

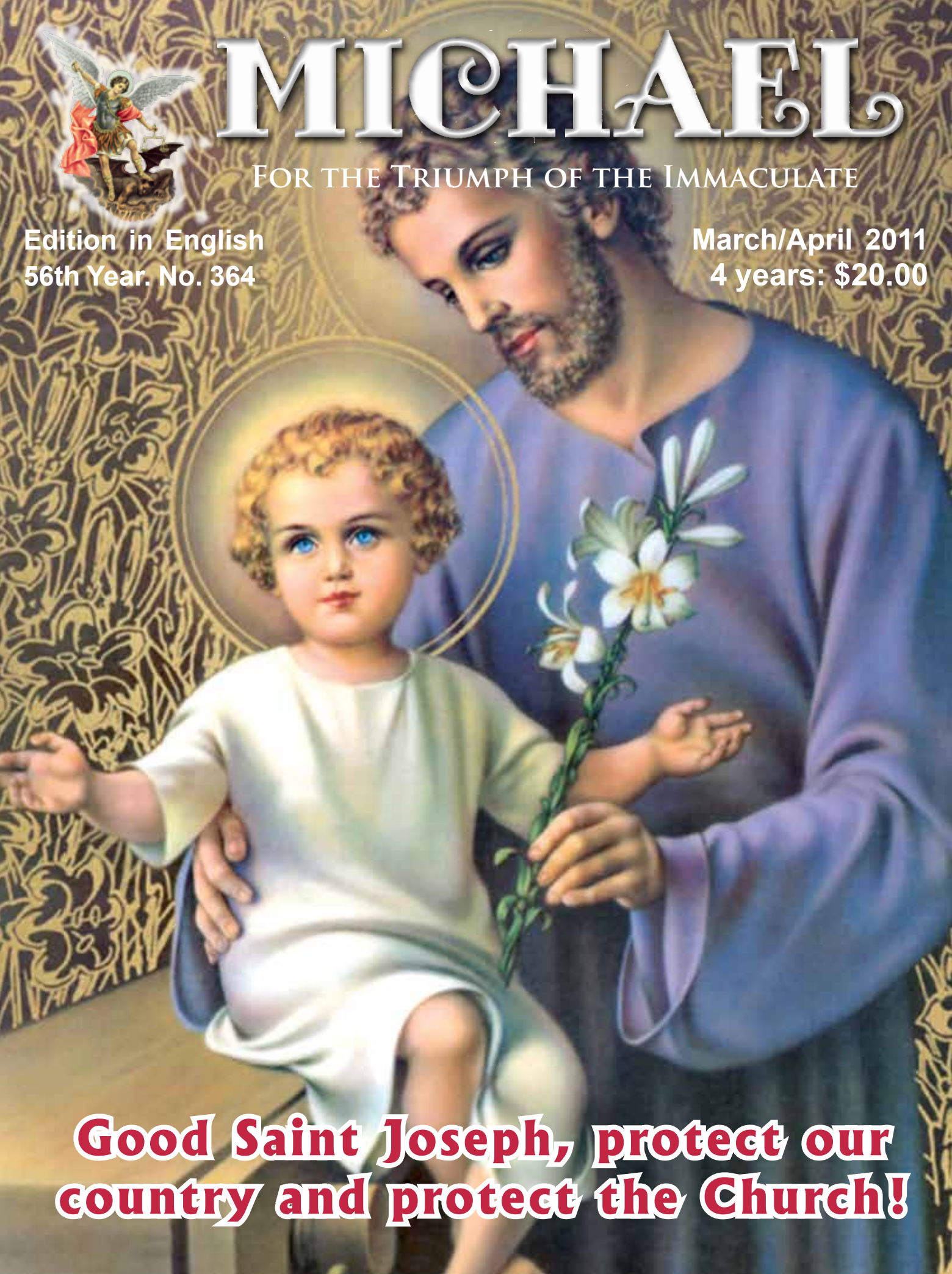


MICHAEL

FOR THE TRIUMPH OF THE IMMACULATE

Edition in English
56th Year. No. 364

March/April 2011
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**Good Saint Joseph, protect our
country and protect the Church!**

MICHAEL

A journal of Catholic patriots
for the kingship of Christ and Mary

For a Social Credit economy in accordance
with the teachings of the Church through
the vigilant action of heads of families

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St. Joseph is
the patron of
the universal
Church
since 1870
and patron
of Canada
since 1624

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by Alain Pilote

A better world

The first issue of the “Vers Demain” Journal,
founded by Louis Even and Gilberte Cote, was
published in Canada in September, 1939 (its
English-language version, now called MICHAEL, was
first published in 1953). So the “White Berets” have
been travelling all over
Canada and the world for
the last 72 years, to bring
the message of the “Vers
Demain” and MICHAEL
Journals to the popula-
tion.

But what precisely is
the message promoted
by this journal? Why
has this periodical been
founded? What were the
intentions and the objec-
tives of its founders? This
message, this objective,
is still the same now as
it was in 1939: to promote the development of a
better world, a more Christian society, through the
diffusion and the implementation of the teaching of
the Roman Catholic Church in every area of society.
The pursuit of a better world: it is for this reason
that the founders called it “Vers Demain” (Towards
Tomorrow); they wanted to build a future that is
better than today.

Louis Even was himself a great Catholic and he
was convinced that a better world could be built only
upon the eternal principles of the Gospel and upon
the teachings of His Church — the Roman Catholic



Louis Even and Gilberte Cote-Mercier



The battle of MICHAEL

To promote a better
world, a more
Christian society

The most urgent
reform: to correct
the financial system

Church — whose visible head on earth is the Sover-
eign Pontiff, who is presently Benedict XVI.

Moreover, the objectives of the MICHAEL and
“Vers Demain” Journals are clearly set out in every
issue, just below the logo. On the left, you will read
this inscription: “A Journal of Catholic Patriots, for
the Kingship of Christ and Mary, in the souls, fam-
ilies and countries.” On the right: “For a Social Credit

Economy, in accordance
with the teachings of the
Church, through the vigi-
lant action of heads of
families and not through
political parties”. This
means, among other
things, that the Social
Credit philosophy that is
referred to has nothing to
do with political parties,
not even so-called “Social
Credit parties” but it is an
economic reform that can
be applied by any political
party in power.

MICHAEL then is a journal of Catholic patriots
that also deals with economic reform, with Social
Credit. Why? “What does this have to do with re-
ligion?” some might ask. The Social Credit sys-
tem is nothing but a method, a way to apply the
Church’s social doctrine, which is an integral part of
the teaching of the Church. So in this, the MICHAEL
Journal does not leave its first objective, which is
“to promote the development of a more Christian
society through the diffusion of the teaching of the
Roman Catholic Church.”

(continued on page 4)

The battle of MICHAEL

(continued from page 3)

If the Church intervenes in social matters and has developed a set of principles that came to be called the “social doctrine of the Church”, it is essentially because, as Pope Benedict XV said, **“it is on the economic field that the salvation of souls is at stake.”** His immediate successor, Pope Pius XI, also wrote:

“It may be said with all truth that nowadays the conditions of social and economic life are such that vast multitudes of men can only with great difficulty pay attention to that one thing necessary, namely their eternal salvation.” (Encyclical Letter *Quadragesimo Anno*, May 15, 1931.) Throughout the centuries, all the Popes have spoken in a similar fashion.

Money is the license to live

The fact that countless souls are lost because of the present economic conditions is easy to understand: man needs a minimum of material goods to live his short pilgrimage on earth. God created man with an immortal soul but He also created him with material needs for food, clothing and shelter. But in order to get food, clothing and shelter, man must have money to purchase them; otherwise, goods will rot on the shelves and the pauper will starve to death.

In other words, money is the license to live for the individual: having no money means certain death in short term. Those who hold the power to create money — the Bankers — therefore literally control our lives, as Pope Pius XI rightly put it in his Encyclical letter *Quadragesimo Anno*, in 1931:



Pope Pius XI

“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 allotment, 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.” A little further, the Pope added that **“the State has become a slave, bound over to the service of human passion and greed,”** to the service of the money powers.

This control of money by private interests is the greatest swindle of all times and it has brought about an incalculable number of disastrous consequences: economic depressions, wars, etc. One will never be able to figure out how much harm the present crooked financial system and the chronic money shortage has done to souls. Here are only a few examples, which could be multiplied *ad nauseam*:



On the world scale, over one billion seven hundred million people have to search through the garbage in order to find something to eat and stay alive. Over 100 million children on the globe are homeless and live in the streets, abandoned by their parents who can no longer support them. Every day on earth, over 40,000 children die of hunger or disease, all because of a lack of money.

Moreover, every country in the world — industrialized and Third-World countries alike — is struggling with debts that cannot be repaid and many of these countries cannot even pay the interest on their foreign debts. Individuals are also swallowed up in this spiral of debt. According to a report of the Vanier Institute of the Family released last February, Canadian family debt, on an average, has reached \$100,000. On average, a Canadian family owes nearly \$1,500 for every \$1,000 earnings after tax deductions.

To correct the financial system

The Church cannot remain indifferent to situations like hunger in the world and indebtedness, which jeopardize the salvation of souls. This is why she calls for a reform of the financial and economic systems, to put them at the service of the human person. For example, Pope John Paul II's calls along these lines were countless. Already, in his first Encyclical Letter *Redemptor Hominis* (The Redeemer of Man, March 4, 1979), the Holy Father spoke of **“the indispensable transformations of the structures of economic life of poverty amidst plenty that brings into question the financial and monetary mechanisms... man cannot become the slave of economic systems...”** And for now, we will add only this quote:

“Again, I want to tackle a very delicate and painful issue. I mean the torment of the representatives



Pope John Paul II

“Social Credit was a light on my path”

— Louis Even

of several countries, who no longer know how to face the fearful problem of indebtedness. A structural reform of the world financial system is, without doubt, one of the initiatives that seem the most urgent and necessary.” (Message of the Holy Father to the 6th United Nations Conference on Trade and Development, Geneva, September 26, 1985.)

The Church therefore presents the moral principles on which any financial or economic system must be judged. And so that these principles may be applied in a practical way, the Church calls on the lay faithful — whose proper role, according to the Second Vatican Council, is to renew the temporal order and bring it in order with God's plan — to work for the search of concrete solutions and the establishment of an economic system that conforms to the teachings of the Gospel and to the principles of the Church's social doctrine.

Social Credit

It is for these reasons that Louis Even decided to spread the Social Credit doctrine — a set of principles and financial proposals that were set forth for the first time in 1918 by the Scottish engineer, Clifford Hugh Douglas, to solve the problem of the chronic shortage of purchasing power in the hands of the consumers. The words “social credit” mean social money or national money, money issued by society, as opposed to

The rules of the present financial system create a chronic shortage of purchasing power for consumers and unpayable debts for individuals and governments alike. Institutions like the International Monetary Fund and the World Bank pretend to help countries in financial difficulties with

their loans but because of the interest charges (compound interest) they have to pay them back, these countries end up even poorer than they were before the loans were made. For example, according to the Jubilee 2000 Coalition, for every dollar flowing as aid to poor countries each year, \$8 are sent back in debt payments.



the present money that is a “banking credit”, money issued by the banks.

When Louis Even discovered the great light of Social Credit in 1935, he immediately understood how this solution would put into application Christian principles of social justice in economics — especially regarding the right of all to the use of material goods, the distribution of the daily bread to all — through the allocation of a social dividend to every human being. This is why, as soon as he came across this light, Louis Even made it his duty to make it known to all.



In his first Encyclical Letter *Deus Caritas Est* (God is Love), Pope Benedict XVI wrote: **“In God's family, no one ought to go without the necessities of life... 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.”**

The duty of every Christian

On July 3, 1980, in Sao Paulo, Brazil, John Paul II addressed 150,000 workers:

“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 ... 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.”

It is a duty and an obligation for every Christian to work for the establishment of a better economic system and John Paul II pointed out that “no one is dispensed from collaborating in this task.” And this means, even if the task turns out to be difficult, wrote the Holy Father. (It cannot be any other way, since when one attacks the monopoly of the controllers of money and credit, one attacks the greatest power in this world.)

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The battle of MICHAEL

(continued from page 5)

In spite of the lack of understanding, grievances and opposition of all kinds, there should be no room for discouragement, since this task is “urgent and necessary,” as it was previously said:

“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 Letter *Sollicitudo Rei Socialis*, n. 30.)

The love of neighbour

The most fundamental reason every Christian must work for the establishment of a better economic system is that we will be judged on what we have done for our brothers and sisters in need. Jesus identified Himself with those who suffer, as it is written in the Gospel: “Truly, I say to you, as you did it to one of the least of these my brethren, you did it to me” (Mt. 25:40). The Christian faith teaches us to see Christ in each of our brothers and to love our neighbour as we love Christ.

There are, of course, many ways to help our brothers in need: feeding the hungry, giving drink to the thirsty, sheltering the homeless, visiting the imprisoned and the sick, etc. Some will send donations to charitable organisms, whether to help the poor of our country or of the Third World. These donations may relieve some poor people for a few days or weeks but they do not suppress the causes of poverty.

What is important is to correct the problem at its root, to attack the very cause of poverty, and to re-establish every human being in his rights and his dignity as a person created in the image of God and a

being entitled to a minimum of earthly goods. And to give to each what is his due is precisely in what justice consists:

“More than any other, the individual who is animated by true charity labors skillfully to discover the causes of misery, to find the means to combat it and to overcome it resolutely. A creator of peace, he will follow his path, lighting the lamps of joy and playing their brilliance and loveliness on the hearts of men across the surface of the globe, leading them to recognize, across all frontiers, the faces of their brothers, the faces of their friends.” (Paul VI, Encyclical letter *Populorum Progressio* on the development of peoples, n. 75.)

Louis Even had discovered the cause of the misery of the people — the creation and control of money by private banks — and also the means to combat this swindle: the education of the people.

In order to insure that the authentic Social Credit message would reach the population and most of all, because his heart was full of great charity towards his neighbor, Louis Even went so far as to quit his job in the middle of the Great Depression. In 1935, he founded his journal, “Vers Demain”, and gave all of himself and his time to the cause of justice. He became, literally, a “pilgrim” on the roads of Canada, making the great light of Social Credit known to all his brothers and sisters. His example of dedication and self-giving brought other apostles to follow him.

Louis Even was not only a genius but also an unparalleled apostle and it is for this reason that the Movement he founded managed to go through every persecution imaginable, self-dedication being more powerful than all the millions of the Bankers. One can read in the Gospel: “greater love than this no man has, that a man lay down his life for his friends” (John 15:13); this is actually what Louis Even did. Not only did he preach charity and justice but he also lived what he preached.



The message of the Louis Even Institute is now diffused all over the world, with millions of offprints distributed free of charge (via containers) in more than ten languages, thanks to the donations of our benefactors.

The Popes said that the transformation of the economic structures will be obtained only through the apostolate, self-dedication and sacrifices made for the love of one's neighbor and this is exactly the method put forward by Louis Even with his Work of the Pilgrims of Saint Michael:

“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 Letter *Sollicitudo Rei Socialis*, n. 38.)

Divine assistance is especially needed when one knows that the real goal of the Financiers is the establishment of a world government — which includes the destruction of Christianity and of the family — and that the promoters of the New World Order are actually led by Satan himself, whose sole aim is the ruin of souls. Back in 1946, C.H. Douglas wrote the following in the Liverpool periodical *The Social Crediter*:

“We are engaged in a battle for Christianity. And it is surprising to see in how many ways this is true in practice. One of these ways goes almost unnoticed — except in its deviations — the emphasis put by the Roman Catholic Church on the family, against the implacable and continuous effort of the Communists and Socialists — who, together with the International Financiers, form the true body of the Antichrist — to destroy the very idea of the family and substitute the State for it.”

And Louis Even wrote on the same subject in 1973: “In an engagement against the financial dictatorship, one does not deal only with terrestrial powers. Like the Communist dictatorship, like the powerful organization of Freemasonry, the financial dictatorship is under the command of Satan. Simple human weapons will never be able to overcome that power. What is needed are the weapons chosen and recommended by She who must crush definitely the head of Satan, She who declared Herself, at Fatima, that Her Immaculate Heart will triumph in the end. And these weapons are: the consecration to Her Immaculate Heart, marked by the wearing of the Scapular, the Rosary and penance.”

The Rosary Crusade

That's where one sees all the importance and greatness of the Rosary Crusade instituted by Louis Even, which consists in visiting families to have them pray a decade of the Rosary and then to present to them our MICHAEL Journal. Louis Even, who had

been consecrated himself to Mary since the age of 17, understood the importance of a devotion to the Blessed Virgin for the present times.

The door-to-door Rosary Crusade is an incomparable school that forms apostles who learn how to dedicate themselves for the love of their neighbour. It is through example that the people see that our message is true. Besides giving to the people the beautiful light of Social Credit, we strengthen them in their Catholic faith, which is more than urgent because of all the sects that are gaining too much ground.

In passing, the Pilgrims of Saint Michael or “White Berets” are not a cult nor a sect; they did not invent a religion: they are Roman Catholics who preach loyalty to all the teachings of Pope Benedict XVI.

No sector of life in society should be closed to the teaching of Christ: all the existing systems — including economic and financial — must submit to moral laws and be put at the service of the human person.

Many might remember the words of Pope John Paul II on October 22, 1978, at the Mass marking the beginning of his Pontificate: **“Do not be afraid! Open wide the doors for Christ! To his saving power open the boundaries of States, economic and political systems, the vast fields of civilization, culture and development. Do not be afraid. Christ knows ‘what is in man’. He alone knows it.”**

And Pope John Paul II also said at Flueli, Switzerland, on June 14, 1984: **“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!”**

To sum up, the battle of the MICHAEL Journal is a battle for the salvation of souls. This periodical only repeats what the Pope and the Church demand: a new evangelization — to remind Christians of the basic Church principles, they who seem to have forgotten them or have totally ceased to put them into practice — and a restructuring of the economic systems. To be a Pilgrim of St. Michael in the Work of MICHAEL is therefore the most urgent and necessary vocation of our times. All our readers are invited to find new subscribers to help us. How great and important the Work of Louis Even is!

Alain Pilote

It's time people knew the money trick

Banks hold the power of life and death over the economy

Colin Barclay-Smith is an Australian journalist who started studying Douglas's Social Credit proposals during the first years of the Depression. He was so convinced of the value of this doctrine that he founded, in 1932, a journal to diffuse it, *the New Era*, which had at one time over 30,000 subscribers. In 1934, Barclay-Smith accompanied Douglas in his tour of Australia and New Zealand. Barclay-Smith died on May 19, 1957 in Sydney, at the age of 64. A brilliant writer, Barclay-Smith wrote several booklets on various aspects of Social Credit. The last one, *It's time they knew*, was published a few months before his death. This booklet was republished and updated several times under the title *The Money Trick*. (This book is available from our office for \$10, postage included.) Here are excerpts from this booklet:



By creating money out of NOTHING Banks become the owners of EVERYTHING

by Colin Barclay-Smith

It's time the people of our nation knew the alarming facts. Test your own knowledge of these facts by the following questions:

☞ **Do you know that no bank lends money deposited with it?**

☞ **Do you know that when a bank lends money it CREATES it out of nothing?**

☞ **Do you know that bank loans are merely pen and ink entries in the credit columns of a bank's ledger? They have no other existence.**

☞ **Do you know that practically all the money in the community comes into circulation as a debt to the banks?**

☞ **Do you know that every repayment of a bank loan cancels the amount of the loan out of existence?**

☞ **Do you know that banks purchase bank sites, build premises, and acquire assets at no real cost whatever to themselves — by the simple process of honoring their own checks?**

You may dismiss these affirmations as "incredible", or "absurd" but if you will read on, each one will be

proved beyond all shadow of doubt.

Most of us have grown up with only the vaguest notions of money. We are fairly certain that it is the Government's right to print notes and mint coins. For the rest, our knowledge is distinctly foggy.

Most people, for example, labor under the impression that the only money in the community is notes, silver, and copper. But this is a very, very small part of the community's money.

In fact, notes, silver, and copper — legal tender — is used for less than five per cent of the total purchases made. Over 95 per cent of all business is done by checks.

This check currency is really bank-created money — bank credit — but it functions exactly the same as

legal tender money. Banking authorities of world-wide repute state that banks can and do create credit up to nine or ten times their cash resources.

Banks go to great pains to perpetuate the fiction that they are merely "the custodians of their customers' deposits" — that they lend these deposits, and that their profit consists of the difference in the rate of interest which they pay to depositors and the interest they receive from borrowers. Such an idea is quite wrong and it is the popular acceptance of this major monetary fallacy which gives rise to most of the false notions upon the subject of money.

The facts about money are as follows:

(1) **Banks do not lend money deposited with them.**

(2) **Every bank loan or overdraft is a creation of entirely new money (credit), and is a clear addition to the amount of money in the community.**

(3) **No depositor's money is used when a bank lends money.**

(4) **Practically all the money in the community begins its life as an interest-bearing debt to the banks.**

The technique of a bank loan

All that a bank does in lending anybody, say \$1,000, is to open an account in the borrower's name — if he

hasn't already got an account — and write *Limit: \$1,000*, across the top of the ledger. The borrower is now free to operate and overdraw on this account to the limit indicated.

When the account is drawn on the check, and in turn the check is lodged in another account at the same or another bank, a "deposit" is thus created, and the supply of money increased. Thus bank loans create "deposits", which plainly are not the source of loan money but rather, the other way around, they are the outcome of loans.

Now for the authorities

Now for the unassailable authorities on this matter of the creation of credit by the banks.

Governor Marriner Eccles, a one-time head of the Federal Reserve Bank Board of the United States, said: "The banks can create and destroy money. Bank credit is money. It's the money we do most of our business with, not with that currency which we usually think of as money." (Given in evidence before a Congressional Committee)

Mr. R.G. Hawtrey, previously Assistant Under-Secretary to the British Treasury, in his *Trade Depression and the Way Out*, says: "When a bank lends, it creates money out of nothing."

In his book, *The Art of Central Banking*, Hawtrey also wrote: "When a bank lends, it creates credit. Against the advance which it enters amongst its assets, there is a deposit entered in its liabilities. But other lenders have not this mystical power of creating the means of payment out of nothing. What they lend must be money that they have acquired through their economic activities."

Lord Keynes, the economist and one-time Board Member of the Bank of England, states: "There can be no doubt that all deposits are created by the banks."

Professor Frederick Soddy, the eminent physicist (and Nobel prize winner) of Oxford University, wrote: "Is it possible in these days of disbelief in physical miracles really to caricature institutions which pretend to lend money, and do not lend it but create it? And when it is repaid them, de-create it? And who have achieved the physically impossible miracle thereby, not only of getting something for nothing, but also of getting perennial interest from it?"

The community's life blood

The business world cannot function without bank credit and every person in the community is equally dependent upon it.

Stop, or even restrict, bank overdrafts for one week and there would be a nation-wide crisis. Continue the restriction for three months and this nation would be plunged into a depression, with unemployment and bankruptcy for thousands.

Such a crisis happened in the early thirties, as millions of the older generation remember with sorrow and bitterness. You may remember that during the Depression, there was no shortage of goods. The shops and stores were full. But credit had been restricted by the

banks. The life blood did not flow freely, industry died and unemployment was staggering.

Bank credit is the life blood of the community and if the flow of blood is restricted, the patient's life is jeopardized.

How money begins

Now let us look at this credit business a little more closely. How does it come about?

There is an old economic tag that money originates in production and is cancelled in consumption. Practically all the community's money has its roots in production. Most money sees the light of day as a

"producer credit". In other words, it begins its life as a debt to a bank and from the moment it is released as a book entry in a bank's ledger, the credit created by the bank and loaned to a company or individual travels through the production system, much of it being used for consumption, and is finally cancelled when the debt is repaid to the bank by the borrower.

That industry — both primary and secondary — cannot function on its own resources which is proven by the universal need it has of bank overdraft accommodation (i.e., bank loans).

A nation in pawn

In other words, this huge total of assets is in pawn to the banks and in the event of any individual or company defaulting in its loan obligations, the individual or the firm would probably be put into liquidation in satisfaction of the banks' claims.

That's fair enough, you might say. But wait. The banks lend money against the assets of the community.

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The money trick

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These assets were created by the total efforts of the community. They were created by the resources of enterprising individuals, skilled executives and adventurous management, in producing articles or services to satisfy a public need.

The banks made no contribution whatever to the development of a farm, a business, or a manufacturing company in its early formative years. The bank comes into the picture when most of the hard pioneering work is done and by granting a loan — a costless and effortless procedure — it merely monetizes the REAL CREDIT created by a functioning industry and a consuming public.

In other words, the banks merely create — by the stroke of a pen, mark you, or figures in a bank ledger — the financial credit which is backed by the real credit created by the joint operations of producers and consumers. The people do all the work and run all the risks. The bank does nothing — nothing to create the assets — and runs no risk whatever with the credit it lends.

Real credit may be defined as the faith or belief (credo, I believe) that a free community has the knowledge, energy, and capacity to co-operate in satisfying its needs. This is its power in association, and the end product is the sum total of the community's real credit.

We see, therefore, that the real credit of a nation is created by the people through their abundant and many-sided energies — what economic textbooks refer to as "the increment of association".

Now, the financial credit of a nation should be a reasonably correct reflection of its real credit. Since money is merely a convenient token system to enable the people to purchase goods and services, it should be issued at the same rate that goods and services are produced, neither more nor less.

Cuckoos in the nest

But even more important is this point: Since the community creates all real credit, the ownership of the financial credit which should reflect the real credit — the goods and services — also belongs to

the people. But it doesn't! It belongs to the banks! Or rather, it has been appropriated by the banks.

The banks are really financial cuckoos in the community's nest. The banks issue and cancel money without any regard to the total production of goods and services. They cancel financial credit arbitrarily, unscientifically, sometimes causing deflation and depression.

As we go on, we shall see that the ownership of the real credit of the community is the great issue that must be solved if Australia — and all nations which work under the same monetary system — is to survive as a free democracy or as a slave state.



Today, the banks enjoy a monopoly of the public credit. They create and cancel (destroy) money as though the real credit was created by them. Whereas they haven't lifted a little finger in its creation.

But by usurping the nation's sovereign prerogative to issue all its monetary requirements — not merely the small change (the legal tender) — the banks have established a powerful monopoly of credit by which they wield

the greatest power without any responsibility whatsoever.

This monopoly of credit by the banks is not new. It has been going on for over 100 years and during that time, the banks have consolidated their position to one of almost unassailable power.

The power of life and death

It charges interest upon this credit creation and when the loan is repaid, both the debt and the money used in payment of the debt are automatically cancelled. (Their cancellation, of course, does not apply to any cash or legal tender used in the repayment of the bank's loan, but legal tender usually represents no more than a very small percentage of bank transactions.)

The banks have the power to call up the overdraft partly or wholly at any time they decide. The fate of companies and individuals — and governments — is entirely at their mercy. Their power is stupendous, both in the creating and granting of loans and in their arbitrary recall, with or without notice!

The banks give and the banks taketh away. They hold the power of life and death over the whole economy.

As practically all money issued has its origin in inter-

est-bearing debt, it follows that all forms of taxation must increase, inevitably, mathematically and remorselessly. As taxation increases, so individual security decreases.

It is the most tragic irony of our civilization today that although man has solved the age-old problem of dire poverty and scarcity, although his inventive genius has given the world an age of plenty, we have become individually more and more enmeshed in the heavy chains of debt. Progress has been purchased by tax bondage — and quite needlessly.

Instead of being more free, man is enfeathered. Instead of enjoying better health with shorter hours, labor-saving devices and social services, many diseases, and especially diseases of the nervous system, are more widespread than ever before.

The money-creation and debt story is the same all over. Nations are now wallowing in crisis, through a sea of debt and usury.

Colin Barclay-Smith

A bank's premises cost it nothing!

Did you ever wonder why the most beautiful buildings of a large city are always its banks? The answer: it actually cost them nothing, they are simply honoring their own cheques! Here is how Colin Barclay-Smith explains it in his book:

We have stated that most money comes into circulation as a debt to the banks. We say "most" of it does. The only money that does not originate as a debt to the banks is the money banks use in their own purchases. All money that a bank spends on its own behalf, whether it is the payment of its employees' salaries, the purchase of a building site, a building, stocks and shares, printing, advertising, stationery, etc., all such purchases put money into circulation debt free.

Let us deal with the statement that banks purchase properties or securities by the simple process of honouring their own cheques. Take the case of a property or bank premises. First, the bank draws a cheque upon itself. This cheque is paid into someone's else account — probably at another bank. Thus bank deposits are increased.

To offset this purchase in the bank's balance sheet, there would be an increase in the bank's assets, i.e., Premises Account. The accounting technique is to debit Premises Account with the amount of the purchase and credit the same amount with the value of the asset.

In a similar manner, a bank can purchase shares or Government securities. These would be paid for by a cheque drawn on the bank and in due course the amount of the cheque and purchase are placed to the debit and credit of Securities Account.

It may be argued, of course, that a bank pays for its properties and securities out of profits or reserves. But

this idea is as illusory as the fiction that a bank lends its deposits. Neither profits nor reserves are affected by any purchase by a bank, because it hasn't actually parted with anything.

The position is very different when an individual buys a premises. The cost of the purchase is debited to his bank account. The individual, though he has acquired an asset, is down in his balance at his bank to the extent of the transaction. But in the case of the bank's purchase of a premises or securities, or indeed anything else, the cost is no more than a book entry in its own books.

As Hawtrey, one-time under-Secretary to the British Treasury, observed in his *Art of Central Banking*: "Other lenders have not this mystic power of creating the means of payment out of nothing."

You may object that if bank "A" bought a premises and its cheque in payment was deposited with bank "B", the latter might not co-operate. That is a possibility, of course. But this is met by an exchange of balances with other banks. If the banks work in harmony with each other (as they do), they can meet their own requirements and acquire assets, at no real cost to themselves.

The foregoing may explain to the reader why the

banks have been enabled to acquire the most valuable building sites in cities and towns and erect such remarkably attractive premises. Most of the main city banks are beautified with marble from floor to ceiling, and the humble depositor feels like doffing his hat, and standing in silent awe and admiration in such an atmosphere of hallowed opulence and power. **Now we know the secret of it.**

Colin Barclay-Smith



Toronto's bank district: the richest buildings

A national dividend for all

To buy what technology has produced and remove the anxiety of tomorrow



X 350 =



Today, one mechanical shovel can replace 350 workers.

by Louis Even

Everyone has seen machinery at work, be it at an excavation or highway construction, and admired the power and speed with which a mechanical shovel bites into the ground and empties dirt into trucks.

But have you calculated that a mechanical shovel can do in one day what thirty-five manual laborers can do in ten? Have you concluded that a machine such as this, with a foreman and a couple of trucks, can do the work of 350 men? Have you asked yourselves what becomes of these men when excavation jobs are no longer available?

If you visit a mine or a quarry, you will see pneumatic drills activated by compressed air. Each one, in the hands of only one man, breaks as many rocks as twenty men working with an ordinary pick. What becomes of these 19 men once their labor is no longer needed?

Go and see the activity that takes place at a port: the cranes, the bagging machinery, the grain-sucking apparatus and other suitable technology that nimbly does work which would otherwise require hundreds of workers. What happens to the men who are out of a job because of this modern technology?

Those among you who are no longer young, remember that each summer, thousands of men from Quebec and Ontario would take the train to work in the harvests in Western Canada. They were able to receive a wage that was well worth the prolonged absence from home. This does not exist today. Now there are self-binding harvesting machines on the big grain farms, each doing the work of 160 manual laborers. What do the unemployed harvesters have to compensate for the wages they are no longer receiving?

We could keep on with this enumeration. The face of the producing world has changed a lot over the last fifty years; mechanized strength has multiplied itself by twenty. In Quebec, harnessed waterfalls alone supply

from seven to eight millions worth of horsepower which is the equivalent to more than 70 million men worth of manpower. If this force was equally divided among all the inhabitants of the province, each person – man, woman and child – would have the equivalent strength of 15 men willing and ready to serve each person, 24 hours a day. *(This article was written in 1965 so of course the figures for 2011 would be even more fantastic.)* This certainly is marvelous progress and one is still very far from having exhausted all the possibilities of production.

Unemployment

But the question always remains: if machines take the place of men, what will these men (who were made unemployed by machinery) live on, seeing that they will not receive any wages?

One could ask: what did they live on during the last few decades? First, the periodical crises made them spend their savings and afterwards they got into debt. Whether one deals with private or public debts; to get into debt means you are utilizing the revenue of another. The populations which technology deprives of revenue necessarily then must live off the revenue of others or they will no longer live at all. When people live off the revenue of others, it encourages begging or the production of useless things. It also encourages useless jobs in a supererogatory business or in bureaucracies that the country could well do without.

What did the people live on?

We have had two wars in less than thirty years and war is exactly what is used to occupy the population that progress cannot employ; now they can be used for destroying production. After the war is over, employment is found again in rebuilding the ruins. But as the means of production rises from the ashes, the crises begin again.

At the time of the Marshall Plan, the Secretary of State of the United States, Mr. Acheson, declared: "If we did not have the Marshall Plan to help Europe, pro-

duction would pile up in America and millions of Americans would be unemployed."

President Truman told Mr. Gray, the ex-Secretary of the United States Army; to be sure that after the expiration of the Marshall Plan, Europe would again obtain the means of buying products from the United States, otherwise the United States would suffer from the accumulation of the products of their country.

Progress puts technology at the service of man but it should also give a better standard of living to man while relieving him of his labor. Progress, the abundance of production that is assured by the machine, ought to remove the worries of tomorrow because the products abound and will do so even more in the future. So why worry?

Insecurity

In spite of today's abundant production, no-one has never been as worried about the future as we are now. The population today does not possess anything that belongs to them personally. The family that owned a piece of land a hundred years ago was able to rely on the soil to produce food. Where is this patch of land that three-quarters of the world's population used to have? This land was taken away from the people and given to the industrial centers.

Ownership is the lot of a small minority. But how many among this minority possess goods that are mortgaged and that they are still paying the taxes on?

What about employment? Employment is the only source of revenue for the majority of today's families; and it is more precarious now than ever before. Employment is reliable only during wartime, when one destroys the production on a huge scale. However, as soon as the production once again begins to grow massive, the employee feels insecure.

Wasn't the Government forced into instituting unemployment insurance? Did one speak of unemployment insurance during the era of manual labor?

Unemployment insurance is far from being a security and a good distribution of abundance produced by technology. Besides, it begins by reducing the paycheck of the worker, which is a strange way to let him know that progress is working for him. Unemployment insurance is a ridiculous cure for an illness which should not even

exist. It is incredible that the abundance of the world should create misery.

Is progress the enemy of humanity then? Must one give up education, inventions; close the universities and laboratories?

Let us change the regulations

Progress must not be suppressed but should be made the liberator of humanity. For this, one must simply introduce distributive policies which are in harmony with progress. Today, we have the same distribution policies as during the days of manual labor.

The distribution of products is made thanks to the money that is presented by the purchaser to the producer. Now, the present financial regulations still require that only people who are employed should receive a salary. Progress has a tendency of reducing employment: if one makes employment a requirement for a claim on production, this means that progress removes the purchaser's claim on products.

If wages alone distribute money to individuals and families; then the more machinery will replace men, the less money will reach the individual and to the families. Even if wages are increased, this will not give anything to those who have no jobs. Moreover, the increased wages

cause prices to rise, which makes the situation even worse for those who are not getting an increase in wages.

One could say that the men who lose their jobs because of technology will find another elsewhere because new needs claim new services. This is true, more or less. Some are able indeed to find a satisfactory job but how many have to content themselves with work which is not at all suitable to them, in conditions that are imposed upon them? Others find temporary jobs and still others do not find any. Everyone worries and is subjected to losses; and no-one finds the degree of security in progress which modern production ought to (logically) give a natural right.

In order to realize that machinery, science and progress is a blessing instead of a punishment:

In the first place, we must recognize that progress

(continued on page 14)



If money is not distributed through the economy, who will buy the production companies make? If machines are to replace salaried workers, people need a dividend to replace the income they lost. Henry Ford II once invited United Auto Workers President, Walter Reuther, over to view one of the first automated robot arms. After bragging about its high efficiency and how easy it would be to replace the workforce, Reuther asked: "How many of those robots will be buying cars?"

(continued from page 13)

is a common heritage and the product of scientific and cultural acquisitions, transmitted and enlarged from one generation to the next; therefore all have to benefit from it, be they employed or not.

Additional income

Secondly, without suppressing wages which are the reward for work, we need to introduce an additional source of income that is not tied to employment (such as salaries) but that are in connection with the total amount of products coming out from nature and industry. The more the machine takes the place of man, the more this second source of money has to be, since it is made to buy the fruits of progress and not to reward individual work.

It is this second source of income that the Social Crediters call the national dividend. A dividend distributed to all in order to buy the production of technology. A dividend that would pay for the products that wages are less and less able to pay for or to purchase the products which are more and more often the fruits of technology.

To talk about Social Credit does not mean a new political party trying to come into power but to promote a new way to distribute the abundant goods of modern production. This new way does not suppress the old one but it complements it. The old way, which becomes less and less satisfactory, speaks about wages paid for a job done. The new way is still the wage for the job but above all, it means a dividend for everyone.

The wage has to go to the worker only because this has always been the reward for individual effort but the dividend would go to all people, because this would be the fruit of progress, which is a common good.

However, as much as one will argue against a dividend, this is the only formula capable of regulating the economic situation due to progress. Besides, it is also the only way of preventing unemployment, which has no reason to be as long as there are needs that are not satisfied. In buying the products that are not selling, the dividend would speed up the replacement of production, which is at a standstill today because of the accumulation of products.

Therefore the dividend would increase the total purchasing power of the country and it would democratize purchasing power by diffusing it everywhere, even among the individuals who have no jobs.

How many advantages would result from this, ensuring each and everyone a periodical revenue, a dividend which would dispel the harrowing uncertainty of tomorrow. In supplementing the revenue of the family, the dividend would allow each person to discard many bureaucratic plans, such as State medicine, which puts the individuals into an iron-clad system that includes multiple surveillance and political slavery. The person who has sufficient money in his pocket does not need all of this; he sees to his own business!

Louis Even

Limiting the world population to 500 million?

The ten commandments of the New World Order Engraved on the strangest monument in America

On one of the highest hilltops in Elbert County, Georgia, stands a huge granite monument. Five massive slabs of polished granite rise out of the earth in a star pattern. The rocks are each 16 feet tall, with four of them weighing more than 20 tons apiece. Together they support a 25,000-pound capstone. Four ancient languages are engraved on the capstone, including Babylonian Cuneiform, Sanskrit, Egyptian Hieroglyphics, and Classical Greek. Engraved in eight different languages on the four giant stones that support the common capstone are ten guides, or commandments. That monument is alternately referred to as The Georgia Guidestones or the American Stonehenge. Though relatively unknown to most people, it is an important link to the Occult Hierarchy that dominates the world in which we live.

The origin of that strange monument, unveiled in March 1980, is shrouded in mystery because no one knows the true identity of the man or men who commissioned its construction. All that is known for certain is that in June 1979, a well-dressed, articulate stranger visited the office of the Elberton Granite Finishing Company and announced that he wanted to build an edifice to transmit a message to mankind. He identified himself as R. C. Christian but it soon became apparent that was not his real name. He said that he represented a group of men who wanted to offer direction to humanity.

There is also a highly intricate astrological significance to the Georgia Guidestones, which make it that much more ominous. There are precise notches that parallel the movement of the sun, from its solstices to its equinoxes, while its outer core marks the lunar-year cycle. There is even a stargazing hole, which locates the North Star, Polaris. And lastly, during the noon hour, the sun is positioned right at the center of the capstone, a highly symbolic occult design to say the least.

A message consisting of a set of ten guidelines



or principles is engraved on the Georgia Guidestones in eight different languages, one language on each face of the four large upright stones. Moving clockwise around the structure from due north, these languages are: English, Spanish, Swahili, Hindi, Hebrew, Arabic, Chinese, and Russian. They read as follows:

- 1. Maintain humanity under 500,000,000 in perpetual balance with nature.**
- 2. Guide reproduction wisely – improving fitness and diversity.**
- 3. Unite humanity with a living new language.**
- 4. Rule passion – faith – tradition – and all things with tempered reason.**
- 5. Protect people and nations with fair laws and just courts.**
- 6. Let all nations rule internally resolving external disputes in a world court.**
- 7. Avoid petty laws and useless officials.**
- 8. Balance personal rights with social duties.**
- 9. Prize truth – beauty – love – seeking harmony with the infinite.**
- 10. Be not a cancer on the earth – Leave room for nature.**

Not surprisingly a tablet not too far from the monument reads, "Let these be guidestones to an Age of Reason". *The Age of Reason* was a book written by Thomas Paine, a prominent 18th century Freemason. Its intent was to destroy the Judeo-Christian beliefs upon which the American Republic was founded.

As you can see, these "commandments" entail sinister prospects for the future of humanity. This monument confirms the fact that there was a covert group intent on: (1) Dramatically reducing the population of the world, (2) Promoting environmentalism, (3) Establishing a world govern-

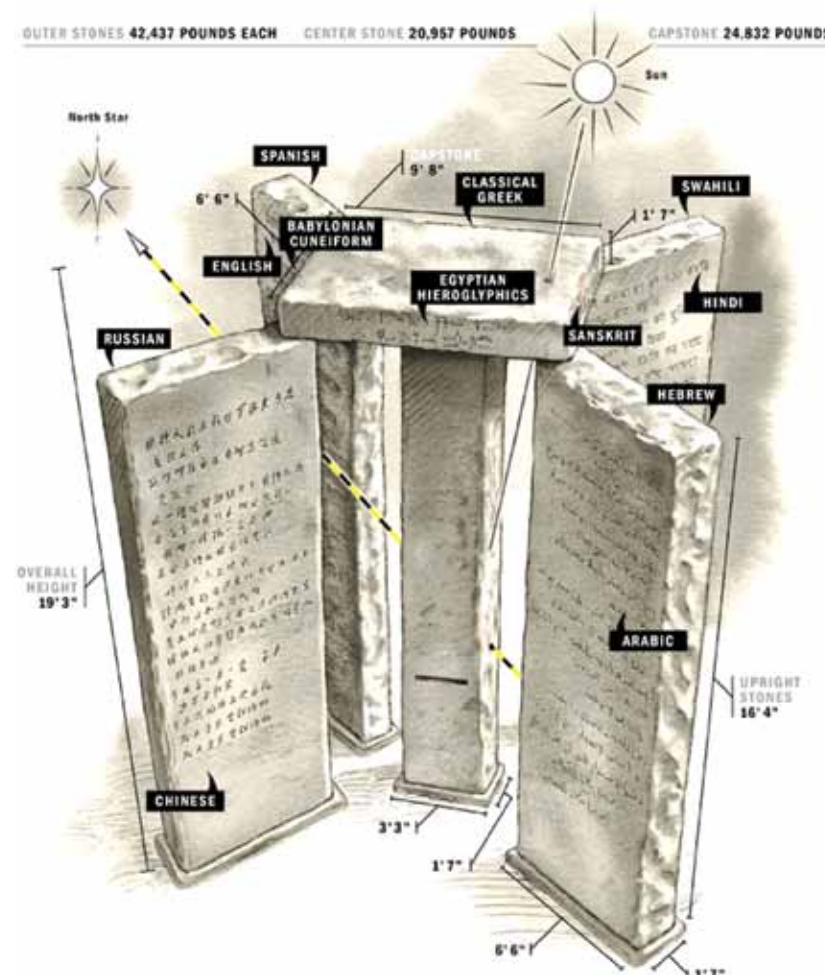
ment, (4) Promoting a new spirituality.

Look at how ominous the very first commandment is: Limiting the population of the earth to 500 million will require the extermination of nine-tenths of the world's people!

Commandment 4 makes it clear that all true Christians would be a clear target of any elimination program, because Christians give primacy to faith. Commandment 2 is an expression of the Nazi concept of controlled reproduction of the species. Commandments 2, 5, 7 & 8 are the cornerstones of centralized, world government. Commandment 9 is an expression of the essence of most oriental, mystical religions.

Certainly the group that commissioned the Georgia Guidestones is one of many similar groups working together toward a New World Order, a new world economic system and a new world spirituality. Behind those groups, however, are dark spiritual forces. Without understanding the nature of those dark forces it is impossible to understand the unfolding of world events.

It is obvious that these are ten the commandments of the New Word Order. Since Satan is using the promoters of a world government to herald the emergence of a universal False Messiah, one can conclude that the Georgia Guidestones may well contain the ten commandments of the Anti-Christ.





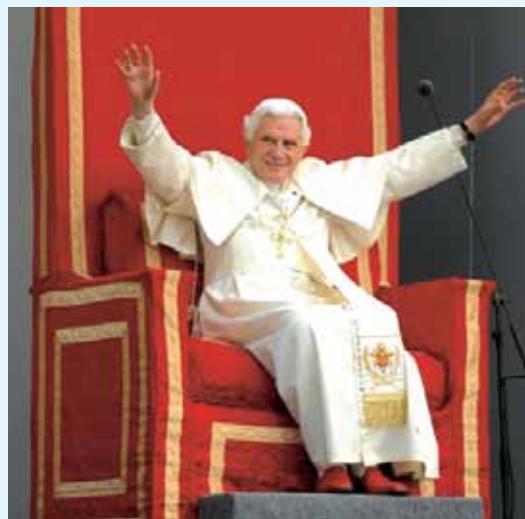
On the flight from Rome to the United Kingdom, Pope Benedict said: **"A Church that sought above all to be attractive would already be on the wrong path."** And he immediately explained why: **"Because the Church does not work for itself, it does not work to increase its own numbers, its own power. The Church is at the service of an Other. It serves to make accessible the proclamation of Jesus Christ, the great truths, the great powers of love and reconciliation that have appeared in him."**



In a speech addressed to the queen in Edinburgh, the Holy Father said: **"As we reflect on the sobering lessons of the atheist extremism of the twentieth century, let us never forget how the exclusion of God, religion and virtue from public life leads ultimately to a truncated vision of man and of society and thus to a reductive vision of the person and his destiny."**

In London on Sept. 17, Pope Benedict XVI asked students candidly to become saints: **"There is something I very much want to say to you. I hope that among those of you listening to me today there are some of the future saints of the twenty-first century. What God wants most of all for each one of you is that you should become holy. He loves you much more than you could ever begin to imagine, and he wants the very best for you. And by far the best thing for you is to grow in holiness. (...)"**

"Happiness is something we all want, but one of the great tragedies in this world is that so many people never find it, because they look for it in the wrong places. The key to it is very simple – true happiness is to be found in God. We need to have the courage to place our deepest hopes in God alone, not in money, in a career, in worldly success, or in our relationships with others, but in God. Only he can satisfy the deepest needs of our hearts."



On Sept 16-19, 2010, Pope Benedict XVI visited the United Kingdom, and despite all the media had predicted, this visit was a tremendous success. The main purpose of this journey was to proclaim blessed Cardinal John Henry Newman (1801-1890), one of the greatest Englishmen in recent times, an outstanding theologian and man of the Church. In fact, the theme of the papal visit was inspired by the motto Blessed Newman chose on being created a Cardinal: **"Heart speaks unto heart"**. Pope Benedict indeed touched the hearts of millions. This visit was relevant not only for the United Kingdom, but for all Western countries that suffer from secularization, as the Holy Father came to support and strengthen the place of faith in God in society, point to the richness of our Christian traditions and the danger of minimising or marginalizing them. A few key quotes are reproduced on these two pages.

During in homily at the Mass in Glasgow on Sep. 16, the Pope urged Christians to be "examples of faith in public: **"The evangelization of culture is all the more important in our times, when a 'dictatorship of relativism' threatens to obscure the unchanging truth about man's nature, his destiny and his ultimate good. There are some who now seek to exclude religious belief from public discourse, to privatize it or even to paint it as a threat to equality and liberty. Yet religion is in fact a guarantee of authentic liberty and respect, leading us to look upon every person as a brother or sister. For this reason I appeal in particular to you, the lay faithful, in accordance with your baptismal calling and mission, not only to be examples of faith in public, but also to put the case for the promotion of faith's wisdom and vision in the public forum."**

"The world has witnessed the vast resources that governments can draw upon to rescue financial institutions deemed 'too big to fail'. Surely the integral human development of the world's peoples is no less important: here is an enterprise, worthy of the world's attention, that is truly 'too big to fail'." (Homily at the cathedral of London, Sept. 18.)



Picture: beatification of Cardinal John Henry Newman in Birmingham on Sep. 19.

During the vigil of prayer in Hyde Park (see picture below), where over 80,000 young people knelt in silence in front of the Blessed Sacrament, the Holy Father said about John Henry Newman: **"One of the Cardinal's best-loved meditations includes the words, "God has created me to do him some definite service. He has committed some work to me which he has not committed to another" (Meditations on Christian Doctrine)..."**

"No one who looks realistically at our world today could think that Christians can afford to go on with business as usual, ignoring the profound crisis of faith which has overtaken our society, or simply trusting that the patrimony of values handed down by the Christian centuries will continue to inspire and shape the future of our society. We know that in times of crisis and upheaval God has raised up great saints and prophets for the renewal of the Church and Christian society; we trust in his providence and we pray for his continued guidance. But each of us, in accordance with his or her state of life, is called to work for the advancement of God's Kingdom by imbuing temporal life with the values of the Gospel. Each of us has a mission, each of us is called to change the world, to work for a culture of life, a culture forged by love and respect for the dignity of each human person."



In an address to politicians, businessmen, men of culture and religious leaders, at Westminster Hall, on Sept. 17:

"Religion is not a problem for legislators to solve, but a vital contributor to the national conversation. In this light, I cannot but voice my concern at the increasing marginalization of religion, particularly of Christianity, that is taking place in some quarters, even in nations which place a great emphasis on tolerance."





Messages of Our Lady in Akita, Japan

by the local Bishop, Most Rev. John Shojiro Ito, of the Diocese of Niigata. This statue, from which the voice came, wept 101 times over a course of several years, from January 4, 1975, to September 15, 1981, the Feast of Our Lady of Seven Sorrows. It also perspired abundantly and the perspiration sent out a sweet perfume. Its right palm bled from a wound that had the form of a cross.

Hundreds of people witnessed many of these events. Scientific analysis of blood and tears from the statue, provided by Professor Sagisaka of the faculty of Legal Medicine of the University of Akita, confirmed that the blood, tears, and perspiration were real human tears, sweat, and blood.

Sister Agnes also has the stigmata on the right palm. A Korean woman with terminal brain cancer received immediate healing while praying before the statute in 1981. The miracle was confirmed by Dr. Tong-Woo-Kim of St. Paul's Hospital in Seoul and Fr. Theisen, President of the Ecclesiastical Tribunal of the Archdiocese of Seoul. The second miracle was the complete cure of the total deafness of Sister Agnes.

Miraculous events

The first miraculous event at Akita occurred on June 12, 1973, only a month after the entrance of Sr. Agnes: A brilliant light shone forth from the Tabernacle. This happened several times and was often accompanied by something resembling smoke which hung around the altar. During one of these illuminations Sr. Agnes saw "a multitude of beings similar to Angels who surrounded the altar in adoration before the Host." Bishop Ito was staying at the convent to conduct a week of devotions. Sr. Agnes confided to him the circumstances of this vision, as well as all the events and apparitions that followed. Bishop Ito and the convent's spiritual director, Rev. Teiji Yasuda, were witnesses to many of the events. Sr. Agnes was also favoured with visitations of her guardian Angel. Asked to describe the Angel, Sr.



Sister Agnes Sasagawa

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"If men do not repent and better themselves, the Father will inflict a terrible punishment on all humanity."

Right: Picture of the tsunami in Japan, March 11, 2011

Agnes replied: "a round face, an expression of sweetness... a person covered with a shining whiteness like snow..." The guardian Angel confided various messages to the sister and often prayed with her, in addition to guiding and advising her.

On Thursday, June 28, eve of the Feast of the Sacred Heart, Sister Agnes again saw a blinding light from the Blessed Sacrament, rays of light, and a multitude of angels surrounding the altar in adoration before the Host.

In the evening, another mysterious event occurred. While praying in the chapel, Sister Agnes felt as though something pierced the palm of her left hand. There, in the center of her palm, were two red scratches in the form of a cross. As days went by, the pain became increasingly intense.

On July 6, the Guardian Angel appeared to Sister Agnes, and said: "Do not fear. I am the one who is with you and watches over you. Do not fear. Pray with fervor not only because of your sins, but in reparation for those of all men. The world today wounds the Most Sacred Heart of Our Lord by its ingratitude and injuries. The wounds of Mary are much deeper and sorrowful than yours. Let us go and pray together in the chapel."

Messages of Mary

In the chapel, the statue of the Virgin Mary came to life and a voice of indescribable beauty struck her totally-deaf ears. This was to be the first Message of Mary: **"My daughter, My novice, you have obeyed Me well in abandoning all to follow Me. Is the infirmity of your ears painful? Your deafness will be healed, be sure. Be patient. It is the last trial. Does the wound of your hand cause you to suffer? Pray in reparation for the sins of men. Each person in this community is My irreplaceable daughter. Do you say well the prayer of the Handmaids of the Eucharist? Then, let us pray it together:**

"Most Sacred Heart of Jesus, truly present in the Holy Eucharist, I consecrate my body and soul to be entirely one with Your Heart, being sacrificed at every instant on all the altars of the world and giving praise to the Father, pleading for the coming of



His Kingdom. Please receive this humble offering of myself. Use me as You will for the glory of the Father and the salvation of souls.

"Most Holy Mother of God. Never let me be separated from Your Divine Son. Please defend and protect me as Your special child. Amen."

As her Guardian Angel had told her, a cross-shaped wound, similar to that of Sister Agnes, appeared in the right hand of the statue of the Blessed Virgin, and blood started to flow.

On August 3, 1973, the First Friday of the month, Sister Agnes received the second Message from Mary: **"Many men in this world afflict the Lord. I desire souls to console Him to soften the anger of the Heavenly Father. I wish, with My Son, for souls who will repair, by their suffering and their poverty, for the sinners and ingrates.**

"In order that the world might know His anger, the Heavenly Father is preparing to inflict a great chastisement on all mankind. With My Son, I have intervened so many times to appease the wrath of the Father. I have prevented the coming of calamities by offering Him the sufferings of the Son on the Cross, His Precious Blood, and beloved souls who console Him and form a cohort of victim souls.

"Prayer, penance, and courageous sacrifices can soften the Father's anger. I desire this also from your community, that it love poverty, that it sanctify itself and pray in reparation for the ingratitude and outrages of so many men. Recite the prayer of the Handmaids of the Eucharist with awareness of its meaning; put it into practice: offer (whatever God may send) in reparation for sins. Let each one endeavour, according to her capacity and position, to offer herself entirely to the Lord.

"Even in a secular institute, prayer is necessary. Already souls who wish to pray are on the way to being gathered. Without attaching too much attention to the form, be faithful and fervent in prayer to console the Master."

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(continued from page 19)

On Saturday, October 13, Mary gave to Sister Agnes Her third Message: **"If men do not repent and better themselves, the Father will inflict a terrible punishment on all humanity. It will be a punishment greater than the deluge, such as one will never have seen before. Fire will fall from the sky and will wipe out a great part of humanity, the good as well as the bad, sparing neither priests nor faithful. The survivors will find themselves so desolate that they will envy the dead. The only arms which will remain for you will be the Rosary and the Sign left by My Son. Each day recite the prayers of the Rosary. With the Rosary, pray for the Pope, the Bishops and the priests."**

"The work of the devil will infiltrate even into the Church in such a way that one will see Cardinals opposing Cardinals, Bishops against other Bishops. The priests who venerate Me will be scorned and opposed by their confreres (other priests). Churches and altars will be sacked. The Church will be full of those who accept compromises, and the demon will press many priests and consecrated souls to leave the service of the Lord."

"The demon will be especially implacable against the souls consecrated to God. The thought of the loss of so many souls is the cause of My sadness. If sins increase in number and gravity, there will no longer be pardon for them. Pray very much the prayers of

the Rosary. I alone am able to still save you from the calamities which approach. Those who place their confidence in Me will be saved."

The last Sunday of May, 1982, during the Benediction of the Blessed Sacrament, Sister Agnes was completely cured from her deafness.

Approval of the Bishop and Rome

After having himself been an eyewitness of the events, and having carefully investigated them for years, Most Rev. John Shojiro Ito, Bishop of Niigata (the diocese Akita belongs to) declared the events of Akita, Japan, to be of supernatural origin and authorized throughout the entire diocese the veneration of the Holy Mother of Akita, in a long message which he ordered to be read in every parish of his diocese on Easter Sunday, April 22, 1984.. He said: "The Message of Akita is the Message of Fatima."

Bishop Ito went to Rome a third time in June of 1988 to seek the opinion of the Holy See. "I was worried because of the seriousness of the Message," he said. Joseph Cardinal Ratzinger, then Prefect of the Sacred Congregation for the Doctrine of the Faith, reassured Bishop Ito that he had acted properly and gave definitive judgement on the Akita events and Messages as reliable and worthy of belief.

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11 reasons why the Federal Reserve is bad

Millions of Americans are waking up to the fact that the Federal Reserve is bad but very few of them can coherently explain why this is true. For decades, an unelected, privately-owned central bank has controlled America's currency, run our economy and driven the U.S. government to the brink of bankruptcy. It operates in great secrecy, it has never been subjected to a comprehensive audit and yet the actions it takes have an impact on every single American. It is an institution designed to drain wealth from the U.S. government (and ultimately from the American people) and transfer it to the ultra-wealthy. Have you ever wondered why a sovereign nation such as the United States has to borrow United States dollars from anyone? Have you ever wondered why a sovereign nation such as the United States does not issue its own currency? Have you ever wondered why we allow a group of unelected private bankers to run our economy?

Those are some very important questions. Hopefully what you are about to read will open the eyes of many. The truth is that our financial system is centrally-controlled and centrally-managed by a group of banking oligarchs who have constructed an ever-expanding debt spiral which has been efficiently designed to slowly transfer all wealth into their hands.

The following are 11 reasons why the Federal Reserve is not good for the United States.

1. The Federal Reserve was created as a way to enslave the U.S. government with debt. The truth is that the U.S. government only goes into debt if it chooses to. Theoretically, one day that U.S. government could simply decide to print as many U.S. dollars as it wants and pay off all government debts. But under the current system that is not allowed. You see, today the U.S. government does not issue any money. The Federal Reserve issues all money. That is why they are called "Federal Reserve notes".

Under the current regime, whenever the U.S. government wants more currency to be created it has to go into more debt.

If you will pull a dollar bill out and take a look at it, you will notice that it says "Federal Reserve Note" at the top. It belongs to the Federal Reserve.

The U.S. government cannot simply go out and create new money whenever it wants under our current system.

Instead, it must get it from the Federal Reserve.

So, when the U.S. government needs to borrow more money (which happens a lot these days) it goes over to the Federal Reserve and asks them for some more green pieces of paper called Federal Reserve Notes.

The Federal Reserve swaps these green pieces of paper for pink pieces of paper called U.S. Treasury bonds. The Federal Reserve either sells these U.S. Treasury bonds or they keep the bonds for

themselves (which is a common occurrence).

So that is how the U.S. government gets more green pieces of paper called "U.S. dollars" to put into circulation. But by doing so, they get themselves into even more debt which they will owe even more interest on.

So every time the U.S. government does this, the national debt gets even bigger and the interest on that debt gets even bigger.

Now, apologists for the Federal Reserve system are quick to point out that the Federal Reserve does not make much of a profit. Once a "statutory dividend" of 6% is paid to member banks and a capital account surplus is "maintained", the rest of the profits of the Federal Reserve go back to the U.S. Treasury.

Problem solved, right?

Wrong.

The point is not how much of a profit the Federal Reserve makes or does not make.

The point is that the Federal Reserve is a tool for creating U.S. government debt which slowly drains our national wealth and which ends up greatly enriching the global elite.

As of July 1st, 2010, the U.S. government had spent

(continued on page 22)

The Federal Reserve

(continued from page 21)

\$355 billion so far in 2010 on interest payments to the holders of the national debt. Have you ever wondered who gets all that money?

The truth is that the wealthiest individuals around the globe have been getting very rich for a very long time off of government debt.

2. The Federal Reserve creates money out of thin air. During a recent Joint Economic Committee hearing on Capitol Hill, U.S. Representative Ron Paul directly confronted Federal Reserve Chairman Ben Bernanke about this 1.3 trillion dollars. As Ron Paul described how this 1.3 trillion was just created out of thin air, all Bernanke could do was nod his head. Why? Because it was the truth.

3. The huge predator megabanks that now dominate the U.S. banking system use the Federal Reserve as a tool to make money. One of the ways they do this is called the U.S. Treasury carry trade. What happens is that the Federal Reserve lends huge amounts of money to the megabanks for next to nothing and then these megabanks use all that cash to buy U.S. government debt. This little "trick" helped enable four of the biggest U.S. banks (Goldman Sachs, JPMorgan Chase, Bank of America and Citigroup) to have a "perfect quarter" with zero days of trading losses during the first quarter of 2010. Wouldn't you like to have a perfect batting average?

4. The Federal Reserve devalues our currency. Since the Federal Reserve was created in 1913, the U.S. dollar has lost 96 percent of its purchasing power. The truth is that just a two percent inflation rate will wipe out half of your purchasing power within a single generation. In fact, the beginning of the rapid rise of inflation in the United States coincided with the creation of the Federal Reserve.

5. The Federal Reserve manipulates the U.S. economy by setting national interest rates. By keeping rates high or low, the Federal Reserve has the power to create economic growth or to destroy it. They have the power to inflate massive bubbles and to pop them. Most Americans give way too much credit and blame to presidents like Bush or Obama for how the economy is doing. The truth is that they really don't have that much control over the economy compared to the Federal Reserve.

6. The Federal Reserve also controls the na-

tional money supply. They can pump trillions into the economy or pull trillions out without being accountable to anyone. This can have disastrous consequences. For example, after the U.S. stock market crash of 1929, the Federal Reserve continued to contract the money supply. Many analysts believe that this was one of the key things that precipitated the Great Depression.

7. The Federal Reserve is not part of the U.S. government. The truth is that the Federal Reserve is about as "federal" as Federal Express is. In defending itself against a Bloomberg request for information under the Freedom of Information Act, the Federal Reserve objected by declaring that it was "not an agency" of the U.S. government and therefore it was not subject to the Freedom of Information Act. It is kind

of funny how Fed officials are always talking about how important their "independence" is but whenever anyone starts criticizing them for being private they start stressing their ties with the government.

8. The Federal Reserve has become far, far too powerful. The reality is that those running the Federal Reserve are not elected and yet have an enormous amount of control. In fact, Ron Paul recently told MSNBC that he believes that the Federal Reserve is more powerful than Congress:

"The regulations should be on the Federal Reserve. We should have transparency of the Federal Reserve. They can create trillions of dollars to bail out their friends, and we don't even have any transparency of this. They're more powerful than the Congress."

9. The Federal Reserve is dominated by Wall Street and the New York banks. The New York representative is the only permanent member of the Federal Open Market Committee, while other regional banks rotate in 2 and 3 year intervals. The former head of the New York Fed, Timothy Geithner, is now U.S. Treasury Secretary. The truth is that the Federal Reserve Bank of New York has always been the most important of the regional Fed banks by far, and in turn the Federal Reserve Bank of New York has always been dominated by Wall Street and the major New York banks.

10. Federal Reserve Chairman Ben Bernanke wants to completely eliminate minimum reserve requirements for banks. Fractional reserve banking has always been a way that the bankers have conned the public but now Bernanke wants to get rid of the pretense of "reserves" altogether.

It is almost too bizarre to believe but it is right there

in black and white on the Federal Reserve's own website... The Federal Reserve believes it is possible that, ultimately, its operating framework will allow the elimination of minimum reserve requirements, which impose costs and distortions on the banking system.

11. The Federal Reserve is not accountable to anyone. The Federal Reserve has never undergone a true comprehensive audit since it was created back in 1913. Ron Paul's proposal to audit the Federal Reserve, which had previously been co-sponsored by 320 members of the U.S. House of Representatives, ultimately failed by a vote of 229-198.

But shouldn't the American people be able to see what is going on inside the Federal Reserve? Shouldn't we have some way to keep them accountable? After all, they have an incredible amount of power over us, shouldn't we have at least a little bit of power over them?

Unfortunately, the truth is that they desperately do not want light to be shined on the elaborate "shell game" that they are running.

Have you ever wondered if it was just a coincidence that the personal income tax was implemented just about the same time that the Federal Reserve was created? (...)

If you take a few minutes to stop and think about it, an America where there is no Federal Reserve, no personal income tax and no IRS is not that hard to imagine.

If the U.S. government functioned just fine without all of them at one time, then why couldn't the U.S. government function just fine without all of them now?

The system we have now clearly is not working. The Federal Reserve was supposed to guarantee that our financial system would be perfectly stable, but in reality our financial system has become much more unstable.

It is time for different thinking. It is time for society to take back control of its currency and economy.

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The Fed has spoken: No bailout for Main Street

by Ellen Brown

The Federal Reserve was set up by bankers for bankers and it has served them well. Out of the blue, it came up with \$12.3 trillion in nearly interest-free credit to bail the banks out of a credit crunch they created. That same credit crisis has plunged state and local governments into insolvency but the Fed has now delivered its ultimatum: there will be no "quantitative easing" for municipal governments.



Ellen Brown

On January 7, 2011, according to the *Wall Street Journal*, Federal Reserve Chairman Ben Bernanke announced that the Fed had ruled out a central bank bailout of state and local governments. "We have no expectation or intention to get involved in state and local finance," he said in testimony before the Senate Budget Committee. The states "should not expect loans from the Fed." So much for the proposal of President Barack Obama, reported in *Reuters* a year ago, to have the Fed buy municipal bonds to cut the heavy borrowing costs of cash-strapped cities and states.

The Fed's low-interest facilities could have been used to restore local government credit, just as it was used to restore the credit of the banks. But Chairman Bernanke has now vetoed that plan.

Why? It can hardly be argued that the Fed doesn't have the money. The collective budget deficit of the states for 2011 is projected at \$140 billion, a mere drop in the bucket compared to the sums the Fed managed to come up with to bail out the banks. According to data recently released, the central bank provided roughly \$3.3 trillion in liquidity and \$9 trillion in short-term loans and other financial arrangements to banks, multinational corporations, and foreign financial institutions following the credit crisis of 2008.

So why isn't the Fed open to advancing this cheap credit to the states? According to Mr. Bernanke, its hands are tied. He says the Fed is limited by statute to buying municipal government debt with maturities of six months or less that is directly backed by tax or other assured revenue, a form of debt that makes up less than 2% of the overall municipal market. Congress imposed that restriction, and only Congress can change it.

That may sound like he is passing the buck, but he is probably right. Bailing out state and local governments IS outside the Fed's mandate. The Federal Reserve Act was drafted by bankers to create a banker's bank that would serve their interests. No others need apply. The Federal Reserve is the bankers' own private club and its legal structure keeps all non-members out.

Ellen Brown is an attorney and the author of eleven books, including *Web of Debt: The Shocking Truth About Our Money System and How We Can Break Free*. Her websites are *WebOfDebt.com*, *EllenBrown.com*

A global economic disaster in preparation

The present financial system, which creates money as a debt, is the main means of the Financiers to establish a one-world government.

It is not just the United States that is headed for an economic collapse. The truth is that the entire world is heading for a massive economic meltdown and the people of earth need to be warned about the coming economic disaster that is going to sweep the globe. The current world financial system is based on debt and there are alarming signs that the gigantic global debt bubble is getting ready to burst. In addition, global prices for the key resources that the major economies of the planet depend on are rising very rapidly. (...)

As the price of oil rises it is going to create a whole lot of imbalances in the global financial system once again. But it is not just the price of oil that could cause a global economic disaster.

The global price of food could potentially be even more troubling. As you read this, there are about 3 billion people around the globe that live on the equivalent of 2 dollars a day or less. Those people cannot afford the fact that food prices will just keep rising. (This has been the basic reason for the revolt in Egypt, for example, 60 to 80 percent of people's incomes go for food, compared to just 10 to 20 percent in industrial countries.)

But global food prices are rising. According to the United Nations, the global price of food has risen for 8 consecutive months. Last month, the global price of food set a brand new all-time record high. Many are starting to fear that we could actually be in the early stages of a major global food crisis.

The price of just about every major agricultural commodity has been absolutely soaring during the past year.:

! The price of corn has doubled over the last six months.

! The price of wheat has more than doubled over the past year.

! The price of soybeans is up about 50% since last June.



! The price of cotton has more than doubled over the past year.

! The commodity price of orange juice has doubled since 2009.

! The price of sugar is the highest it has been in 30 years.

Unfortunately, the production of food in most countries around the world is highly dependent on oil, so as oil goes up in price the food crisis will be even worse. Hold on to your hats, folks.

Our politicians and the global elite could be doing something about this if they really wanted to but right now they seem perfectly fine with what is happening.

On top of everything else, the sovereign debt crisis is worse than it has ever been before.

All of the major global central banks have been feverishly printing money in an attempt to "paper over" this crisis, but it is not going to work. (*New money should actually be issued to represent new production only.*)

Most Americans don't realize it but right now the continent of Europe is a financial basket case. Greece and Ireland would have

imploded already if they had not been bailed out and now Portugal is on the verge of collapse. The interest rate on Portugal's 10-year notes has now been above 7% for about 3 weeks and most analysts believe that it is only a matter of time before they are forced to accept a bailout.

Sadly, if the entire global economy experiences a slowdown because of rising oil prices, we could see half a dozen European nations default on their debts if they are not bailed out.

A day of reckoning is coming for Europe and when it arrives the reverberations are going to be felt all across the face of the earth. The euro is on very shaky ground already and whether or not it can survive the coming crisis is an open question.



Uncle Sam (the United States) is in a bad financial shape but so is the rest of the world...

The biggest debt problem of all is the United States. Barack Obama is projecting that the federal budget deficit for this fiscal year will be a new all-time record 1.65 trillion dollars. It is expected that the total U.S. national debt will surpass the 15 trillion dollar mark by the end of the fiscal year.

Shouldn't we have some sort of celebration when that happens? 15 trillion dollars is quite an achievement. Most Americans cannot even conceive of a debt that large. (For example, to spend \$15 trillion at the rate of one dollar per second, you would need over 475,000 years...)

But the United States is not alone. The truth is that wherever you look, there is a sea of red ink covering the planet.

The current global financial system is entirely based on debt. If the total amount of debt does not continually expand, the system will crash. If somehow a way was found to keep this system going perpetually (which is impossible), the size of global debt would keep on increasing infinitely.

Now the World Economic Forum says that we

need to grow the total amount of debt by another 100 trillion dollars over the next ten years to "support" the anticipated amount of "economic growth" around the world that they expect to see.

The entire global financial system is a gigantic Ponzi scheme. It is designed to keep everyone enslaved to perpetual debt. If at some point the debt spiral gets interrupted in some significant way, we are going to witness an economic disaster that is going to make what happened in 2008 look like a Sunday picnic.

source: <http://theeconomiccollapseblog.com/archives/people-of-earth-prepare-for-economic-disaster>

Editor's note: Debt finance is the bridge that leads us from a free society to complete dictatorship. And the only thing the Financiers fear, the only thing that can stop them in their plan of world conquest, is the reform of the present financial system, the establishment of an honest debt-free money system, along the lines of the Social Credit philosophy. Then one is able to realize all the importance of the Social Credit solution and the importance of spreading it and making it known.

Social Credit is not a monopoly of the State

Social Credit does not mean replacing the banking monopoly by a financial monopoly of the state. It is not the government who would issue money according to its own whim and purpose.

To apply the Social Credit principles, a government would appoint members to a National Credit Office (which, to serve the needs of Canada, could very well be the Bank of Canada). These appointed members would be charged with assuring that the monetary system be in conformity with the objectives given to this Office by law ensuring that money would reflect the facts of production and consumption at all times. **This means purchasing power that is guaranteed to each person through a periodical dividend and a discount applied on all retail prices, (to adjust them to the current total purchasing power of the consumers.) This discount is determined mathematically from one term to the next, according to the ratio of total consumption and production.**

Once the discount is determined, the National Credit Office would proceed without any interference from the Government, operating only on the statistics (facts) of production and consumption. The Office does not dictate or control the facts (it does not tell producers or consumers what to do); it only observes and records. The facts are due to the buying input of free producers and consumers; they would be applied to all prices. Moreover these prices would not be fixed by the National Credit Office; they would continue to

be determined by the producers themselves, according to the costs of production.

Just as justice is dispensed publicly, the National Credit Office would issue periodical statements of accounts for the nation; on which the amount of the dividend and discounts would be based.

As for the government, it would continue to receive permission to spend money for public works and services from the elected representatives of the people. Instead of taking into consideration the possibility of taxing the income of the citizens, governments and parliaments would take into account the country's production capacity, its physical possibility that answers the public needs while continuing to answer private needs as well. In other words, governments and parliaments would base their decisions on reality: the National Credit Office would simply establish the circulation of credit in harmony with those decisions, for both private and public production and consumption.

It is impossible to find the least possibility of utilizing this mechanism for the benefit of a dictatorship. This is what makes the difference between Social Credit and socialism. Socialism sets up plans to which the citizens must conform and it is a system of constraint. Social Credit considers the citizens as shareholders in the production of the nation and does not dictate in any way. It simply shows the citizens a periodical statement of the national accounts and distributes dividends to them.

Louis Even

Cloning vs Catholicism

In order to instruct our readers and to eliminate any misconceptions regarding the teaching of the Catholic Church on the cloning of human beings; we have decided to treat both the therapeutic and reproductive types of cloning in this article. As we will see from this analysis, human cloning is a grossly immoral, sinful act and we, as Catholics, strongly oppose this criminal act of science over God's creation.

There are clinics around the world who present cloning as a compelling option for couples who cannot have their own biological child. This is false, especially because science been unable to develop a credible method of cloning (even animals) without any defects in their genetic makeup. The cloning of human beings is fraught with error, as well as a connection to an internal spirit within that wishes to dominate over another. What gives one person a right to choose over another? We will study this question here.

In the past, Pope John Paul II explained to us that: ***"The act of cloning is a predetermined act which forces the image and likeness of the donor and is actually a form of imposing dominion over another human being which denies the human dignity of the child and makes him or her, a slave to the will of others. The child would be seen as an object and a product of one's fancy rather than as a unique human being, equal in dignity to those who 'created' him or her. The practice of cloning would usurp the role of creator and would thus be seen as an offence before God..."***¹

Let us properly define the commonly used conceptions of dignity, humanity, uniqueness, and freedom. These words have never been so misused as they are now, in our times:

Dignity: an inherent nobility or worth, a being worthy of respect because he is created in the image and likeness of God

Humanity: the condition, state or quality of being human

¹ Pope John Paul II, *Message for the 25th Meeting for Friendship Among Peoples* (August 2004), no. 2, 3

Uniqueness: a being that is completely distinct in genetic makeup and personality

Freedom: the ability to exercise free will, recognize truth and live it to the fullest

The Dignity of a Person

Dignitas Personae (The Dignity of a Person), is an Instruction from the Vatican Congregation for the Doctrine of the Faith (CDF) on ethical issues arising from biomedical research. This document provides guidance on "how to respect human life and procreation in our extremely scientific age," states Cardinal Francis George of Chicago, president of the United States Conference of Catholic Bishops.²

Dignitas Personae is only one document of many that the Church has published that demonstrates the Church's position on this very important issue. It says that: ***"We oppose discarding or manipulating innocent lives to benefit future generations, or promoting the creation of new human life in depersonalized ways that substitute for the loving union between a husband and wife."*** Cardinal George also comments that the document defends unborn children.

Dignitas Personae approves only fertility treatments that "succeed in re-establishing the normal function of human procreation" as well as "stem cell research and therapies that respect the inherent dignity of the human person." (This approved stem cell research is not like that what is done on aborted fetuses—which is evil). The Vatican Congregation also expresses support for those medical fields assisting infertile couples through both adoption and research into infertility.

The Instruction underlines the unethical use of vaccines containing the immoral use of cells and tissues and states that researchers must respect the inviolable dignity of human life, in all its stages of development. "Grave reasons may be morally proportionate to justify the use of such 'biological material,'" the Instruction affirms, ***"Thus, for example, danger to the health***

² <http://www.nccbuscc.org/prolife/tdocs/clonings.html>

of children could permit parents to use a vaccine which was developed using cell lines of illicit origin, while keeping in mind that everyone has the duty to make known their disagreement and to ask their healthcare system to make other types of vaccine available."

It also speaks about a general attitude that is very popular today; an attitude of dissatisfaction with finite human nature as created, which amounts to a "eugenic mentality" that causes division between peoples and encourages the criteria that some groups may try to use, to decide what a "better" or more "perfect" human being is. This ideology seeks to take over God's role in creation.

The Instruction also rejects attempts to create human/animal hybrids (including the use of animal eggs in an attempt at human cloning), noting that "from an ethical standpoint such procedures represent an offence against the dignity of human beings on account of the admixture of human and genetic elements capable of disrupting the specific identity of man."

What is the difference between therapeutic and reproductive cloning?

The truth is that reproductive cloning and "therapeutic" or "research" cloning are not two different kinds of cloning: they involve the same technical cloning process and differ only in the goals being sought. With reproductive cloning, one aims to implant the cloned embryo in the uterus of a surrogate mother in order to "produce" a child; with "research" cloning, one aims to utilize immediately the cloned embryo, without allowing it to develop, thus eliminating it in the process. One can even affirm that any type of cloning is "reproductive" in its first stage, because it has to produce, through the cloning process, an individual autonomous new organism, endowed with a specific and unique identity, before attempting any other operation with that embryo.³

"There remains, however, the fact that reproductive cloning is only part of the overall issue. Therapeutic cloning (the production of human embryos as suppliers of specialized stem cells that requires that embryos be used in the treatment of certain illnesses and then destroyed), must be addressed and prohibited. **This exploitation of human beings, sought by certain scientific and industrial circles, and pushed forward by underlying economic interests, retains all its ethical repugnance as an even more serious offence against human dignity and the right to life, since it involves human beings (embryos) who are created in order to be destroyed."**⁴

"Both forms of cloning involve disrespect for the dignity of the human being. In fact, from an ethical and anthropological standpoint, so-called therapeutic cloning, creating human embryos with the intention of destroying

³ Document of the Holy See no. 7

⁴ Archbishop Renato Martino to the United Nations, at the International Convention against the Reproductive Cloning of Human Beings (2001)

them, even if undertaken with the goal of possibly helping sick patients in the future, seems very clearly incompatible with respect for the dignity of the human being, making one human life nothing more than the instrument of another. Further, given the fact that cloned embryos would be indistinguishable from embryos created by in-vitro fertilization and could readily be implanted into wombs and brought to birth, we believe it would be practically impossible to enforce an instrument that allowed one type of cloning while banning the other."⁵

What constitutes a human embryo?

Now that the discussion has turned to cloning humans, political spokespersons for the biotechnology and pharmaceutical industries will not admit that somatic cell nuclear transfers using a human nucleus produce a human embryo. They give two reasons for this:

Some spokespersons maintain – contrary to scientific evidence, the findings of the National Institutes of Health Human Embryo Research Panel, and current federal law on embryo research – that no human embryos should be called "embryos" for the first two weeks of existence.⁶

Because cloned embryos are seen as such useful research material for destructive experiments, current restrictions on embryo research etc., must be evaded by denying that an embryo produced by cloning deserves the name.

These groups claim to oppose the cloning of "human beings" or "persons" – but they reserve the right to conduct cloning experiments on human embryos and fetuses so long as none is allowed to survive.

James Thomson, Ph.D., the leading embryonic stem cell researcher in the United States, was asked this question:

Q: "The people who use nuclear transfer generally say that the technique is optimized for producing the stem cells rather than making babies. They would not want to equate this with the process that produces embryos that were fit for implantation, and they'd argue that they're using the reproductive process differently..."

A: ***"See, you're trying to define it away, and it doesn't work. If you create an embryo by nuclear transfer, and you give it to somebody who didn't know where it came from, there would be no test you could do on that embryo to say where it came from. It is what it is."***

"It's true that they have a much lower probability of giving rise to a child... But by any reasonable definition, at least at some frequency, you're creating an embryo. If you try to define it away, you're being disingenuous." ►

⁵ Archbishop Celestino Migliore to the United Nations on the International Convention against the Cloning of Human Beings, October 21, 2004

⁶ The National Institutes of Health is one of the world's foremost medical research centers, affiliated with the United States Department of Health and Human Services

The moral worth and dignity of a human being can never be compromised, if this happens than the Church teaches us that the action that causes this reaction is morally wrong. The inherent moral status of human beings comes from the reality that God created us in His image and likeness (manifested in intelligence and free will).

For this reason every human being, regardless of individual traits or circumstances possesses incomparable dignity. John Paul II explained that moral worth begins with the right to life. "From the moment of conception until death," he adds, "the right to life is primary and fundamental. It is at the root and source of all other rights." Therefore, the state of being human automatically confers moral status. As a result, any action that relegates any human being – at any stage of development from a one-celled embryo through natural death – to becoming a mere tool of research or a vehicle of production or profit is immoral.

Research

The research using human embryonic stem cells has been weighed down by many crucial scientific problems. Considering the unprecedented excitement of many scientists on the subject, embryonic stem cell experiments have not yet seen *one* success, even in animal cloning. Instead, embryonic stem cells are causing tumours in animal models, and so risk having the same effect on human patients. Unless dangers such as these are eliminated, embryonic stem cell experiments will never have any practical use. Even discounting the technical elements involved, the ethical questions arising from the exploitation of removing cells from living human embryos are of a very grave nature.

Therapeutic cloning (which should actually be called "research" cloning), was put forth to avoid the immune rejection of embryonic stem cells, taken from a donor other than the host. But abnormal embryos come into the scene at this point.

"It has been well established that most of the non-human embryos produced through nuclear transfer cloning are abnormal, with a deficiency in several of the genes (imprinted and non-imprinted) necessary to the development of the early embryo. Embryonic stem cells harvested from abnormal and unfit embryos will carry their 'epigenetic defects' and transmit at least part of them to their daughter cells. The transfer of such cloned embryonic stem cells into a patient would be therefore extremely hazardous: these cells might provoke genetic disorders, or initiate leukemias or other cancers. Moreover, a non-human primate model of cloning, which would be necessary in order to conduct experiments to establish safety before attempting therapeutic experiments in human beings, has yet to be developed."⁷

The health benefits of therapeutic cloning are hypothetical, inasmuch as the method itself remains mainly a hypothesis. Thus the crescendo of hyperboles extolling the promise of this type of research might in the end

7 Considerations on the Issue of Human Cloning Position Paper of the Holy See: U.N. General Assembly Debate Official Documents, September 27, 2004

undermine the very cause it pretends to serve.⁸ Indeed, even putting aside fundamental ethical considerations other than the patient's expectations, the present state of therapeutic cloning precludes, now and in the near future, any clinical application.

Scientists, philosophers, politicians, and humanists agree on the need for an international ban on reproductive cloning. From a biological standpoint, bringing cloned human embryos to birth would be dangerous for the human species. This asexual form of reproduction would bypass the usual "shuffling" of genes that makes every individual unique in his/her genome and would arbitrarily fix the genotype in one particular configuration, with predictable negative genetic consequences for the human genepool. It would also be prohibitively dangerous for the individual clone.

From an anthropological standpoint, most people recognize that cloning is offensive to human dignity. Cloning would, indeed, bring a person to life but through a laboratory manipulation in the order of pure zootechnology. This person would enter the world as a "copy" (even if only a biological copy) of another being. While ontologically unique and worthy of respect, the manner in which a cloned human being has been brought into the world would mark that person more as an artifact rather than a fellow human being, a replacement rather than a unique individual, an instrument of someone else's will rather than an end in himself or herself, a replaceable consumer commodity rather than an unrepeatable event in human history.

There are potential harms that can result from genetic enhancements as well, including the following: (1) negative consequences in the targeted intervention, (2) negative consequences in a human function not previously thought to be related to the intervention, and (3) these consequences would not become apparent for a long time.⁹

Document of the Holy See on Human Cloning

"If personhood is inexorably connected with an immortal soul, and if immortal souls can only be issued by God, then cloners would risk bringing into this world people without the essential equipment for personhood. And even if God guaranteed that clones, too, have souls, cloning could be construed as an arrogant attempt to force God's hand." But this particular subject of discussion has yet to be concluded by Catholic scholars.

"In the cloning process the basic relationships of the human person are perverted: filiation, consanguinity, kinship, parenthood... In-vitro fertilization has already led to the confusion of parentage, but cloning will mean the radical rupture of these bonds..."¹⁰

"The 'human cloning' project represents the terri-

8 Knight J. "Biologists fear cloning hype will undermine stem-cell research," *Nature* 2004, 430: 817

9 Considerations on the Issue of Human Cloning Position Paper of the Holy See: U.N. General Assembly Debate Official Documents September 27, 2004

10 MICHAEL Journal nr. 362 "Nobel for In-vitro"

ble aberration to which value-free science is driven and is a sign of the profound malaise of our civilization, which looks to science, technology and the 'quality of life' as surrogates for the meaning of life and its salvation ... Halting the human cloning project is a moral duty which must also be translated into cultural, social and legislative terms."¹¹

Conclusion

Revising the name of murder reduces its perceived gravity and in view of these new and disturbing technologies, the Church continues to teach us exactly how great is the value and dignity of the human person, in his totality, as a child made in God's Image. The Pilgrims of St. Michael support and propagate these teachings, in order that man may realize his own worth and come to understand the truth behind the Church's words: "The spread of technologies of intervention in the processes of human procreation raises very serious moral problems in relation to the respect due to the human being from the moment of conception, to the dignity of the person, of his or her sexuality and the transmission of life.

"The Congregation for the Doctrine of the Faith addresses an invitation with the confidence and encouragement to theologians, and above all to moralists, that they study more deeply and make ever more accessible

11 Pontifical Academy for Life, "Reflections on Cloning" (1997), no. 3

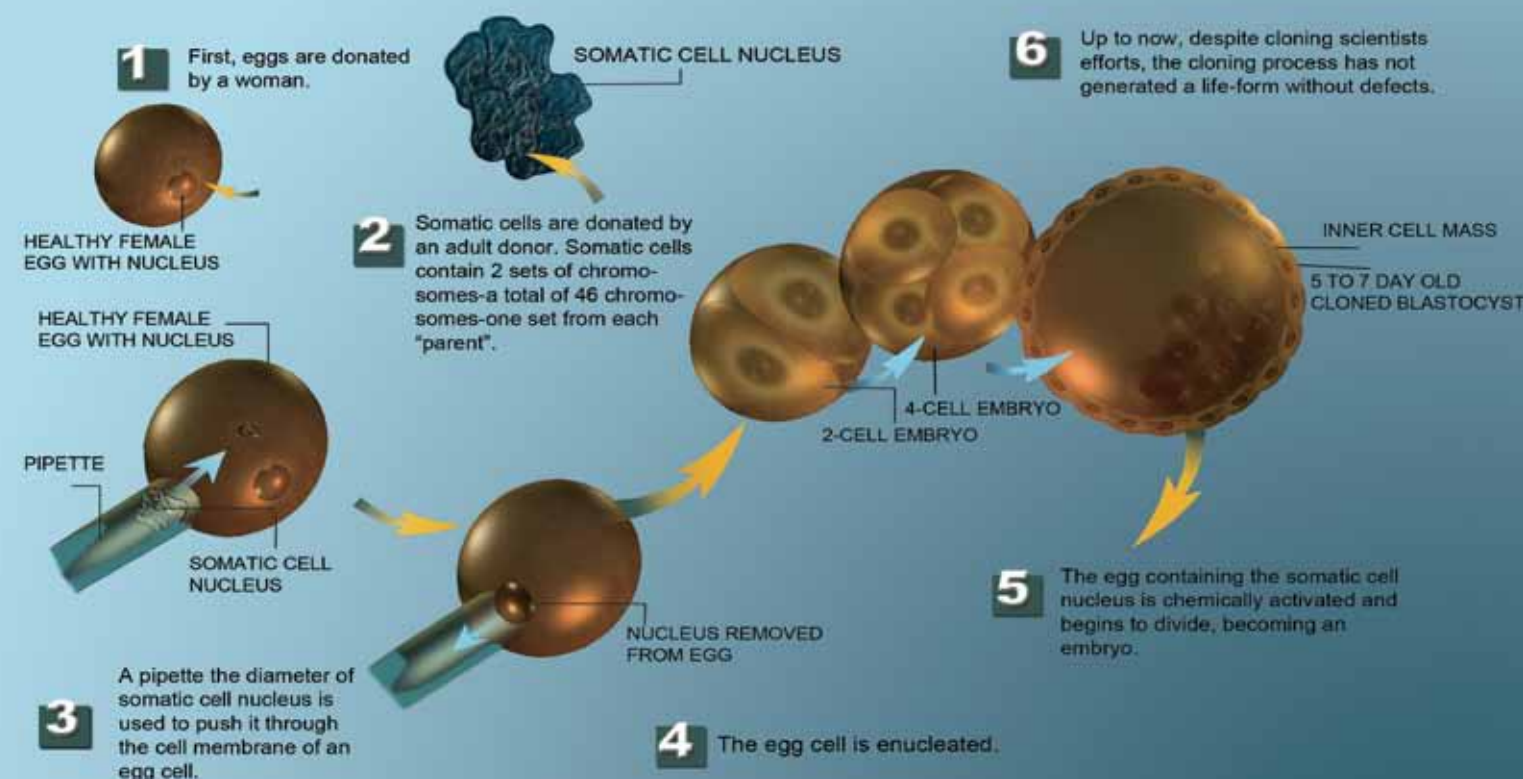
to the faithful the contents of the teaching of the Church's Magisterium in the light of a valid anthropology in the matter of sexuality and marriage and in the context of the necessary interdisciplinary approach. Thus they will make it possible to understand ever more clearly the reasons for the validity of this teaching. By defending man against the excesses of his own power, the Church of God reminds him of the reasons for his true nobility; only in this way can the possibility of living and loving with that dignity and liberty which derive from respect for the truth be ensured for the men and women of tomorrow. The precise indications which are offered in the present instruction, therefore, are not meant to halt the effort of reflection but rather to give it a renewed impulse in unrenounceable fidelity to the teaching of the Church.

"In the light of the truth about the gift of human life and in the light of the moral principles which flow from that truth, everyone is invited to act in the area of responsibility proper to each, and like the good Samaritan, to recognize as a neighbor even the slightest among the children of men. (cf. Lk. 10:29-37). Here Christ's words find a new and particular echo: 'What you do to one of the least of my brethren, you do unto me' (Mt. 25:40)."¹²

Marie Anne Jacques

12 Homily given at Rome from the Congregation for the Doctrine of the Faith, February 22, 1987 by Cardinal Joseph Ratzinger, now Pope Benedict XVI

The process of cloning



Jesus forgives all sins... provided we confess them

On the evening of his resurrection from the dead, Jesus appeared to his Apostles and gave them the power to forgive all human sins. Breathing upon them, He said, "Receive the Holy Spirit. If you forgive anyone's sins, they are forgiven. If you retain anyone's sins, they are retained." (John 20:22-23) Through the Sacrament of Holy Orders, bishops and priests of the Roman Catholic Church receive the ability from Christ himself to forgive sins. It is exercised in the Sacrament of Reconciliation, also known as the Sacrament of Penance or simply as "confession."

In order to receive the Sacrament of Reconciliation worthily, the penitent (the sinner) must be sorry for his or her sins. Contrition, perfect or imperfect, must include a firm purpose of amendment, that is, a solid resolution to avoid the sin committed as well as the persons, places and things that prompted you to commit the sin in the first place. Without this repentance, contrition is insincere and your confession in pointless.

When you come to Church to confess your sins, you should first examine your conscience. Review your life to see how you offended the good God since your last confession. The Church teaches that all mortal sins committed after Baptism must be confessed to a priest in order to be forgiven.

1. I am the Lord your God. You shall not have strange gods before me. Do I seek to love God with my whole heart and soul? Does He truly hold the first place in my life? Have I been involved with the occult or superstitious practices, i.e. fortune-telling? Have I ever received Holy Communion in the state of mortal sin? Have I told a lie in confession or deliberately withheld confessing a mortal sin? Do I pray regularly?

2. You shall not take the name of the Lord your God in vain. Have I insulted God's holy name or used it carelessly or irreverently? Have I lied under oath?

3. Remember to keep holy the Lord's Day. Have I missed Mass deliberately on Sunday, or on Holy Days of obligation? Do I try to keep Sunday as a day of rest, holy to the Lord?

4. Honor your father and your mother. Do I honor and obey my parents? Do I care for them in their old age? Did I disrespect my parents or superiors? Have I neglected my family responsibilities to spouse, children, or parents?



5. You shall not kill. Have I murdered or physically harmed anyone or attempted to do so? Have I had an abortion, used abortifacient contraceptives or encouraged anyone to do so? Have I abused drugs or alcohol? Have I sterilized myself in any way or encouraged anyone to do so? Did I participate in or approve of euthanasia or "mercy-killing"? Have I harbored hatred, anger or resentment in my heart towards anyone? Have I cursed anyone? Have I given scandal to anyone by my sins, thereby leading them to sin?

6. You shall not commit adultery. Have I been unfaithful to my marriage vows in action or thought? Have I practiced any form of contraception? Have I been engaged in premarital or extramarital sexual activity with a member of the opposite sex or the same sex? Have I masturbated? Have I indulged in pornographic material? Am I pure in my thoughts, words actions? Am I modest in dress? Am I involved in any inappropriate relationships?

7. You shall not steal. Have I taken what is not mine or helped others steal? Am I honest with my employer/employee? Do I gamble excessively thereby robbing my family of their needs? Do I seek to share what I have with the poor and needy?

8. You shall not bear false witness against your neighbor. Have I lied, gossiped or spoken behind anyone's back? Have I ruined anyone's good name? Do I reveal information that should be confidential? Am I sincere in my dealings with others or am I "two-faced"?

9. You shall not desire your neighbor's wife. Am I envious of another's spouse or family? Have I consented to impure thoughts? Do I try to control my imagination? Am I reckless and irresponsible in the literature I read, the movies I watch, the web sites I surf, the places I frequent?

10. You shall not desire your neighbor's goods. Am I envious of the possessions of others? Am I resentful and bitter over my position in life?

After you confess your sins, listen to the advice the priest offers you. You may also seek his help and guidance. He will then give you a penance. He will ask you to either pray, fast or perform an act of charity. Finally, the priest will ask you to express your sorrow for the sins confessed in an Act of Contrition, and then, exercising the power of Christ, he will give you absolution.

Taken from "A Primer for Confession" by Fr. Frederick L. Miller, S.T.D.

"Let us free our hearts from the burden of material things"

Message of Pope Benedict XVI for Lent 2011

Here are excerpts from Benedict XVI's annual Lenten message, with the theme "You were buried with him in baptism, in which you were also raised with him." (cf. Col 2:12.) The message offers a reflection for each of the Sunday Gospel readings of the liturgical season:

The First Sunday of the Lenten journey reveals our condition as human beings here on earth. The victorious battle against temptation, the starting point of Jesus' mission, is an invitation to become aware of our own fragility in order to accept the Grace that frees from sin and infuses new strength in Christ – the way, the truth and the life. It is a powerful reminder that Christian faith implies, following the example of Jesus and in union with him, a battle "against the ruling forces who are masters of the darkness in this world" (Eph 6: 12), in which the devil is at work and never tires – even today – of tempting whoever wishes to draw close to the Lord: Christ emerges victorious to open also our hearts to hope and guide us in overcoming the seductions of evil.

The Gospel of the Transfiguration of the Lord puts before our eyes the glory of Christ, which anticipates the resurrection and announces the divinization of man. (...) It is the invitation to take a distance from the noisiness of everyday life in order to immerse oneself in God's presence. He desires to hand down to us, each day, a Word that penetrates the depths of our spirit, where we discern good from evil (cf. Heb 4:12), reinforcing our will to follow the Lord.

The question that Jesus puts to the Samaritan woman: "Give me a drink" (Jn 4:7), is presented to us in the liturgy of the third Sunday; it expresses the passion of God for every man and woman, and wishes to awaken in our hearts the desire for the gift of "a spring of water within, welling up for eternal life" (Jn 4:14): this is the gift of the Holy Spirit, who transforms Christians into "true worshipers," capable of praying to the Father "in spirit and truth" (Jn 4:23). Only this water can extinguish our thirst for goodness, truth and beauty! Only this water, given to us by the Son, can irrigate the deserts of our restless and unsatisfied soul, until it "finds rest in God", as per the famous words of St. Augustine.

The Sunday of the man born blind presents Christ as the light of the world. The Gospel confronts each one of us with the question: "Do you believe in the Son of man?" "Lord, I believe!" (Jn 9:35. 38), the man born blind joyfully exclaims, giving voice to all believers. The

miracle of this healing is a sign that Christ wants not only to give us sight, but also open our interior vision, so that our faith may become ever deeper and we may recognize him as our only Savior. He illuminates all that is dark in life and leads men and women to live as "children of the light".

On the fifth Sunday, when the resurrection of Lazarus is proclaimed, we are faced with the ultimate mystery of our existence: "I am the resurrection and the life... Do you believe this?" (Jn 11:25-26). (...) Communion with Christ in this life prepares us to overcome the barrier of death, so that we may live eternally with him. Faith in the resurrection of the dead and hope in eternal life open our eyes to the ultimate meaning of our existence: God created men and women for resurrection and life, and this truth gives an authentic and definitive meaning to human history, to the personal and social lives of men and women, to culture, politics and the economy. Without the light of faith, the entire universe finishes shut within a tomb devoid of any future, any hope.

The Lenten journey finds its fulfillment in the Paschal Triduum, especially in the Great Vigil of the Holy Night: renewing our baptismal promises, we reaffirm that Christ is the Lord of our life, that life which God bestowed upon us when we were reborn of "water and Holy Spirit", and we profess again our firm commitment to respond to the action of the Grace in order to be his disciples.

By immersing ourselves into the death and resurrection of Christ through the Sacrament of Baptism, we are moved to free our hearts every day from the burden of material things, from a self-centered relationship with the "world" that impoverishes us and prevents us from being available and open to God and our neighbor. In Christ, God revealed himself as Love (cf. 1 Jn 4:7-10). The Cross of Christ, the "word of the Cross", manifests God's saving power (cf. 1 Cor 1:18), that is given to raise men and women anew and bring them salvation: it is love in its most extreme form (cf. Encyclical *Deus caritas est*, n. 12). Through the traditional practices of fasting, almsgiving and prayer, which are an expression of our commitment to conversion, Lent teaches us how to live the love of Christ in an ever more radical way. Fasting, which can have various motivations, takes on a profoundly religious significance for the Christian: by rendering our table poorer, we learn to overcome selfishness in order

(continued on page 32)



The Pope receiving the ashes from Cardinal Tomko



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(continued from page 31)

to live in the logic of gift and love; by bearing some form of deprivation – and not just what is in excess – we learn to look away from our “ego”, to discover Someone close to us and to recognize God in the face of so many brothers and sisters. For Christians, fasting, far from being depressing, opens us ever more to God and to the needs of others, thus allowing love of God to become also love of our neighbor (cf. Mk 12: 31).

In our journey, we are often faced with the temptation of accumulating and love of money that undermine God’s primacy in our lives. The greed of possession leads to violence, exploitation and death; for this, the Church, especially during the Lenten period, reminds us to practice almsgiving – which is the capacity to share. The idolatry of goods, on the other hand, not only causes us to drift away from others, but divests man, making him

unhappy, deceiving him, deluding him without fulfilling its promises, since it puts materialistic goods in the place of God, the only source of life. How can we understand God’s paternal goodness, if our heart is full of egoism and our own projects, deceiving us that our future is guaranteed? The temptation is to think, just like the rich man in the parable: “My soul, you have plenty of good things laid by for many years to come...”. We are all aware of the Lord’s judgment: “Fool! This very night the demand will be made for your soul...” (Lk 12:19-20). The practice of almsgiving is a reminder of God’s primacy and turns our attention towards others, so that we may rediscover how good our Father is, and receive his mercy.

In synthesis, the Lenten period is a favorable time to recognize our weakness and to accept, through a sincere inventory of our life, the renewing Grace of the Sacrament of Penance, and walk resolutely towards Christ.

The Crucifix in the cemetery of the House of St. Michael in Rougemont, with the graves of the founders of MICHAEL

