payment on existing loans, so that money was rapidly taken out of circulation and not replaced.

Because of this control on the money, America was put into deep trouble. Jobs were waiting to be done, goods were available to be bought, but there was no money. Food was thrown into the ocean while people were starving. Twenty-five percent of the workers were laid off. The greedy Bankers took possession of hundreds of thousands of farms, homes, and business properties.

Believe it or not, some of the economic experts of that time blamed the moon for bringing about all the economic hardship. Others blamed the politicians. Still others blamed the consumers for not wisely spending their money. But the truth is: the Depression was purposely brought on by the Bankers through their artificial control of the money.

To the end the Depression, the United States Government borrowed huge sums of money from the Bankers for military equip-

ment, which put a new supply of money into circulation. People were hired back to work, industries began to blossom, farmers sold their produce, and the economy boomed.

The same Bankers, who in the early 30's had no loans for peacetime houses, food and clothing, suddenly had unlimited billions to lend the Government for war purposes. The nation, which a few years earlier could hardly feed its own people, was now producing bombs to send free to its allies. Upsetting? You bet it is! And to think it is all because some private Bankers, who call themselves the Federal Reserve, have the legal right to create and control the money to run the country — as they so wish!

President Woodrow Wilson had this to say about the Federal Reserve: **"A great industrial nation is controlled by its system of credit. Our system of credit is concentrated. The growth of the nation and all our activities are in the hands of a few men. We have come to be one of the worst ruled, one of the most completely controlled and dominated Governments in the world — no longer a Government of free opinion, no longer a Government by conviction and vote of the majority, but a Government by the opinion and duress of small groups of dominant men."**

(Just before he died, Wilson is reported to have stated to friends that he had been "deceived" and that "I have betrayed my country." He was referring to the Federal Reserve Act passed during his Presidency.)

Unbelievable corruption!

We know the Bankers, the hidden controllers of the countries, purposely instigate wars, financing both sides of the same war, to frighten the people into going billions of dollars into debt for national defense. They even finance Communism, and then turn around and have foreign aid sent to stop the Communism that they financed!

The tens of thousands of young people who are killed, and the hundreds of thousands who are crippled and morally corrupted from war, means nothing to them. In fact, it doesn't even matter who wins or loses the war, as long as all the countries involved are in debt to these Bankers.

It was Henry Ford Sr. who once said: **"The youth who can solve the money question will do more for the world than all the professional soldiers of history."** I think you can understand why!

The Bankers purposely try to corrupt the people so it be easier to control them, sweeping away anything that is honorable, such as morals, religion, family, love of country. They encourage drug use, alcohol, pornography, and crime. And they deliberately prevent real cures for diseases, stir up social and racial unrest, and work to degrade the educational

system.

Many of our politicians have become agents of the Bankers, while our two political parties have become their servants. No matter who you elect into high office, Rockefeller and his agents will be running the Government behind the scenes — you can be sure of it! How else could something so diabolical as the Federal Reserve, something so destructive to the national interest of the people, be allowed to continue so long?

We know that the Bankers control all of the news media and information centers, even the financial writers, to prevent people from learning the simple truth about your money system. They blame the people for causing the increase in debt and the inflation of prices, when they know that the real cause is the debt-money system itself.

The ultimate solution

By now you must surely agree that the only real solution to solve our financial problems is to put pressure on the Government to repeal the Federal Reserve Act of 1913 and to demand that Congress again be allowed to create and control the money of the nation, issuing interest and debt-free "United States Notes" as the legal currency. John F. Kennedy had begun to do this very thing just before he was assassinated!

With a reform in the money system, no private Bankers would be able to rob the people. Government banks, under the control of the people's representatives, would issue and control all money and credit. A \$60,000 loan made a build a house would require only \$60,000 in repayment (with a little service fee), not \$255,931.00 as it is now. Everyone who supplied materials and labor to build the house would get paid just as they are today, but the Bankers would not get \$195,931.00 in usury.

A debt-free America would mean that mothers would not have to work but could remain home with their children. Juvenile delinquency would decrease rapidly. The elimination of the usury and debt would be the equivalent of a 50% rise in the purchasing power of every worker. The Bankers would no longer be able to steal billions of dollars from the people every year in interest. America would become the envy of the world, becoming prosperous and powerful beyond the wildest dreams of its citizens.

Take action now!

It is imperative to take action now! You must do your duty as a patriotic citizen. Love of country and concern for your children should make you deeply interested in this, America's greatest problem. The future of the country depends on each one of you.

Order our leaflets (they are free) on the Federal Reserve to distribute in your area, either on cars in parking lots or house to house. Speak to the various organizations in your community to alert them about what is taking place. Get everyone to subscribe to the "Michael" Journal to learn more about monetary reform.

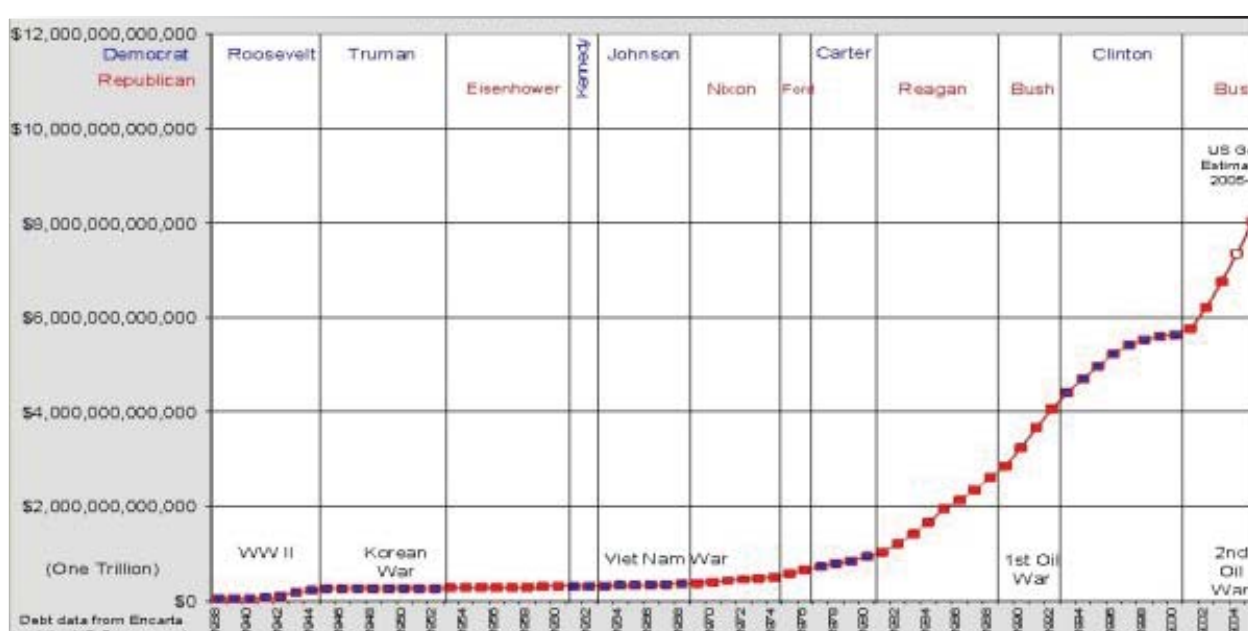
Write editorials in your local newspapers. Above all, write to your elected representatives in Government, and get others to also write, asking them to work to repeal this Federal Reserve Act.

And last but not least, get down on your knees to pray to Almighty God to free America from the yoke of High Finance, so that it can again become "one nation, under God, indivisible, with liberty and justice for all."

Melvin Sickler

(Note: I would personally like to thank all those who have done research to make the above presentation possible).

United States National Debt (1938-2005)



The gap between incomes and prices

<M>Mr. Henry Raynel, of New Zealand, has been acquainted with the Social Credit philosophy for over 50 years, and upon our request, came to our Congress in Rougemont last September to give lectures on Social Credit. Part I and II (the ownership of money, the flow and cancellation of money) were published in our previous issues. Here is the third and final part:

by Henry Raynel

The "gap" is our main subject in this presentation. C.H. Douglas is our authority. I hope my presentation will encourage you to read C.H. Douglas's work as Louis Even did.

Douglas's *The Monopoly of Credit*, Chapter 4, pages 27 to 52 entitled "The Gap Between Prices And Purchasing Power" deals with this subject very clearly and precisely, yet with considerable detail.

This C.H. Douglas Social-Credit analysis is the fundamental difference between the many variations of so-called capitalist democracies, democratic socialism, and Social Credit. C.H. Douglas has provided the key to open the door to a new alternative economics for every individual to have access — as a birthright entitlement — to nature's natural abundance of wealth.

Social Credit proposes two specific economic modernization fundamentals:

- **First, society must be the owner and manager of society's money supply as discussed earlier, and**
- **Second, the incomes and pricing system must be modernized to cope with the age of machines replacing human energy.**

It worries me to know that thousands of Social Credit supporters are working for various groups actually maintaining orthodox economics when, with a better understanding by studying the work of our founder of Social Credit, they could be in a team helping the Louis Even Institute usher in the new economics of Social Credit.

First, I must reinforce and summarize what all the varieties orthodox economies are based on:

- **either Government taxation together with privately owned and managed debt banking,**
- **or Government taxation together with Government ownership and management of banking.**

Both are economic/financial dictatorships.

The second involving the socialist marriage of money ownership and management with politics and Government which is at very worst a political/financial dictatorship.

The former contains sufficient sham but very valuable democracy to enable Government to respond to democratic initiative-policy demands from a grass-roots political campaign movement.

Social Credit wants none of the various orthodox varieties of neither.

Social Credit proposes for society to establish an independent state monetary authority to manage society's money supply equitably for every individual in society.

Good understanding of this difference is vitally important, especially for the leaders of our Douglas Social Credit Movement.

May we now discuss what is the specific economic defect analyzed by Douglas and shown by the Social Credit A + B Theorem.

The Social Credit A + B Theorem illustrates the defect in business pricing

- **The present pricing "system" compels all businesses to charge all cost into prices.**
- **This causes total prices to be substan-**

tially higher than the total incomes.

- **Total incomes paid out are wages, salaries, and dividends (profits).**

- **Total incomes represent total wages and salaries for employees, and total salaries, dividends or profits for employers.**

- **Employers and employees are both the salt-of-the-earth workers.**

We all need courage, tolerance, and patience to discuss in a group, especially a group as big as this, this defect in society's business pricing-and-incomes payment system.

- **The true cost to produce anything is the amount of energy applied to nature's free raw materials — reflected as cost expressed in terms of money prices.**

- **For example: if the financial cost of energy needed to produce a loaf of bread is \$1, then the shop price is \$1.**

- **All production is simply applying energy to nature's raw materials to produce anything and everything that individuals need to use.**

May I comment here that even if business money was available with a very low interest or service cost, the present pricing fault would still prevail. Present people's despair and poverty would still prevail.

To illustrate this point, even though interest rates in Japan have been persistently very low all last century, low money cost has not cured their economic pricing defect. In the USA, interest rates have been reasonably low over the past considerable long period of years. These are the world's two biggest economies, and low interest cost has not cured their economic affairs. There could be better examples.

Perhaps I could offer the extreme example by pointing out that if the banking service industry were to give their services absolutely free, the "gap" between incomes and prices would still be very serious and still remain. The banking industry does provide a very important service to society, therefore all employed are entitled to income. Please watch carefully and observe this fact as we precede through our discussions, and I thank you in advance.

Today for any business to be viable, the owners, whether the business is small, medium, or large, are obliged, in fact, absolutely must include all financial production costs into the total selling price. The main financial cost is all the financial cost other than wages, salaries, and dividends.

All businesses have two sets of costs. There will be:

- **"A" costs (or payments): wages, salaries, and dividends paid to employees and shareholders of the business.**

- **"B" payments (all the other costs) for every other cost: raw materials, the building, light, power, cartage, bank charges, Government charges, and any other charges must be included in the selling price.**

Business must add both A + B costs into the selling price. Hence, present business pricing generates prices faster than it generates incomes. There is a "gap" between total incomes and total prices.

The gap between prices and incomes

Orthodox business pricing requires all costs to be added into prices. This results in total retail prices being generated faster than total wages, salaries, and dividends.

Every business, every industry in the nation, is simultaneously producing our goods and services, and is generating prices faster than incomes.

We can look at the A + B Theorem in an-

other practical deductive way and still relate to things as they are. If we take the audited returns of any business, we will find that the business never distributes sufficient money to individuals to pay the price value of its output. C.H. Douglas analyzed about 200 companies.

If you are in business, have a good study of your own figures. Not one of us people in business pays out total incomes equal to our total costs. There is always a "gap".

I want to illustrate and discuss with you that the fundamental pricing fault is caused by society's money flowing through industry being cancelled to pay for the B costs.

- **Briefly and factually, money is created for production, and is cancelled on consumption.**

- **The money quantity coming out of the production pipeline for consumer incomes is substantially less than the amount entering the production pipeline and accounting into the selling price. As an arbitrary figure, 100 units of money goes into the pipeline of production, and only 50 ends up in the hands of consumers at the end of the production cycle, the shop counter. Consumers cannot purchase 100 units of price costs with 50 units of income.**

Please study the illustrations of the two money-flow cycles... The traditional illustration (see our previous issue) illustrates the debt-money flow. The modernized illustration (see next page) illustrates the modernized society-owned money flow.

The traditional illustrates the present system — the portion of finance flowing through industry representing the B costs: costs for machinery, plant and equipment buildings, freight and cartage, telephones, electricity, etc., which are all being paid for by the various business people with cheques or other forms of payment that are deposited in bank accounts where it is cancelled.

In other words, a significant portion of the money flow needed by consumers to buy production is cancelled early as money flows through machine production. As machines replace the workers, the "gap" widens.

Both A costs and B costs are added into the selling price. But incomes distributed are factually and mathematically substantially less than the total prices. Hence there is a "gap" between total incomes and total prices.

An inductive way of looking at it is as follows: More and more productions are being done with less and less people. In his address entitled "Social Credit Principles", C.H. Douglas said:

"The second feature of equal importance is that considerably less than the available number of individuals, working with modern tools and processes, can produce everything that the total population of the world, as individuals, can use and consume, and that this situation is progressive, that is to say that year by year a smaller number of individuals can usefully be employed in economic production." The "gap" is getting wider!

The modernized illustration (see opposite): Douglas, in his *Monopoly of Credit* states that the proportion of the product at least equivalent to B must be distributed by a form of purchasing power, which is not comprised in the description of A.

The modernized illustration shows how the use of a society-owned-and-managed money system can be mathematically assessed and allocated as supplementary income to all con-

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(continued from page 14)

sumers to contribute to filling the price-income "gap". An important part of the money allocation is to the Government Treasury which will be sufficient for all Government spending. Hence taxation can be eliminated.

You could ask: "How can, or will this, continue?" I do not think anyone can answer that. Hopefully, our organization can pressure change sooner rather than later. Change will come as soon as the grass-roots will of the people demands change. If not, humanity will continue through a very dark period of history with conditions getting worse year after year. The international banking oligarchy will not give up their power and limitless wealth without democratic political pressure.

Democracy must be rehabilitated

C.H. Douglas said in his address, *The Nature of Democracy*:

"It has frequently been alleged of the Social Credit Movement that it mixes politics with economics. If the forgoing phases of the Movement be accepted as legitimate, such a combination is necessary and inevitable.

"No fundamental changes in mechanism can become a part of the daily routine of this or any other country except with the aid, passive or active, of the sanctions of Government ultimately residing in the armed forces of the Crown.

"The theory of the British Constitution, which is a democracy, is that the armed forces of the Crown exist to ensure that the will of the people should prevail. Note the use of the word 'will' which does not mean 'intelligence'. No conventions or laws can stand up for any length of time against the will of the people, and anybody who is acquainted with the theory of international law will know what I mean when I refer to the 'right of eminent domain' which is simply that if any law or convention is operating in defiance of the will of the people, it will inevitably be modified."

I do not believe the World Financial Oligarchy, the Bank of International Settlements (B.I.S.) and their many subsidiaries have any intention of giving up the power they have over world economics and politics, over every government, and consequently over the lives of every individual human being.

Major C.H. Douglas's writings clearly show that financial dictatorship can only be overthrown by the rehabilitation of political democracy.

May I humbly request that you please excuse me for touching on the tremendous importance of Social Credit education? Perhaps I have no right to discuss education. You could understand more about the importance of education as the main way to encourage and lead enthusiastically than I do.

As a duty to the Social Credit Movement, I must state that I am absolutely certain that we who propose leading the Social Credit army need as complete an understanding of C.H. Douglas's Social Credit as possible, and we must endeavour to have as many of our present and future leadership as possible to be as well versed in C.H. Douglas's Social Credit as Louis Even was.

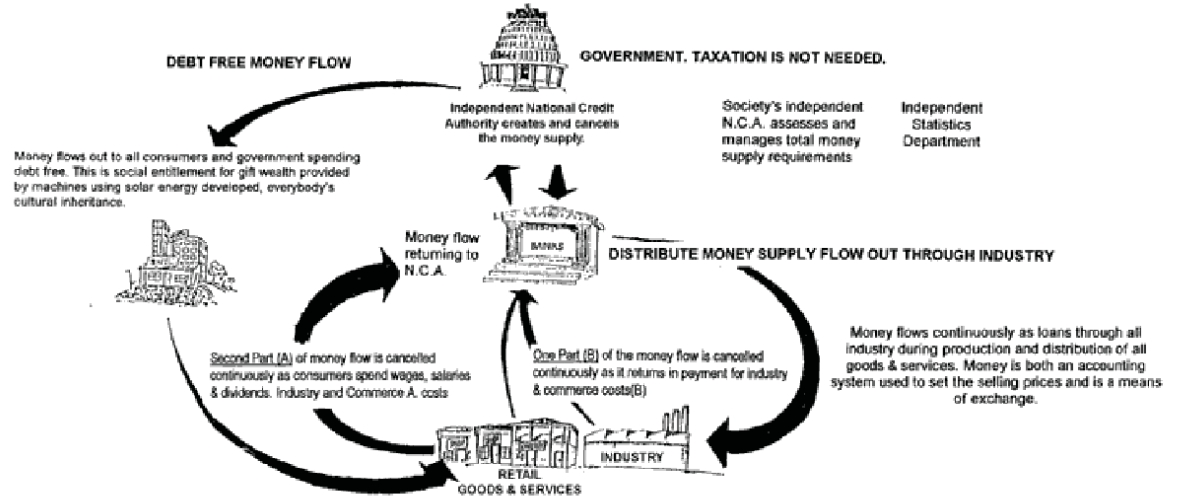
Henry Raynel

Moving?

If you are about to move, or have just moved, it is very important to give your new address to your post office, so that it can inform us about it. Otherwise, Canada Post returns your "Michael" Journal to our office with the notation "moved, address unknown," and charges 95 cents for each paper thus returned.

MONEY IS CREATED AND CANCELLED, AS IT FLOWS THROUGH EACH CYCLE OF PRODUCTION AND CONSUMPTION, OF ALL GOODS AND SERVICES

A SOCIETY OWNED MONEY SUPPLY MUST BE MANAGED BY A SOCIETY'S INDEPENDENT NATIONAL CREDIT AUTHORITY (N.C.A.)



MODERNISED MONEY SUPPLY CYCLE FLOWING THE SOCIAL CREDIT WAY

Society's total money supply flows from the originating source, society's National Credit Authority, in two continuous flows. One flow is debt free to finance all government spending. The second flow is credit loans to its distributing agents, the private commercial banks at zero interest. Banks provide credit loans to finance industry and commerce. The rate of flow of money for consumption is managed in equilibrium with the rate of flow of goods and services available at retail price.

By Henry Raynel

The late Aurore Mainville Ménard a full-time Pilgrim of St. Michael for 31 years

Mrs. Aurore Mainville Ménard, a full-time Pilgrim of St. Michael in our headquarters of Rougemont for the last 31 years, died on January 19, at the age of 84. Here are the notes our Directress, Miss Thérèse Tardif, supplied to the parish for the homily given at her funeral at our St. Michael's Church in Rougemont, on January 23:

Mrs. Ménard was born in St. Isidore de Prescott, Ontario. She lived in Strickland, then in Toronto until 1974, when she moved to Rougemont to join the Pilgrims of St. Michael. Her daughter, Rosette, who is present with us today, lives in Toronto.

The main characteristic of Mrs. Ménard's life was her piety and self-dedication. Since her childhood, she practised these virtues, edifying those around her. She did everything for the service of God, never thinking about herself.

The priority of every day for her was the Holy Mass. She often repeated: "Thank you, God, for allowing me to attend Holy Mass every morning. What a privilege!" With how great a piety she attended it. When she received Jesus in her heart, during Holy Communion, she was totally given to Him. The noises around her could not stop the sweet conversation between Jesus and her soul. At the church, she was always seated in front, in the middle, to face the tabernacle.

She was also a fervent devotee of the Rosary. She slept with the beads in her hands. When she woke up, even at 4 in the morning, she started reciting the Rosary. When the bell rang in the morning to wake up people, as she was deaf, we had to half-open her door to wake her up, but we always saw her kneeling down at her bed, reciting the Rosary, and kissing holy pictures of Jesus, Mary, and other saints whom she loved. Of course, she was always ahead of time in the chapel for the prayers recited communally.

In her younger days, Mrs. Ménard worked in hospitals, at the service of the sick. She served them with tireless dedication. She made sure to raise her daughter Rosette according to her deep religious beliefs. Her grandson, William, was a treasure for her. She never forgot him and his family in her ardent prayers.

Mrs. Ménard was introduced to the Pilgrims of



St. Michael and the "Michael" Journal by Mrs. Isabelle Mikolainis, our fervent apostle in charge of Toronto. They met at the Mass one morning, and Mrs. Mikolainis invited her to distribute "Michael" leaflets with her. In her leisure time, Mrs. Ménard filled the rack of her bicycle with "Michael" leaflets to travel all over Toronto and distribute these leaflets from door to door.

Then, in October, 1974, she joined the team of full-time Pilgrims in Rougemont, Quebec. She had the opportunity to fully exercise her zeal in the door-to-door apostolate to solicit subscriptions, and in the kitchen, sewing, cleaning, etc. She read the "Michael" Journal three times at every issue.

This way, she was able to fill her mind with truths, and it kept her burning with zeal. She often said: "What a grace God gave to me by bringing me to the 'Michael' Movement!"

It is during her apostolate from door to door in Montreal, to visit families, that she fell on the sidewalk and broke her hip, which put an end to the active apostolate that she cherished so much. From now on, she dedicated all of her energies to help the apostles in every way. Nothing was too difficult for her.

On December 26, 2005, she fell and broke her right arm. During her re-habilitation in a center in Marieville, she was struck with a fatal pulmonary embolism. It marked the end of her life of prayer and dedication. When the doctor told her the news, she welcomed it not only with resignation to God's will, but also with great joy. When we went to visit her at the hospital, despite having difficulty to breathe, she repeated to each one of us: "What great news! The good Lord comes to take me! What great news! The good Lord comes to take me!"

She received the last rites with a deep fervour. She passed away quietly, without agony, holding in her hands her Rosary and the crucifix for a good death; she also wore the Scapular of Our Lady of Mount Carmel, all great protections against the attacks of the devil. She edified us, she helped us. She assured us that, from above, she will continue to pray for each one of the Pilgrims of St. Michael.

The Social Credit conception of democracy

Less power for governments, more power for individuals

by **Louis Even**

When individuals and families find themselves living in want and incapable of bettering their lot, they turn, almost instinctively, towards the Government. Why is this so? Because they are conscious of their weakness, of their impotence, and they see no hope except in aid from the Government. They know that the Government is much more powerful than they are.



Louis Even

It is evidently the duty of the Government to sustain them in their weakness. But when these weaker members of the community have received aid for their immediate needs from the Government, they are not, by this fact, any stronger than they were before. Their weakness remains with them. They have received relief from the evils which oppressed them, but they were not made any stronger. Their lot remains essentially the same. Inevitably, they are going to be in need of aid from the Government again in the future.

To strengthen the weak

When the number of such unfortunates is great, when they must struggle incessantly to maintain a standard of living that is considerably below what is possible and feasible in our day and in our country, discontentment and bitterness is born, which grows in intensity and spreads widely and rapidly. They are only too ready to lend their ears to those politicians who preach that the only remedy is in a change of Government.

And yet experience should have taught them that a change of Government, in itself, changes nothing — except perhaps for a few favored ones whose lot is improved at the expense of others.

It is certainly not a change of Government which is going to render the weak strong. It is not the fact of placing power in the hands of a certain group rather than in the hands of others that is going to place power in the hands of families and individuals.

What must be done is to take the power from where it has been concentrated, where it is excessive, and share it out amongst the members of society.

Modern governments have an excess of power. And they are taking more and more into their hands. This is the very nature of the vice, of the malady, of having power over others. The more power the Government has, the more it craves, though it may not proclaim this desire and may go to great lengths to persuade the people that it is they who govern.

Moreover, there are many voices ready to proclaim loudly and publicly that "we must have a strong government." This is the voice of all the despots and dictators of all the centuries, not excluding our own. And it is the voice of those fools who believe that a strong government will make a strong people. (Note well that we are here speaking of power, not of *authority*.)

When power is concentrated in one place, it is there existing in that place, and it cannot be existing elsewhere. If you place all the power in the hands of the Government, there will certainly be none left to put into the hands of families and individuals and of intermediate forms of public

bodies. You then have the Moloch-state — absolute political dictatorship.

The Social Credit point of view

Today, we see all about us the evidence of centralization. It is evident in the financial system. It is apparent in industry. And it is showing very clearly in the political system.

Social Credit, which is essentially the concept of an order favoring the full and unobstructed development of the individual, seeks the realization of this order, not in the acquisition of that power (political or economic) which dominates the individual, but in the endowing with power of the individual himself. Such personal power would permit the individual to exercise freely his initiative and assume his own responsibilities in the pursuit of those legitimate ends which are proper to him.

Contrary, then, to the accusations of Fascism which have been hurled against Social Credit by the ignorant and malicious, authentic Social Credit is the most democratic of ideologies, far more democratic than the vast majority of other ideologies which are seeking to draw unto them the minds and hearts of men. Social Credit sees democracy as the limitation of Government's power, and the augmentation of the individual's power.

There should be no contradiction to such a conception of democracy. Is not democracy commonly presented to us as the contrary of dictatorship? And does not dictatorship consist in the exercise of absolute power, by a chief or a party, over all the population, leaving no right of choice whatsoever to the individual? Consequently, it can only be in the decreasing of the Government's power, in order to increase the power of the individual, that the move towards dictatorship can be arrested and true progress made towards an authentic democracy (demos, power; kratos, power), towards the power of the people. "The people" is not a pure abstraction; it is composed of individuals. Thus, it is the power of individuals which makes the power of the people.

In the economy

Those who teach that Social Credit consists of nothing more than the distribution of abundance to all, have but a very restricted idea of the true Social Credit.

The animals in a barn, for example, may be all very well fed and comfortably lodged. But for all this, they do not live in a democracy but in a dictatorship. It is the farmer, their master, who decides everything for these animals; what they shall do, how they shall be fed, what kind of lodging they shall have. This might very well be a image of State Socialism, of totalitarianism, but it is certainly not a true conception of Social Credit.

It is quite true that Social Credit looks towards a sharing of real wealth which will leave no one forgotten; but it does not rest there. Moreover, such a distribution of real wealth is not left to the arbitrary decisions of the Government, but is legally determined, and its flow mathematically determined, by the condition and amount of real wealth actually in existence or capable of being produced.

Let us repeat here again: it is the development and flowering of the human individual, through the assumption of his own responsibilities and the exercise of his own initiative, by free choice and decision, which is the object of the philosophy of Social Credit.

Assuring to each and every individual a part of the material goods of this earth does not enter into the Social Credit philosophy except as

a means to an end; a means towards removing those obstacles which, without any good reason, hinder the development and perfecting of his being. But this elevation of the human being demands many other things which must flow from the individual himself. And if the economic system gives to the individual what is his from the system of production but, at the same time, does not leave him the freedom to exercise his own initiative, to assume his own responsibilities, then such a system still remains imperfect and wanting.

In his encyclical *Mater et Magistra*, John XXIII, while repeating the teachings of his predecessors regarding the right of each and everyone to the use of terrestrial goods, insists, as his predecessors did, on the right of the individual to the exercise of his own initiative. He writes:

"It follows that if the organization and operation of an economic system are such as to compromise the human dignity of those who engage in it, or to blunt their sense of responsibility, or to impede the exercise of personal initiative, such an economic system is unjust. And this is so even if, by hypothesis, the wealth produced through such a system reaches a high level and this wealth is distributed according to standards of justice and equity."

It is necessary, then, to take into account, in the economy, not only the sharing of wealth, but the facilities offered for the exercise of personal initiative and the assumption of personal responsibilities. For we are here dealing with human beings, and not with animals in the barnyard.

In politics

What we have said above, with reference to economics, likewise holds true in the field of politics. For in politics, the human being must be considered in all his dignity, and not treated as a simple instrument or tool to be used at will by governments or political parties. True Social Credit is genuinely concerned with the individual from this point of view.

That is why those who look upon the individual solely in respect to his role as a voter — as if, in fact, he were nothing more than a means by which political parties may climb to power — are far from being genuine Social Crediters, even though they may have taken unto themselves that title.

That is why, also, any group, any association or movement which does not provide for the cultivation of personal initiative among its individual members, but rather places the accent upon the group as a whole rather than upon the persons composing it, is simply nothing more than another form of collectivism. Such a group cannot rightly claim that its principles and activities are oriented towards an end which is truly democratic. And if such a group should dare to assume the name of "Social Credit", it would be guilty of a hideous profanation of that name.

Furthermore, this is the reason why the school of the "Michael" Journal, which teaches authentic Social Credit, strives to develop in the individual a personal responsibility, an individual initiative. And while it is yet personal initiative, still it is aimed at a common end, a goal which will be the common good not only of the members of our Movement, but of all the citizens of society.

This is why the members of the Movement, especially those who are active workers, do not seek recompense in the acquisition of material wealth, but rather in the enrichment and development of their own beings, in the flowering of their

(continued on page 17)

Democracy

(continued from page 16)

personality, and, above all, since they are devout Christians, in the satisfaction to be gained in realizing the precept of the Master to work good for our neighbor.

To come back to our Social Credit conception of democracy in which the power of Government is diminished while the power of the individual is increased, let us quote, in finishing, the following passage from the work of Dr. Monahan entitled: An Introduction of Social Credit. Dr. Bryan Monahan, of Australia, was, in the 1960s, chairman of the Social Credit Secretariat, an organism set up by C. H. Douglas to preserve the purity of Social Credit doctrine.

Dr. Monahan writes as follows, on pages 104-105, in the above-mentioned work:

"Governments today are almost infinitely evil; at all events, they contact infinite evil: they are robbers, liars, and hypocrites. They are corrupted by power, and the solution is: to withdraw the power back to the individual, to de-concentrate it. The only safe exercise of power is by the individual over himself, not over others. We call that power, at home in the individual, individual initiative. Essential Social Credit action is individual initiative. And where that initiative is exercised with that of others, in pursuance of a strategy, there is an increment of association. That is why there is a Social Credit Movement concerned with a single strategy to gain a common objective for the genuine benefit of all men.

"There is no hope in a change of government. A new government inherits the excessive power of its predecessor, and in accordance with Lord Acton's law, is corrupted by that power. What is essential is a change in the distribution of power as between Government and citizens. Such a change will not be initiated by the Government; it must, therefore, be initiated by the citizens. We have not got democracy; we can only get it by being democratic — by limiting government.

"The necessary reforms must begin in individuals as such. Every individual who makes the effort necessary to understand Social Credit brings Social Credit nearer. The spread of the correct conception of genuine democracy will make it progressively more impossible for the present totalitarianism to continue — a situation which will bring its own mechanism for reform into being.

"But against this must be set the time factor. Unquestionably, the would-be world dominators contemplate making their position impregnable, whatever the condition of public opinion, just as in Russia. For the present, they rely on the careful confusion of public opinion, and on diverting into relatively harmless channels such public opinion as shows signs of awakening to the real situation."

The last sentence seems to us to explain perfectly the futile search for a rectifying of the present situation through the continual overthrowing of governments, whether they be of old or new parties, which results in nothing more than a deluding of the people and a restriction of their activities.

Louis Even

Toronto monthly meetings

February 12, April 9

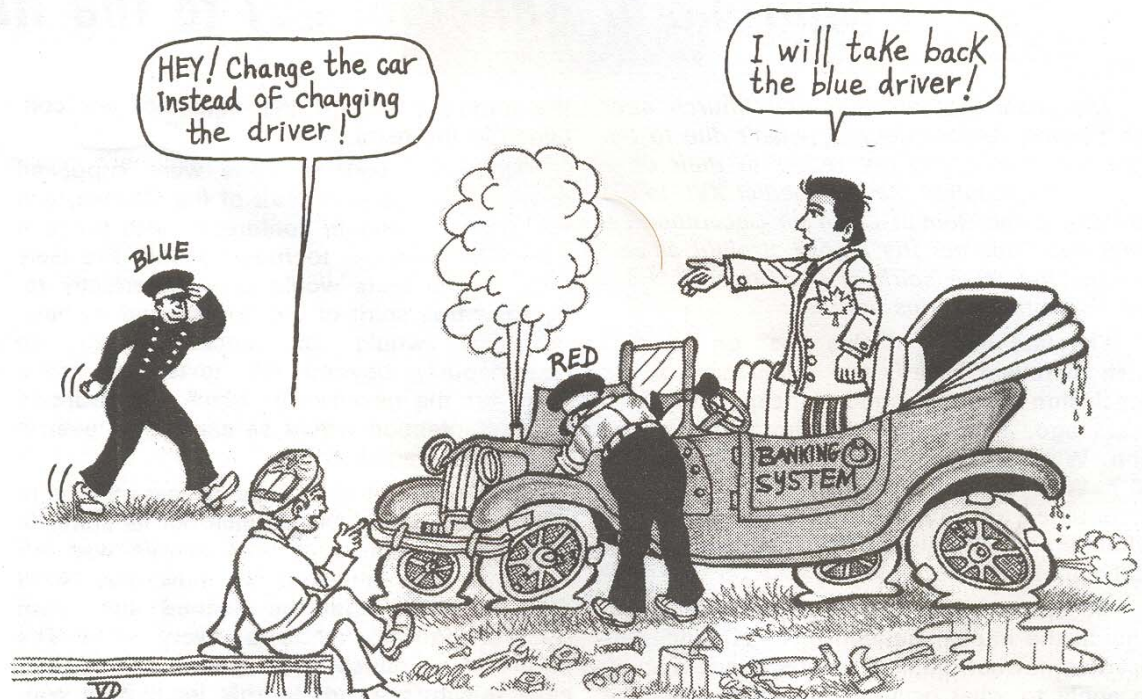
Lithuanian Hall, 2573 Bloor St. W.

One block west Dundas Subway Station

Rosary at 2:00 p.m. – Meeting at 2:30 p.m.

Information: (416) 749-5297

Change the car, not the driver!



It is the present international banking system which, even in a century of progress and abundance, holds all nations in debts, taxes, inflation, unemployment, poverty. And all of the political parties keep the same banking system, the same old car that conducts us. Changing the driver, changing the political party in office only serves to amuse the people and to strengthen the dictatorship of the banking system.

It is high time for the population to understand that one must change the car rather than only change the driver, and that by their pressures rather than by elections, people should act upon their governments to get them to put aside the old scrap of the present banking system, which already has lasted too long.

The Bank of Poland put at the service of the people?

On February 3, 2006, Poland's ruling conservative Law and Justice Party (PiS) concluded a "stabilisation pact" with the populist Samoobrona (Self-defense) and the Catholic League of Polish Families (LPR). According to PiS leader Jaroslaw Kaczynski, the move "signals a radical change in our country".

Poland had been facing the prospect of holding early elections only four months after the previous vote, which left PiS at the head of a minority government, commanding only 155 of the 460 seats in the Sejm (parliament). The new coalition now gives the government of Prime Minister Kazimierz Marcinkiewicz a majority of 248 seats in the Sejm.

With this new "stabilisation pact" (valid for 12 months with the possibility of it being extended), the three parties agreed to support 144 bills in Parliament. "The coalition will help strengthen the Polish position in view of the other countries," PiS leader Kaczynski stated. "The protection of our national interests will be on everyday's agenda, and our partners must know this."

The Interfax news agency released the interesting comment:

"The thinly-sketched list of economic proposals the parliamentary coalition agreed to support will give investors some headaches... The greatest potential to disrupt the market lies, however, in the agreement to amend the law on the National Bank of Poland (NBP).

"While the three parties to the agreement have all at times called for the abolition of the Monetary Policy Council (RPP), the pact failed to include any mention of the proposal. Instead, the three parties agreed that the NBP should be made responsible for supporting economic growth.

"This may be utterly harmless (after all, the secondary target of the NBP already is 'supporting the government's economic policies' or damaging, depending on exact formulation,' ING Bank economist Bartosz Pawlowski said.

"While the wording in the pact is vague

enough to sound innocuous, the government's repeated criticism of what it sees as overly tight monetary policy implies that any changes in the central-bank law would likely tend in the direction of reducing its independence, economists said. Any such legislation would be negative, if undertaken with short-term political goals in sight, Pawlowski said."

Comments of "Michael"

The leaders of these three parties have often said that the Bank of Poland should be used to finance the nation with interest-free loans, and that it was stupid for a government to borrow at interest money that it can create itself without interest, just like we say in the "Michael" Journal.

The International Financiers would like every government to give up their sovereign right to use their central banks (and even have it written in the Constitution, as it is the case with the European Union), for they know very well that if only one country takes back the control of the issue of its own currency, this would be a deadly blow to their monopoly of the creation of credit, since this country would show the entire world the proof that a country can be run without borrowing from private banks, and the other countries would soon follow this example.

If this money is issued for new production, and paid back (only the principal, since there is no interest) as the new production is consumed, there is no risk of inflation, and Poland will experience an era of prosperity never seen before. With an honest money system, it will be possible to finance, debt free, all that is physically feasible, to answer the needs of the population. The financial circles have every reason to be worried, for our Social Credit solution is well known in Poland, with our journal and leaflets in Polish. If the solution is well known among the population, the Polish Government will have the support to apply this just reform, despite all the opposition of the International Bankers. Let Poland set the example to the whole world!

Alain Pilote

The true interpretation of Vatican II

Address of Benedict XVI to the Roman Curia

The crisis that arose in the Church after the Second Vatican Council wasn't due to the conciliar documents, but rather in their erroneous interpretation, says Benedict XVI. In his address to the Roman Curia on December 22, 2005, the Pope set the record straight as regards the "true spirit of the Council". Here are excerpts from this address:

The last event of this year on which I wish to reflect here is the celebration of the conclusion of the Second Vatican Council 40 years ago. This memory prompts the question: What has been the result of the Council? Was it well received? What, in the acceptance of the Council, was good and what was inadequate or mistaken? What still remains to be done?

No one can deny that in vast areas of the Church the implementation of the Council has been somewhat difficult, even without wishing to apply to what occurred in these years the description that St Basil, the great Doctor of the Church, made of the Church's situation after the Council of Nicea: he compares her situation to a naval battle in the darkness of the storm, saying among other things: "The raucous shouting of those who through disagreement rise up against one another, the incomprehensible chatter, the confused din of uninterrupted clamouring, has now filled almost the whole of the Church, falsifying through excess or failure the right doctrine of the faith..."

We do not want to apply precisely this dramatic description to the situation of the post-conciliar period, yet something from all that occurred is nevertheless reflected in it. The question arises: **Why has the implementation of the Council, in large parts of the Church, thus far been so difficult?**

Well, it all depends on the correct interpretation of the Council or — as we would say today — on its proper hermeneutics, the correct key to its interpretation and application. The problems in its implementation arose from the fact that two contrary hermeneutics (interpretations) came face to face and quarrelled with each other. One caused confusion, the other, silently but more and more visibly, bore and is bearing fruit.

The false interpretation: discontinuity and rupture; the so-called "spirit of the Council"

On the one hand, there is an interpretation that I would call "a hermeneutic of discontinuity and rupture"; it has frequently availed itself of the sympathies of the mass media, and also one trend of modern theology. On the other, there is the "hermeneutic of reform", of renewal in the continuity of the one subject-Church which the Lord has given to us. She is a subject which increases in time and develops, yet always remaining the same, the one subject of the journeying People of God.

The hermeneutic of discontinuity risks ending in a split between the pre-conciliar Church and the post-conciliar Church. It asserts that the texts of the Council as such do not yet express the true spirit of the Council. It claims that they are the result of compromises in which, to reach unanimity, it was found necessary to keep and reconfirm many old things that are now pointless. However, the true spirit of the Council is not to be found in these compromises but instead in

the impulses toward the new that are contained in the texts.

These innovations alone were supposed to represent the true spirit of the Council, and starting from and in conformity with them, it would be possible to move ahead. Precisely because the texts would only imperfectly reflect the true spirit of the Council and its newness, it would be necessary to go courageously beyond the texts and make room for the newness in which the Council's deepest intention would be expressed, even if it were still vague.

In a word: it would be necessary not to follow the texts of the Council but its spirit. In this way, obviously, a vast margin was left open for the question on how this spirit should subsequently be defined and room was consequently made for every whim. **The nature of a Council as such is therefore basically misunderstood. In this way, it is considered as a sort of constituent that eliminates an old constitution and creates a new one. (...)**



Pope Benedict XVI

The true interpretation of the Council

The hermeneutic of discontinuity is countered by the hermeneutic of reform, as it was presented first by Pope John XXIII in his speech inaugurating the Council on October 11, 1962, and later by Pope Paul VI in his discourse for the Council's conclusion on December 7, 1965. Here I shall cite only John XXIII's well-known words, which unequivocally express this hermeneutic when he says that the Council wishes **"to transmit the doctrine, pure and integral, without any attenuation or distortion."**

And he continues: **"Our duty is not only to guard this precious treasure, as if we were concerned only with antiquity, but to dedicate ourselves with an earnest will and without fear to that work which our era demands of us..." It is necessary that "adherence to all the teaching of the Church in its entirety and preciseness..." be presented in "faithful and perfect conformity to the authentic doctrine, which, however, should be studied and expounded through the methods of research and through the literary forms of modern thought. The substance of the ancient doctrine of the deposit of faith is one thing, and the way in which it is presented is another...", retaining the same meaning and message.**

It is clear that this commitment to expressing a specific truth in a new way demands new thinking on this truth and a new and vital relationship with it; it is also clear that new words can only develop if they come from an informed understanding of the truth expressed, and on the other hand, that a reflection on faith also requires that this faith be lived. In this regard, the programme

that Pope John XXIII proposed was extremely demanding, indeed, just as the synthesis of fidelity and dynamic is demanding.

However, wherever this interpretation guided the implementation of the Council, new life developed and new fruit ripened. Forty years after the Council, we can show that the positive is far greater and livelier than it appeared to be in the turbulent years around 1968. Today, we see that although the good seed developed slowly, it is nonetheless growing; and our deep gratitude for the work done by the Council is likewise growing. (. . .)

The Church is the same before and after the Council

The Church, both before and after the Council, was and is the same Church, one, holy, catholic and apostolic, journeying on through time; she continues "her pilgrimage amid the persecutions of the world and the consolations of God", proclaiming the death of the Lord until he comes (cf. *Lumen Gentium*, n. 8).

Those who expected that with this fundamental "yes" to the modern era all tensions would be dispelled and that the "openness towards the world" accordingly achieved would transform everything into pure harmony, had underestimated the inner tensions as well as the contradictions inherent in the modern epoch.

They had underestimated the perilous frailty of human nature which has been a threat to human progress in all the periods of history and in every historical constellation. These dangers, with the new possibilities and new power of man over matter and over him-

self, did not disappear but instead acquired new dimensions: a look at the history of the present day shows this clearly.

In our time too, the Church remains a "sign that will be opposed" (Lk 2: 34) — not without reason did Pope John Paul II, then still a Cardinal, give this title to the theme for the Spiritual Exercises he preached in 1976 to Pope Paul VI and the Roman Curia. The Council could not have intended to abolish the Gospel's opposition to human dangers and errors.

On the contrary, it was certainly the Council's intention to overcome erroneous or superfluous contradictions in order to present to our world the requirement of the Gospel in its full greatness and purity.

The steps the Council took towards the modern era which had rather vaguely been presented as «openness to the world», belong in short to the perennial problem of the relationship between faith and reason that is re-emerging in ever new forms. The situation that the Council had to face can certainly be compared to events of previous epochs.

In his First Letter, St Peter urged Christians always to be ready to give an answer (apologia) to anyone who asked them for the logos, the reason for their faith (cf. 3: 15).

This meant that biblical faith had to be discussed and come into contact with Greek culture and learn to recognize through interpretation the separating line but also the convergence and the affinity between them in the one reason, given by God.

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When, in the 13th century through the Jewish and Arab philosophers, Aristotelian thought came into contact with Medieval Christianity formed in the Platonic tradition and faith and reason risked entering an irreconcilable contradiction, it was above all St Thomas Aquinas who mediated the new encounter between faith and Aristotelian philosophy, thereby setting faith in a positive relationship with the form of reason

prevalent in his time. There is no doubt that the wearing dispute between modern reason and the Christian faith, which had begun negatively with the Galileo case, went through many phases, but with the Second Vatican Council the time came when broad new thinking was required.

Its content was certainly only roughly traced in the conciliar texts, but this determined its essential direction, so that the dialogue between reason and faith, particularly important today,

found its bearings on the basis of the Second Vatican Council. This dialogue must now be developed with great open-mindedness but also with that clear discernment that the world rightly expects of us in this very moment. Thus, today we can look with gratitude at the Second Vatican Council: if we interpret and implement it guided by a right hermeneutic, it can be and can become increasingly powerful for the ever necessary renewal of the Church.

Benedict XVI

A new Blessed: Charles de Foucauld

On November 13, 2005, the Church proposed three new blessed to the example of the faithful, including Charles de Foucauld (1858-1916), the apostle to the nomadic peoples of the Sahara. The three were beatified at a Mass in St. Peter's Basilica, presided over in the Pope's name by Cardinal José Saraiva Martins, prefect of the Congregation for Sainthood Causes. Here are excerpts from the cardinal's homily:

"Today is the penultimate Sunday of the liturgical year. A year that comes to a close reminds us to think about the end of life. About this, the Word of God, this Sunday, asks us this concrete question: 'How should we live waiting for the return of Jesus?' The answer is proposed to us by Jesus in person, through the Parable of the talents, that we have just heard. The first consequences that ensues from this parable is that we must put all that we are and all that we possess at the service of the Lord and our neighbour, in a word, to transform it into charity!

"Along these lines, the following assertion is extraordinary true: in front of God, we will bring with us only what we have given during our lives, and not what we have accumulated, because what we give is put in the bank of love. It is for this reason that Jesus praises the two men of the parable who were able to make their talents they had received bear fruit. This is precisely what the saints did, in the divine logic of love and total self-dedication.

"Charles de Foucauld, meditating, in the presence of the Child Jesus during Christmas 1897, on the passage of the Gospel of St. Matthew which has been proclaimed this Sunday, keeps in mind the obligation for he who has received talents to make them bear fruit: **'We will be held accountable for all that we have received... and since I have received so much — conversion, religious vocation, the life of a hermit, much will be asked of me!'**

"The beatification of Charles de Foucauld confirms this: truly led by God's Spirit, he managed to use the many talents he had received and make them bear fruit and, happily corresponding with divine inspirations, he followed a way that is truly evangelical, to which he attracted thousands of disciples.



"Pope Benedict XVI recently said that our faith could be summarized in these words: 'Iesus Caritas, Jesus Love', which are the very words Charles de Foucauld had chosen as motto that expressed his spirituality.

"Charles himself revealed to a friend from high school who had remained an agnostic, what he called 'the secret of my life': 'Imitation can't be separated from love... I have lost my heart for this Jesus of Nazaret, crucified 1,900 years ago, and I spend my life to strive to imitate Him as far as my weakness allows.'

"In his correspondence, he wrote: 'Love of God and of neighbour... Here lies the essential of religion... How can we achieve it? Not only in one day, since it is perfection itself, but this is the goal that we must always aim at, that we must always get closer to, and that we will reach only in Heaven.'

"In 1882, we find the famous passage of Matthew, that he quotes so often, and that ac-

companies him until the final meditation of 1916, when he draws a parallel between the Eucharistic Presence and the presence of God in the least ones: 'I think there is no passage of the Gospel that has made a deeper impression on me, and transformed my life so much that this one: **'As you did it to one of the least of these My brethren, you did it to Me.'** 25:40). If one thinks that these words come from He who is the uncreated Truth, from the mouth of He who said 'this is My Body... this is My Blood', then how anxious we are to seek and love Jesus in the least of these ones, these sinners, these poor people.'

"Charles de Foucauld exercised an important influence on the spirituality of the 20th century, and at the beginning of this third millennium, he continues to be a fruitful point of reference and an invitation to a radically evangelical form of life."

Biography

Charles de Foucauld (Brother Charles of Jesus) was born in Strasbourg, France on September 15, 1858. Orphaned at the age of six, he and his sister Marie were raised by their grandfather in whose footsteps he followed by taking up a military career.

He lost his faith as an adolescent, through the influence of atheist teachers at school. His taste for easy living was well known to all and yet he showed that he could be strong willed and constant in difficult situations. He undertook a risky exploration of Morocco (1883-1884). Seeing the way Muslims expressed their faith questioned him and he began repeating, "My God, if you exist, let me come to know you."

On his return to France, the warm, respectful welcome he received from his deeply Christian family made him continue his search. Under the guidance of Fr. Huvelin he rediscovered God in October 1886. He was then 28 years old. **"As soon as I believed in God, I understood that I could not do otherwise than to live for him alone."**

A pilgrimage to the Holy Land revealed his vocation to him: to follow Jesus in his life at Nazareth. He spent 7 years as a Trappist, first in France and then at Akbès in Syria. Later he began to lead a life of prayer and adoration, alone, near a convent of Poor Clares in Nazareth.

Ordained a priest at 43 (1901) he left for the Sahara, living at first in Beni Abbès and later at Tamanrasset among the Tuaregs of the Hoggar. He wanted to be among those who were, "the furthest removed, the most abandoned." He wanted all who drew close to him to find in him a brother, "a universal brother." In a great respect for the culture and faith of those among whom he lived, his desire was to "shout the Gospel with his life". **"I would like to be sufficiently good that people would say, 'If such is the servant, what must the Master be like?'"**

On the evening of December 1st 1916, he was killed by a band of marauders who had encircled his house.

He had always dreamed of sharing his vocation with others: after having written several rules for religious life, he came to the conclusion that this "life of Nazareth" could be led by all. Today the "spiritual family of Charles de Foucauld" encompasses several associations of the faithful, religious communities and secular institutes for both lay people and priests.



A great "Siege of Jericho" in Rougemont March 19-25, 2006

In our chapel of the House of the Immaculate

Seven days and six nights of adoration and Rosaries in front of the Blessed Sacrament exposed in the Monstrance

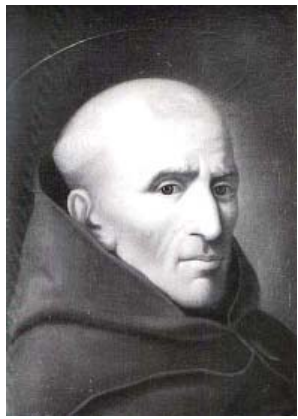
March 26: fourth-Sunday monthly meeting

All are invited to come for the days and nights that are convenient for them. They will be lodged without charge in our two houses. And they will be able to prepare their own meals in our dining room.

Meditations on the Way of the Cross

by St. Leonard of Port Maurice

Though many saints were devoted to the Way [or Stations] of the Cross, perhaps no one did more to promote it than St. Leonard of Port Maurice.



Born on November 20, 1676 in the Italian town of Porto Maurizio, near Genoa, Saint Leonard decided at an early age to enter the religious life. He eventually became a priest in a strict branch of the Franciscan Order, combining an austere life with active missionary work.

He preached missions throughout Italy for over 43 years, touching the hearts of countless people and obtaining a great number of conversions.

In spite of wearing himself out in mission work, he also found time to write many letters and devotional works. He promoted devotion to the Sacred Heart of Jesus, the Blessed Sacrament, and the Immaculate Conception of Mary; but the devotion for which he was best known is the Way of the Cross. He preached it in all his missions and set up stations wherever he went. He reportedly established them in 571 locations, including the Coliseum in Rome.

Saint Leonard died in Rome on November 26, 1751. God glorified him in life, but still more after his death, by numerous miracles. Pope Pius VI, who had known him personally, beatified him in 1796, and Pope Pius IX canonized him on June 29, 1867, and appointed him patron of all parish missionaries.

Saint Leonard's Way of the Cross ranks among the great spiritual and devotional classics. The meditations it contains are eloquent as well as insightful. It is hoped that they will inspire the reader to a more fervent love for Jesus Crucified and a greater appreciation of what He has suffered for us. (*Translated from the Italian by Mario DiTata.*)

Opening Prayer

Resolved to sin no more, I humble myself at Your most holy feet, O Jesus, my most merciful Redeemer. With sorrow for my sins, I ask Your forgiveness with all my heart, and I love You above all things.

Accompany me with Your grace, O most loving Jesus. Enlighten my mind and soften my heart, so that by meditating on Your most painful voyage to Calvary, I may be filled with sorrow for my sins. By Your suffering, by Your blood, make me worthy to obtain by this devotion the indulgence granted, which I offer for the souls in Purgatory.

O my sweet Jesus, grant that in the Way of the Cross I may learn to love You always. Amen.

First Station:

Jesus is condemned to death

"Crucify him!" Who? And for whom? Jesus, most innocent, for me, a sinner. Oh, what a cruel sentence, a sentence of death without mercy.

My most amiable Jesus, You wish to die for me. And I, with my sins, am that witness



who accuses You, that judge who condemns You. How ungrateful I have been! You have given me life, and I deliver You to death.

I repent of my sins. I despise them. I detest them. And since You have not punished me by making me die on the cross, grant me at least the courage to accompany You in sorrow to Calvary.

Second Station: Jesus accepts the cross

My most loving Jesus, You are already on the way to Calvary. It's not enough for You to have a crown of thorns, chains around Your waist, scourges, wounds, blood covering Your divine body: You also desire the cross.

You embrace it with such meekness, and I, with such diligence, seek to avoid it. You humbly accept so great a weight upon Your innocent shoulders, and I, full of pride, reject my own lesser cross. How blind I am! You teach me to suffer so that I may be saved, and I neglect my salvation because I do not wish to suffer.

My dear Jesus, free me from self-love. And if the cross is the only way to Heaven, here I am ready to embrace it. Help me with Your mercy.

Third Station: Jesus falls the first time



Alas, what do I see? My most amiable Jesus fallen under the cross, stretched out on the ground. Angels of heaven, sustain your Creator and my Redeemer. But oh! instead of angels, the enraged scoundrels come running and, with punches, slaps, and kicks, beat Him horribly.

And You, my dear Jesus, faced with so many outrages, suffer and remain silent. I am puzzled at myself that, whenever some small evil strikes, I am shaken; at every offense I am resentful, become angry and complain.

My most patient Jesus, lessen my pride and grant me patience so that, imitating You, I may for my own good be with You until death.

4th Station: Jesus meets His Mother

To my great confusion, it was not enough that I should see Jesus covered with pain and clothed as a sinner; now His Mother

also joins him to suffer for my sins! Accursed sins; most painful encounter; most sorrowful Mother! In Your agony, I see my wickedness.



I know that, in such a painful encounter, the suffering of the Son is the suffering of the Mother. I know that, if my sins have pierced Jesus' body, they have pierced Your heart, O great Virgin. But I also know that Jesus is the source of mercy, You, the refuge of sinners.

Therefore, most merciful Mother, I humbly turn to you with sorrow for my sins. In Your kindness, obtain for me from your suffering Son, Jesus, the pardon of my sins.

Fifth Station: Simon of Cyrene helps Jesus

Then, to assist my weary Jesus, a man is forced to carry the cross for Him. Sadly, I see that I am that Cyrenean, who occasionally though unwillingly takes up some cross that You, my Jesus, offer me.

How foolish I am! For my whims, for my pleasure, I don't dread hardships, I don't fear dangers, I don't count the sweat. For You, my dear Jesus, everything aggravates me, everything bores me, I seek to avoid everything. How lukewarm, how weak I am!

My Jesus, grant me a little fervor, enliven my courage to suffer with You, so that I may rejoice with You forever.

Sixth Station: Saint Veronica wipes Jesus' face



Give me that shroud, holy woman. Let me keep it, blessed Veronica. I wish to imprint in my heart the Holy Face of my Savior. But oh, unhappy me! who, full of self-love and ambition, have a heart of stone, incapable of holy sentiments.

My most merciful Redeemer, create in me a new heart, a pure, contrite, and humble heart, and then imprint upon it Your most holy name. I promise to love You alone, my Jesus, and to be detached from myself.

Jesus on my lips, Jesus in my heart. Jesus my delight, I'll call upon Him in life; Jesus my comfort, I'll call upon Him in death.

And in the Name of Jesus, I firmly hope to breathe forth my spirit.

Seventh Station: Jesus falls the second time



Here is the king of heaven, the Creator of the universe, once again stretched out on the ground under the heavy cross. What pain, what fatigue, what derision!

My most gentle Jesus, You bathe the ground with sweat from the front of your fallen head, and I, with my pride, have turned against Heaven and exalted myself above what I really am, forgetting that I am nothing but lowly dust.

How despicable I am! Humility, my Jesus, humility. Lessen my pride, show me my nothingness. You created me from clay, and to clay I must return. Death is approaching, and my sinfulness weighs against me. Mercy, my God. By Your sufferings, grant me sorrow for my sins. By Your fall, help me to rise again.

Eighth Station: Jesus speaks to the women of Jerusalem

I hear You, most amiable Savior, I hear You: it is not for You but for myself that I should bitterly weep. My tears only increase Your suffering if they are not tears of repentance.



Weep then, my heart! Weep not for Your God who goes to His death, but for your sins that bring Him there. You are even cruel to yourself unless you wipe out your sins with such sorrow.

Most Precious Blood of my sweet Jesus, soften the heart that does not weep; enlighten the mind that does not know; bend the will that does not obey. Yes, my Jesus, I'm sorry for my sins, and I'll be sorry for them as long as I live. I would rather die a thousand times before committing them again. Strengthen me by Your grace.

Ninth Station: Jesus falls the third time



My Jesus, my life and my hope, I see You fallen a third time under the cross. It isn't the wood of the cross, but my ingratitude, which makes it too heavy for You to carry. My repeated falls into hateful sin cause You to fall again.

How often I turn from sin to confession, then from confession to sin! Yes, I realize that this is the infinite weight of Your most painful cross. But now I resolve to change.

What would become of me in my weakness if You did not help me to rise again whenever I fall? Oh, I see hell opened under my feet ready to swallow me! Most merciful Jesus, sustain me by Your suffering, shield

me by Your wounds, so that I will never again fall into sin, never again.

Tenth Station: Jesus is stripped of His garments



Such a contrast should never exist: You, my beloved Jesus, stripped of Your garments, with festering wounds; I, clothed in soft garments. I, unwilling to bear any pain, however slight. I, girded with delicacy and with pride.

To You, my sweet Savior, bitter gall; to me, pleasures and sweet delights. You, the joy of Heaven, filled with sufferings; I, a most vile worm from this world, void of repentance.

No, my Jesus, may it not be so any longer. It's not fair that You who are innocent should suffer, and I who am guilty enjoy. By Your grace, grant me a share in some part of your sufferings.

And if a little contrition would sweeten that gall, why, my soul, don't you weep? Yes, my most sorrowful Jesus, I repent of my sins and seek Your mercy: I love You above all things.

Eleventh Station: Jesus is crucified

You have finally arrived at Calvary, my dear Jesus. You have arrived, dragged along like a lowly criminal, beaten and kicked, pulled with ropes, accompanied by two thieves for Your greater humiliation.

What a horrible sight! The hammering of nails into Your hands and feet, the sharpest thorns on Your head, God transfixed on a most painful cross. So much confusion, so much blood! Who can contemplate You, my Jesus, and not be heartbroken with compassion?



Permit me to draw near to You, my dying Redeemer. Since my sins have brought You to death, I want to kiss that cross, to take shelter in those wounds, to drink of that most Precious blood. Blood and wounds of my Jesus, which have redeemed me, save me. I beg of You, save me.

Twelfth Station: Jesus dies on the Cross



Here is the Victim already immolated, the great sacrifice already accomplished, the will of the Eternal Father already carried out. Here is Jesus on the hill of Golgotha, nailed to a cross, a pitiful sight to Heaven, to earth, to the elements.

My Jesus is dead; He is dead. Those most holy eyes discolored, those lips taking their final breath, those thorns, those nails, those wounds, that opening in His side, that blood — all are sources of mercy.

But near the cross I also see Divine Justice, ready with sword in hand! Poor me, if I remain obstinate in my sins, making vain the work of my redemption! No, my Jesus, don't allow me to leave Calvary without impressing in my heart Your most bitter passion. Grant that, fearing Your justice, I will live in Your wounds, in Your mercy.

Thirteenth Station: Jesus is taken down from the cross



Most holy Mother of my crucified Jesus, you receive Him in Your lap, and if You do not die of sorrow, if love does not kill You, it is because Jesus does not will it. Two most bitter passions for the sake of my redemption: the Son suffering torments of the body, the Mother suffering

martyrdom of the heart — both for me.

Infinite mercy of my Jesus, I adore You; most merciful Mother of Sorrows, I thank You. How cruel my sinfulness has been, executioner of the Son, tyrant of the Mother's heart!

Most holy Mother, place a kiss for me upon those wounds, upon that bloody cross. I don't dare to approach because sin reminds me of my ingratitude. Sorrowful Virgin, intercede for me that I may be truly sorry for my sins, and may the power of Your protection obtain my repentance, my salvation.

Fourteenth Station: Jesus is buried in the tomb

Who will give me a source of tears with which to weep over the death of my Jesus and accompany Him to the tomb? Poor Jesus, at the cost of all Your blood You have redeemed the whole world from the slavery of hell and, except for a few people, there is no one to weep with compassion at Your tomb.

What ignorance! I wish, my beloved Jesus, to weep for everyone over Your death and to detest the sins that have betrayed You. Enclose in Your tomb my poor heart. Yes, my Jesus, accomplish Your mercy: grant that, purified and sanctified, it will rise again with You.



And since You have encountered death voluntarily for my salvation, grant that I may humbly accept my death for love of You so that, by means of this sacrifice of humiliation and love, I may glorify You in Heaven for all eternity.

Today we can dispose of vast material resources. But the men and women in our technologica age risk becoming victims of their own intellectual and technical achievements, ending up in spiritual barrenness and emptiness of heart... The modern age is often seen as an awakening of reason from its slumbers, humanity's enlightenment after an age of darkness. Yet without the light of Christ, the light of reason is not sufficient to enlighten humanity and the world." (Excerpts from Benedict XVI's Christmas message, Dec. 25, 2005.)

The miracle of the Rosary in Brazil

In 1964, the women of Brazil saved their country from Communism

Millions of women marched in the streets, reciting the Rosary

by Gilberte Côté-Mercier

In 1964, miraculous events took place in Brazil, which can be set as an example to the entire world. The Red Revolution was stopped two days before the Communists had planned to take over the country. It is the women of Brazil who put a stop to the Marxist revolution, with the help of the Virgin Mary, the Queen of Heaven, Our Lady of the Rosary, She who, through a decree of God, as it is written in the Book of Genesis (3:15), must crush the head of Satan, the liar and assassin.

It is Our Lady of Fatima who saved Brazil, during the Holy Week of 1964, because the Catholics of Brazil lived the Message of Fatima, and because, following the pilgrim statue of the Virgin Mary, the women of Brazil marched in the streets by the millions while reciting the Rosary and singing hymns.

In that year, Brazilian President Joao Goulart attempted to organize the selling-out of his country to Communism, following the Cuban model. He had succeeded in infiltrating key governmental posts as well as the schools and universities in most of the country. But for almost all the preceding year, Fr. Patrick Peyton, of the Congregation of the Holy Cross, had preached a Rosary crusade, crisscrossing the country in order to convince the faithful to turn to Our Lady. In the moment of danger, the people remembered.

In 1964, Brazil had a population of 77 million people, three times the population of Canada at that time. That year, *Readers Digest Magazine* published an article entitled, "The Country that Saved Itself". One reads:

"When the Federation of workers of Latin America — a Communist organization — announced that a huge meeting was to take place in Belo Horizonte, with two organizers from Russia as main speakers, the leaders of the Women's League for Democracy sent this brief message: **'When the airplane carrying these two people arrives, there will hundreds of women lying on the landing runway. You have been warned.'** This threat was enough. The airplane did not land in Belo Horizonte, and continued up to Brasilia.

"In February, 1964, the same women organized a demonstration which was similarly successful. A congress on land reform was to be held in the city of Belo Horizonte, with Lionel Brizola, the Cuban and Communist ambassador, as main speaker. When Brizola arrived in the hall of the congress, he found it packed full, so full that he could not succeed in making himself heard, his voice being covered by the clanking of the Rosary beads of 3,000 women praying for the deliverance of their nation. On leaving, Brizola found the streets equally full, as far as the eye could see, with women praying. He departed the city with one of the most incendiary speeches of his career still in his pocket, undelivered."

On March 13, 1964, the Communist leaders had brought to Rio de Janeiro 100,000 workers, by bus and train, at the expense of the State — over \$400,000 at that time — to hear Goulart and Brizola decree the amendment of the Constitution, the abolition of Congress, and the confiscation of industries and farms.

It was the 13th day of the month, the day chosen by the Virgin of Fatima in Her Apparitions in Portugal in 1917. Since this year, the



Joao Goulart and Lionel Brizola

13th day of each month is honoured by the devotees of Our Lady of Fatima.

So March 13, 1964, was the day chosen by President Goulart to officially announce the beginning of the Communist dictatorship in Brazil. However, March 13, 1964, was also the day chosen by the Virgin Mary to show Her miraculous power of intercession in favour of Her friends of the Rosary.

When the women of Brazil heard on television the terrifying news launched by the demons of Communism, they left their homes and went out on the streets, by the millions, in every city, reciting the Rosary, carrying anti-Communist banners, and distributing tons of leaflets, with the help of their children.

On Thursday, March 19, the Feast of St. Joseph, head of the Holy Family, the "March



of the Family with God toward freedom" took place in downtown Sao Paulo (see picture above), with one million women marching solemnly through the streets, praying the Rosary and singing religious hymns for three hours. It was three days before Palm Sunday.

Holy Week

In the following days, during the Holy Week, similar "Marches of the Family with God toward freedom" took place in almost every city of Brazil, mobilizing millions of women. Like Christ in Jerusalem, the women of Brazil were triumphally marching on the streets of their cities on Palm Sunday, March 22, shouting: "Hosannah to the Son of David!"

Here is the text of the leaflet distributed by the women and their children throughout Brazil:

"This immense and marvelous land which

God has given us, is in extreme peril. We have allowed men with unlimited ambition, devoid of all Christian faith and scruples, to bring misery to our people, to destroy our economy, to perturb our social peace, to sow hatred and despair. They have infiltrated our nation, our administrations, our army, and even our Church, with servants of a totalitarianism which is foreign to us and which would destroy all that we hold dear...

"Holy Mother of God, protect us from the fate that threatens us, and spare us the sufferings inflicted on the martyred women of Cuba, Poland, Hungary, and the other nations reduced to slavery!"

New grandiose "Rosary marches" were organized in all the country in which men, women and young people participated, while Luiz Carlos Prestes, head of the Brazilian Communist party, crowed, "We've already seized the power. We just need to take over the Government." As for President Goulart, he publicly blamed the Catholics for opposing his reforms, and made the mistake of publicly making fun of their devotion to the Rosary, saying that it was an ineffective weapon to solve Brazil's problems.

However, since March 13, the day Goulart had publicly announced the end of the Constitution, General Castelo Branco had written a secret manifesto of reprobation, which said, among other things: "When a president proposes to chase the Congress out and tear down the Constitution, it is not only the right of the army, but also its duty, to intervene to uphold the law."

Through rightist businessmen, this manifesto was clandestinely handed over to high officers of the army who could be trusted. Then, 1,500 officers of the navy made a call to all the citizens of the nation, saying that the time had come for Brazil to defend itself. The army, the navy, the press were joining the women who prayed, in a colossal counter-revolution.

On March 23, Cardinal Camera of Rio de Janeiro, in a message broadcasted all over the nation, warned the population about the imminent danger of Communist take-over.

Three days later, on March 26, Holy Thursday, sections of the military marched against Goulart. Seized documents showed that the Communists had planned to take over the country by force exactly two days later, on March 28. The counter-revolution had preceded the revolution by only 48 hours! The Communist revolution had been stopped, without any blood being shed.

A resurrection

The governors of the states and army generals sided with the counter-revolution, one after the other. Even members of the Congress left President Goulart who fled the country, followed by Brizola and the Communist leaders of the unions.

On Wednesday afternoon, April 1, three days after Easter Sunday, the counter-revolutionaries had won the victory. They celebrated on radio the failure of the Communists. One could see on the windows of the homes of Rio sheets and towels that saluted the victory, and the streets of Brazil were filled with happy people who were dancing in a joyful atmosphere.

It was a true resurrection.

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On April 2, the entire population of Rio and the surrounding cities took to the streets for a gigantic prayer march which ended in a grand finale of thanksgiving to Our Lord and Our Lady. Some people wanted to convince the women of Rio to cancel this march, under the pretext that it had become useless after the victory, but the women of Rio rushed to their phones to keep the planned march, which became a triumph.

The counter-revolution in Brazil was a miracle. The miracle of a war won without blood being shed, the miracle of a population that itself organizes resistance, with little means, without the help of the Financiers or other nations. Even the U.S.A. did not help in this counter-revolution. It was the miracle of businessmen and professionals who worked for the common good, the miracle of the authorities, governors, generals, members of Congress, who are willing to sacrifice prestige and wealth to save their country.

Who did the miracle in Brazil? The women, with their Rosaries. So who did the miracle? Our Lady of Fatima who, in 1917, had promised to save the world from Communist tyranny if Catholics prayed the Rosary and made penance.

In July, Fr. Valerio Alberton, a Jesuit and Promoter of the Marian confraternities of Brazil, traveled to Fatima to thank the Most Holy Virgin for the liberation of his country. Please ponder all the phrases he said. They apply to our Western nations today (published in the October, 1964 issue of *Voz de Fatima*):

"We have overcome, thanks to Our Lady of the Rosary. It is the message of Fatima, lived in Brazil, which just saved us in time from the hydra of Moscow... The situation in my country was very serious. Every aspect of human activity was undermined. The key positions were in the hands of notorious Communists, those in favor of Communism. The unions were mostly controlled by them.

"Continual strikes, many of which were of an openly political nature, provoked disturbances everywhere. The universities themselves were affected. I noticed myself the seriousness of the situation when I travelled from November 1963 to March 1964 to all the capital cities of Brazil, where I was in contact with the university milieux. In the middle of March, I finished my travels with this conclusion: it is a fact that the Church has lost the universities.

"The penetration in the Catholic faculties was very profound. Even in our colleges there were Communist cell groups. Catholic associations were not spared. It was really scary. Discouragement was beginning to take over minds. Many found the problem unsolvable. There remained only one hope: devotion to the Blessed Virgin.

"Every week, the Cardinal Archbishop of Rio de Janeiro, through the voice of the pastor of a local radio station, put Catholics on their guard, and asked them to pray and make penance, according to the spirit of the Message of Fatima, so that God, through the intercession of the Virgin Mary, may have mercy on us.

"And these repeated calls were echoed in the hearts of the Brazilian Catholics, because the Message of Fatima had deeply penetrated their souls. The Message of Fatima has been welcomed with enthusiasm in Brazil; the whole nation has been impregnated with it. The visit of the pilgrim statue of the Virgin of Fatima in Brazil, for 18 months, in 1952 and 1953, constitutes one of the most extraordinary religious events of its history of over 500 years.

"These were 18 months of intense religious and Marian fervour. All the religious and civil authorities, all classes of society

were present to pay homage to Our Lady... And this devotion to the Virgin Mary, especially the Rosary, was revived last year and this year by the moving campaign of Father Patrick Payton.



Our Lady of Fatima

"Faced with this perilous situation, Catholic associations had put all their efforts in the service of the Blessed Virgin. Two hundred thousand men and lads, enrolled in the 2,000 Marian congregations, had formed a true pacifying army in the struggle for freedom.

"Can a country that let itself be shaken to its core by the Virgin Mary fall under the control of godless people? Never! The repeated calls to prayer and penance, according to the spirit of Fatima, revived faith, a faith that moves mountains, and the impossible happened: the miracle of a great war won without bloodshed. The counter-revolutionary high command anticipated at least three months of heavy fighting. Then a force, humanly speaking inexplicable, caused, as if by enchantment, the entire military operation, which had been diabolically and patiently erected over the course of several years, to collapse like a house of cards.

"The evidence of a signal grace at work was so strong that all were convinced that the unfolding of events did not have a human

explanation. The civil and military leaders of the counter-revolution were almost unanimous in attributing this victory to a special grace of the Most Blessed Virgin. Several declared that the Rosary had been the decisive weapon, like for example Branco, Brazil's present president. The Rosary being recited everywhere, especially in the Marches of the Family with God toward freedom. All the Bishops of Brazil, in their common statement of June 3, confirm this expressly."

It's our turn!

The practical conclusion to be drawn from this true story is obvious: let us pray the Rosary daily, individually, in our families, and in public. Let us organize Rosary marches in the streets of our cities to stop the dictatorship of Communism and High Finance, and then our civil authorities will have the courage to stand up against the financial powers, and defend the common good of the citizens! The recitation of the Rosary saved Brazil. It will save us too!

Gilberte Côté-Mercier

Chip implanted by rifle

Empire North, located in Copenhagen, Denmark, has introduced a new law enforcement tool called an ID Sniper Rifle. According to their marketing material, the ID Sniper Rifle is used to implant a GPS-microchip in the body of a human being, using a high powered sniper rifle as the long distance injector. This micro chip enters the body and remains there without causing any internal damage. The manufacturer says the process brings little physical pain as the micro chip enters the body of an unsuspecting human, similar to a mosquito bite lasting just a fraction of a second. At the same time this occurs, a digital camcorder with a zoom-lens fitted within the scope will begin to take a high-resolution picture of the target. The target, in this case, is a human being.

Empire North maintains that law enforcement needs this rifle: "As the urban battlefield grows more complex and intense, new ways of managing and controlling crowds are needed. The attention of the media changes the rules of the game. Sometimes it is difficult to engage the enemy in the streets without causing damage to the all-important image of the State. Instead, Empire North suggests to mark and identify a suspicious subject at a safe distance, enabling the national law enforcement agency to keep track of the target through a satellite in the weeks to come." (From *NewsWithViews.com*, April 24, 2004.)

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The biggest thief of all is still at large!



One of the main reasons for the demise of the Liberal Party at the last Canadian election was the sponsorship scandal.

But the greatest scandal of all is certainly the billions of dollars our country has to pay in interest every year on its national debt, which is caused by the way money is created by the present financial system. The biggest thieves are those in charge of that system, but they have not been arrested yet!

by Louis Even

There are as many different sorts of thieves as there are kinds of thievery. There are highwaymen, holdup artists, pirates, rustlers and hijackers; shoplifters, pickpockets, housebreakers, purse snatchers, and those who practice embezzlement, blackmail, fraud, swindling, and extortion. And that by no means exhausts the list.

Now, there is one particular thief whom we have been denouncing for a long time. But he is still at large, and the law is making no attempt to lay hands on him; in fact, he is held in high respect by the authorities. This particular robber excels in the arts of swindling and extortion.

Our regular readers have probably guessed who he is; yes, it's that old thief, the existing financial system, whose agents operate boldly among us in the broad light of day. The fact that its technique has been developed to perfection, and that this technique is considered to be a sacred mystery by layman, plus the fact that its activities have even been sanctioned by the law, permits it to carry out its depreciations on an unheard-of scale without its victims ever guessing who it is that is depriving them of the overflowing bounty which nature and man's ingenuity has to offer. Oh, they know very well that they are being robbed right and left, but this crafty old thief is skilled in turning his victims one against the other, making each believe that the other is responsible for his losses.

A swindle

Even those who are fairly well informed know that over nine-tenths of the money that is put into circulation is born in the banker's ledger, taking its form and substance from the banker's pen and a few drops of ink; and the other one-tenth, the paper money and coins, can only come into existence through the fiat of the banks. No one can deny, with reason, that all this money, once brought into existence, is considered by the banks as their property which they can lend out at a profit to themselves. But how many people have ever stopped to consider the scope and extent of this vast swindle? For there is no gainsaying that this contract entered into between the lender of this new money and the individual or corporation who may borrow it, is nothing less than a barefaced swindle.

The man who wishes to borrow money to build a factory has to give the banker collateral or security for the loan; this collateral is real wealth, his own goods. A municipality borrowing money has to give, as its security, its right to tax the citizens, its power to mortgage the property of those under its jurisdiction. And what has the banker to offer? Well, he wants us to believe that

he is lending the bank's money. In fact, all he is giving is a number of figures issuing forth from his pen and ink, and the value of these figures is not based on the banker's pen and ink, but on the work and products which come from the borrower himself.

The one borrowing brings the fruit of his labor — real concrete wealth, goods which can be used by all. The lender brings nothing more than a few figures scribbled in a ledger. And what happens? The one who has no real wealth to offer sees to it that he is reimbursed, not only with the amount of money represented by his figures in a ledger, but with another amount, over and above the new money issued, which is called interest; which interest the poor borrower has to get from the money that is already in circulation, thus making it impossible for someone else to meet his financial obligations. For the lender did not put into circulation the amount necessary to cover the interest charges.

So it happens that the people, as a whole, are put into debt for the wealth which they, as a whole, have produced. This is where the swindle occurs. To have to pay for the goods one has produced, and more than their value, would be something unthinkable among individuals. If you build a table for yourself worth twenty-five dollars, it would be considered absolutely ridiculous to everyone that you should have to pay some department of the government or some private individual thirty dollars for having built yourself this table. Yet such a ridiculous thing is happening where the people of the country, as a whole, are considered in relation to those individuals who are concerned with making modern money.

Those who have obtained the exclusive right of manufacturing money, oblige those who have no right to create even a cent of new money than what has actually been put into circulation. Such a system can have only one end — the plunging into debt of the entire world, right to the end of time. Unless, of course, it is decided to put an end to this universal swindle.

Extortion

But the robbery doesn't end there. This swindle is compounded with extortion. What do we mean by extortion?

Extortion has been defined as the offence of obtaining, by threat or force, money or valuables not due. Gangs of organized criminals will obtain from businessmen periodic payments of money, under the threat of wreaking damage upon their businesses. This is a story everyone is familiar with, from the movies and from the crime reports in our daily newspapers.

Well, believe it or not, our existing financial system is practicing just such a crime, even though it has been legalized by our governments. Production today cannot be organized unless there is first of all money with which to pay for operations before the first products have been sold. Any expansion of the productive system requires an expansion of credit by the financial system. The financial system imposes its conditions, and if you do not agree to these conditions, you simply do not produce or expand. The financial system paralyzes you by withholding credit.

The financial system commits extortion by actually saying: Either you sign this document committing yourself to bringing me such and such an amount periodically, or else I will tie your hands by refusing you

money, without which you can do nothing.

The various organizations of government and society are treated in exactly the same fashion: You want a new aqueduct? Fine! The labor and the material are ready and at hand. However, before starting, you will sign a paper committing yourselves, after you have already paid once for the material and labor, to pay me an additional sum, the equivalent of, and perhaps even greater than, the sum paid for labor and material. And if you don't sign, then you'll simply have to do without your aqueduct. Because, even if there is an abundance of labor and material begging to be used, you can't take a single step towards the completion of the work without money, which I alone can grant.

The financial system holds the people in its grip, just like a group of criminal extortionists holds an entire business district in its grip.

Producers find themselves unable to sell their goods, unemployment results, and there are financial obligations which are literally impossible to meet. The consumer suffers from the high prices and the lack of purchasing power. Everyone suffers from the multitude of taxes which have been grafted on to this system. But regardless of the times, peace or war, boom or recession, the financial system works profitably — for the Financiers.

The budget of every public body has one sacred item, which is called "debt service" — the interest and capital which must be paid to the Financiers. Any other expense can be cut down and pared off, but this particular item must never be touched. For this is a tribute which must be paid to the masters who are over the representatives of the people, just as they are over the people themselves. It is the ransom which must be paid for the right to live.

An insatiable rodent

In past issues of "Michael", we wrote about that ubiquitous and voracious rodent which is present everywhere — the financial system. This scourge is everywhere. It afflicts private as well as public corporations; it hits at the individual as well as at the body politic. It is the prime cause of the high cost of living.

This devouring rat is everywhere — in the bricks which go into your house, in the prescription you bring from the drugstore, in the theater ticket, in the food in your plate; for the taxes which are levied, in one way or another on everything we use, have for one of their principle ends the satisfaction of the insatiable hunger of the financial system under which we live.

This system of finance is a devouring rat, a thief, a swindler, an extortionist — it is all these things, and it leaves a trail of victims suffering from want and privation and insecurity. It humbles proud nations and brings peoples' governments before it on bended knees to ask for that without which no nation can live. It will not hesitate to foment nation-destroying wars in order to keep the world subject to it and paying tribute to it.

And yet nothing is done to halt the depredation of this great thief. It has as its protector the very elected representatives of the people. It has as its defenders those very men who should enlighten the way, castigate injustice, and defend the oppressed.

Louis Even